

CompCare

Medical Scheme

Information and Benefit Guide

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Healthcare that gives you more

Adventure.

SYMMETRY **ED**

Comprehensive Plan

From R3 517 Per Month

CompCare Wellness Medical Scheme is administered
by Universal Healthcare Administrators (Pty) Ltd



Universal
Administrators

Choosing the best medical scheme for you, your family or your employees is a big deal. We get it! Which is why we’re proud to be renowned as the ‘cover that cares’ – bringing you affordable healthcare that you can always count on.

CompCare is a long-standing scheme with an outstanding track record of “being there when you need us most”. In fact, our scheme has been independently ranked as one of the most financially sustainable schemes on the market. Not only do we offer incredible benefits that appeal to a broad range of interests, including professional and adventure sports, but we’re also known for our highly innovative product design and some of the best preventative care and wellness benefit packages.

To us, you’re more than just a number. As a valued member, you’ll receive the individualised care that’s key to our committed and dedicated approach. For whatever happens, we’re here for you. Always!

When it comes to your healthcare needs, we’ve got you covered.

Yours in health and wellness,
Josua Toubert
CEO and Principal Officer
CompCare Wellness Medical Scheme

10 Reasons to choose CompCare

- 01 One of the Top Medical Schemes in SA.
- 02 41 Year track-record & solvency in excess of 45%.
- 03 Wide range of options:
 - Choose the perfect option to fit your lifestyle, needs and budget.
 - Efficiency discounted options ensuring savings on contributions of up to 25% by opting to go to Dis-Chem pharmacies and Netcare hospitals
- 04 Benefits that support and encourage your active lifestyle*:
 - Fitness assessments and exercise prescription programmes with access to registered biokineticists and exercise facilities.
 - Healthy eating and sports nutrition programmes.
- 05 Women’s Health*:
 - Mammograms, cervical cancer vaccination and contraceptives.
- 06 Men’s Health*:
 - Prostate checks.
- 07 Kids’ Health*:
 - Baby wellness visits, childhood immunisations, school readiness assessments, pre-school eye, hearing and a dental screening.
 - A visit to an emergency room every year for children younger than six.
 - Kids occupational therapist visits, a fitness assessment and exercise prescription programme, nutritional assessment and healthy eating plan.
 - Unlimited visits to the GP and basic dentistry for children younger than six, once your day-to-day benefits are depleted.
- 08 Extreme and adventure sports:
 - Healthcare cover when participating in extreme and adventure sports*.
 - Access to selected sports supplements and wearable fitness and health monitoring devices on selected CompCare options.
- 09 Emotional Health*:
 - Unlimited professional telephonic emotional health and wellbeing support around-the-clock and referrals for one-on-one counselling.
- 10 Superior services and benefits delivered through our partnership with leading healthcare administrator, Universal Healthcare.

*Paid from scheme risk, will not affect your day-to-day or savings benefits.

Contributions Effective from 1 January 2020

Monthly	Principal Member	Adult Dependant	Child Dependant
Risk	R3 166	R2 464	R889
Savings	R351	R273	R98
Total	R3 517	R2 737	R987
Annual Benefit Amounts for 2020			
Savings	R4 212	R3 276	R1 176
AFB	R3 750	R2 900	R1 022
Total Day-to-Day	R7 962	R6 176	R2 198

A child dependant is a dependant who is under the age of 21 years or a full time student up to the age of 27 years. An adult dependant is a dependant who is 21 years or older. These rates are only applicable to the main member and a maximum of three child dependants.



BENEFITS PAID FROM RISK

(Not subject to Savings and AFB)
Wellness and Preventative Care Benefits
Unlimited GP visits (after limits reached)
Ambulance Services, Netcare911

DAY-TO-DAY BENEFITS ARE SUBJECT TO:

LEVEL 1: Savings Account (PMSA)
LEVEL 2: Annual Flexi Benefit (AFB)

HOSPITAL BENEFIT

(Netcare hospitals only)
Unlimited cover for in-hospital and hospital-related services at 100% of the scheme rate

SYMMETRY ED Option

Why it's best for you

You’re a family man or woman, with kids at school, and perhaps one on the way, while rocking your thriving career. You want comprehensive day-to-day cover, because the kids always seem to come home from school with someone else’s flu. And then there’s the attention deficit disorder that your little one’s teacher has been complaining about, which needs treatment. Luckily, SYMMETRY ED covers that as part of the 48 listed chronic illnesses.

