



## Benefit Exclusions Summary

2012

There are certain expenses the Fund will not cover. The Fund will not pay for any costs associated with these exclusions, unless they form part of the Prescribed Minimum Benefits:

1. Professional sport and speed contests – where medical help is available.
2. Contraceptive devices (for example Mirena IUCD – unless you have provided the necessary medical motivation and arranged approval from the Fund).
3. Household, biochemical and herbal preparations.
4. Treatment for obesity (surgical and medical).
5. Patent preparations, including tonics, baby foods, food supplements, slimming preparations and cosmetics advertised to the public.
6. Treatment, medicine, operation, accommodation in a hospital or nursing home for artificial insemination and impotence.
7. Transport of patients or any travelling expenses relating to illness or accident, except for ambulance services.
8. Treatment related to any breach of law.
9. Treatment related to a self-inflicted injury or disease.
10. Laparoscopic surgery (unless you have provided the necessary medical motivation and arranged approval from the Fund).
11. Operations, treatments and procedures for cosmetic purposes
12. Surgical shoes (except surgical boots)
13. Bandages, cotton wool, adhesive plaster and other such items, except when prescribed and used during surgical procedures or operations done in a consultation room or during hospitalisation
14. Service providers who are not registered with the Health Professions Council of South Africa or the Allied Health Professions Council of South Africa or the South African Nursing Council
15. Service providers who do not have a registered practice number according to the Medical Schemes Act
16. Consultation after hours at your choice
17. Consultation by telephone

18. Acupuncture (except for laser acupuncture)
19. Unregistered medicine and medicine classified as natural, herbal products
20. Sunglasses
21. Experimental treatment or procedures
22. Operations, treatments and procedures viewed as clinically or medically inappropriate according to medical opinions received from the benefit option case managers
23. Hypnotherapy other than by a psychiatrist
24. Holiday for recuperation
25. Cost of medical, surgical or other aids, appliances, apparatus and instruments unless prescribed by a medical practitioner
26. Cost of prosthesis, except where implanted as an integral part of an operation, to give life, for the recovery of bone structure or sensory organs or breast reconstruction after a mastectomy
27. Costs of appointments you cancel or do not keep
28. If an illness or accident results in or can be considered to result in a claim by or for you for medical or dental costs or the cost of medicine from other sources, you may not submit any claim for such costs before such a claim from other sources has been ruled on or is settled by agreement, unless in an exceptional case the Trustees, in their exclusive discretion, decide otherwise. (Example: third party claims, injuries on duty)
29. Long-term care, which includes health, social or personal care services required over a long term if you suffer from a chronic illness. Old age or associated frail care, or care for a disability or mental retardation, or supervising someone in completing tasks or reminding him or her to complete such tasks
30. Hospital facility fees (casualty)
31. Levies charged by service providers
32. Examinations for insurance, employment, visas, pilot and driving licences or examinations for enrolment at a University or College
33. Donor related costs (harvesting of the organ) for organ transplants
34. Unauthorised operations or procedures, where applicable.