Naturally, you need great hospital benefits, offering comprehensive cover. It goes without saying that hospital cover should be unlimited at a private hospital. You live close to a Netcare hospital and don’t need to go to “any” other hospital. Any Netcare hospital will do. For chronic medicines, you’re happy to go to Dis-Chem. That is what makes the SYMMETRY ED Option different to the standard one.

Because CompCare is no “ordinary scheme”, it blows you away with all the men’s health, women’s health and kids’ health benefits which are offered in addition to comprehensive wellness benefits. This includes unlimited GP visits and conservative dentistry for kids younger than 6 years once your day-to-day benefits are depleted!

Another reason you’ve chosen this scheme, is because you’re big on life and living it to the fullest. You love the cover CompCare provides for adventure sports, which many other schemes exclude. After all, you still enjoy going white-water rafting, and your old varsity buddies have been inviting you to dust off your adventure off-road bike for a racing weekend.

And, if you think you need something more, why not consider buying up to the DYNAMIX or PINNACLE options? They offer even more benefits at competitive rates. Surf the CompCare website for more details (compcare.co.za).

Understanding your option

Let’s get started on explaining some of the basics of your cover: You pay your contribution and based on that we pay your claims. Claims are incurred when you visit a doctor/dentist/optometrist/specialist, or any other registered healthcare provider, or if you are hospitalised.

Claims are divided into two categories, namely routine or day-to-day, out-of-hospital claims and in-hospital (otherwise known as major medical risk). Your day-to-day claims are initially paid from your savings (PMSA) and thereafter your Annual Flexi Benefit (AFB).

This option also provides additional cover for specified benefits once your day-to-day benefits have been exhausted. You have a set amount of savings per year that you can use for day-to-day claims. If you don’t use all your savings in one year, the balance will carry forward to the following year and remain available to you.

If you used all your savings and AFB before the end of the year, you will need to pay subsequent day-to-day claims from your pocket.

In-hospital claims are paid from the scheme’s risk pool. Hospital expenses are unlimited at any Netcare hospital, but sub-limits may apply to certain specified services.



DAY-TO-DAY BENEFITS

Subject to savings and AFB

Benefits are paid @ 100% of the scheme rate unless otherwise specified

Consultations, procedures and materials

GP

Unlimited GP consultations after savings and AFB is exhausted (excluding procedure and material costs).

Specialist

Paid at 100% of the scheme rate.

A referral from a GP is required before seeking treatment from a specialist except for services provided by an ophthalmologist, gynaecologist, oncologist or urologist (for beneficiaries over the age of 40) and a paediatrician in respect of children under the age of 2 years or where multiple visits to a specialist has been authorised. Non-referral will attract a 30% co-payment.

Medicines

Acute medicines

Prescription medicines - Schedule 3 and higher

A 25% co-payment is applicable on non-generic products. Maximum Medical Aid Price (MMAP) applies to medicines where a generic product is available and might result in a co-payment.

Over the counter medicines (OTC)

Including homeopathic medicine and sport supplements with a NAPPI code.

No sub-limit in savings. Limited to R730 PB and R1 200 PMF in AFB to a maximum of R190 per event once in AFB.

Radiology

Basic radiology

Including black and white X-rays and ultrasound.

Specialised radiology

MRI, CT, High resolution CT and PET scans.

Combined limit with in-hospital benefit and limited to R28 700 PMF. First R1 500 payable from savings and AFB.

Pathology

Combined limit with in-hospital benefit and limited to R34 500 PMF.

Dentistry

Basic dentistry

Conservative and restorative.

Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays.

Sub-limit of R8 000 PB. Subject to protocols. A quotation must be submitted for approval prior to the commencement of the treatment. No benefit for orthodontic treatment for patients older than 18 years. Orthodontic treatment limited to R17 500 per lifetime.

Optometry

100% of SAOA rate (Subject to savings and AFB)

Eye test

1 Visit PB every second year

Lenses and contact lenses

Sub-limit of R2 150 PB

Frames

1 Frame PB per year sub-limit of R1 150 included in lenses limit.

Auxiliary services

Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics

Collective sub-limit of R5 000 PMF in and out of hospital

Surgical and medical appliances

Wheelchairs, crutches, glucometers, hearing aids, artificial eyes, external fixators and wearable devices (wearable devices subject to NAPPI code and sub-limit of R3 000 PMF)

Pre-authorisation required and sub-limits apply.



HOSPITAL BENEFIT/

Major medical expenses

Benefits are unlimited and paid @ 100% of the scheme rate unless otherwise specified.

Overall Annual Limit (OAL) unlimited

Hospitalisation

Cover in any Netcare hospital

Voluntary, non-emergency admissions to a non-Netcare facility will attract a co-payment of 30% with a minimum of R5 000.

Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website (compcare.co.za) for list of co-payments and exclusions.

Hospital related accounts

GP visits, specialists, radiology, surgical procedures blood transfusions

Specialists paid at 100% of the scheme rate

Medicine in hospital

Medicine upon discharge (TTO)

7 days' supply

Surgical Procedures out-of-hospital

Organ transplants

Pathology and Basic Radiology

Auxillary services in hospital

Physiotherapy, biokinetics, dietitian, etc.

Combined limit of R5 000 PMF in and out of hospital

Surgical prostheses

Overall limit of R35 200 PMF

Sub-limits apply

Contact our pre-authorisation department to find out about our special arrangements for hip and knee replacements

Specialised radiology

MRI, CT, High resolution CT and PET scans

Limited to R28 700 PMF. Combined limit with in-hospital benefit limit.

First R1 500 payable from savings

Radial Keratotomy and excimer laser

Limited to R4 800 per eye inclusive of hospitalisation and related costs

PLEASE NOTE: Treatment subject to pre-authorisation, case management, specialist programmes and scheme protocols.



HOSPITAL PRE-AUTHORISATION PROCESS

It's the member's responsibility to make sure that all non-emergency hospital admissions are authorised by either phoning **0860 111 090** or by sending an e-mail to preauthorisation@universal.co.za. These must be authorised at least 48 hours prior to admission. The member, doctor or hospital may phone in for this authorisation. The hospital utilisation management team will need the following details: Name of the patient being admitted, medical

aid number, hospital name, date of admission, name and practice number of admitting practitioner, ICD 10, and procedural codes. A penalty will apply for late requests for authorisations. Emergency admissions must be authorised on the first working day after admission. There will be a penalty if the member does not obtain authorisation. This also applies to oncology treatment.

BENEFITS PAID FROM RISK*

(unless otherwise indicated)

*SCHEME PROTOCOLS APPLY



CHRONIC MEDICINES*

Members must obtain their chronic medicines from a Dis-Chem pharmacy (including Dis-Chem Courier Pharmacy (DSP). A 25% co-payment will be payable upon **voluntary use of a non-DSP Pharmacy**.

48 Chronic conditions are covered, limited to R4 700 PB and R7 000 PMF. Visit our website to view the list (compcare.co.za).

27 of the 48 chronic conditions include conditions from the Chronic Disease List (CDL).

21 of the conditions are referred to as non CDL conditions.

27 CDL chronic conditions – unlimited benefit with no co-payments or levy if the medicine is on the scheme's formulary and the price of the medicine is equal or less than the reference price of the product.

21 non-CDL medicines are subject to available savings and AFB.

A 25% co-payment will apply if medicine is not on the formulary.

Phone **0860 111 900** to register your chronic condition or register on the Mobi App.



PRESCRIBED MINIMUM BENEFITS (PMBs)*

All PMBs are defined in the Medical Schemes Act No 131 of 1998.

Organ transplants, renal dialysis and plasmapheresis are paid in terms of PMB protocols.



EMERGENCY CARE

What to do in the event of an emergency:

Call the emergency medical services provider, **Netcare 911** on **082 911**.

Please note: to avoid a 25% co-payment, authorisation needs to be obtained at the time of the emergency, or within 24 hours thereafter.



PLEASE SEE EMERGENCY EVENTS BELOW*:

- Emergency roadside assistance and ambulance transportation.
- **Hospital emergency room/Casualty emergency** visits resulting in a hospital admission will be **paid from the in-hospital benefit**.
- **Hospital emergency room/Casualty emergency** visits as a result of physical injury caused by an external force will be paid in full.
- **Hospital emergency room/Casualty emergency** visits not requiring admission will be paid from your savings and AFB.
- Emergency search and rescue.
- Refer to Kids Wellness benefits for additional emergency care related to children.



WOMEN'S HEALTH*:

- **Antenatal classes: Paid from savings.** Limited to 12 antenatal classes and R1 000 per pregnancy, including a lactation consultation with a midwife.
- **Antenatal visits:** Limited to 12 ante-natal visits with a GP, midwife or specialist. Maternity bag issued on registration on maternity programme.
- **Confinements:** Includes 2 x 2D ultrasound pregnancy scans. Members can opt for a 3D scan which will be paid at the rate of a 2D scan.
- **Fitness Assessment and Exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, exercise prescription and regular monitoring.
One additional assessment per pregnant woman per pregnancy.

- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, healthy eating plan prescription and regular monitoring.
One additional assessment per pregnant women per pregnancy.
- **Contraceptives** limited to R2 750 PB for oral contraceptives (RP applies) or IUD device.
- **HPV (Cervical Cancer) vaccine**
- **Papsmear**



MEN'S HEALTH*

Preventative Care:

- Access to your doctor for a **physical examination**, paid from savings.
- **Prostate specific antigen (PSA)** blood test, paid from risk.



KIDS' WELLNESS*

- Baby Wellness visits, childhood immunisations, school readiness assessments, **pre-school eye and hearing screening, a dental screening**, and one additional emergency room visit limited to R1 200 per event for children < 6 years.
- **Unlimited GP consultations and basic dentistry** for children < 6 years once day-to-day benefits are depleted.
- **Initial Occupational Therapy** consultation
- **FitKids fitness assessment and exercise prescription** programme
- **NutriKids nutritional assessment and healthy eating** programme



PREVENTATIVE CARE*

- **GP wellness consultation:** One per year, excludes procedures. Limited to tariff codes 0190/1/2 and diagnosis codes (ICD10) Z00.0 or Z00.1.
- **Health check:** Blood pressure, blood sugar, cholesterol, BMI and waist circumference — One measurement PB over the age of 18 years, limited to R200 per event. Only at DSP pharmacy.
- **Rapid HIV tests.**
- **Preventative malaria medication** when required.
- **Flu vaccine:** One PB.
- **Tetanus vaccine:** One vaccination when required.
- **Glaucoma test:** One PB.



EMOTIONAL WELLNESS*

- **Psychiatric treatment in hospital** – subject to pre-authorisation and protocols.
- **Psychology: non-psychiatric admissions** – Limited to R2 900 PMF.
- **Alcoholism, drug dependence and narcotics** – PMB Only
- **Psychiatry** – Subject to savings and AFB, limited to R6 600 PMF.
- **Clinical psychologists** – Subject to savings and AFB, limited to R1 950 PMF.
- **Psychosocial counselling benefit** – Paid from risk. Unlimited telephonic counselling sessions with a Universal network psychologist or social worker, with an option for referral to one-on-one sessions with qualified psychologists or social workers to a maximum of 3 referral sessions PB per year.



ONCOLOGY AND SPECIALITY CARE*

- Unlimited **oncology** including chemotherapy and radiotherapy at our oncology DSP.
- **Biological agents and specialised medication** – limited to R142 500 PMF per year (25% co-payment on non-PMB medicine).
- **Wound care** in lieu of hospitalisation.
- **Oxygen home ventilation.**
- **Home nursing visits** limited to 30 days PMF.
- **Step-down nursing facilities, hospice and rehabilitation.**



ACTIVE LIFESTYLE PROGRAMMES*

- **Fitness Assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, exercise prescription and regular monitoring.
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, healthy eating plan prescription and regular monitoring.
- **Cover for injuries resulting from professional and adventure sports.**
- **Specified wearable devices** subject to savings and a sub-limit of R3 000 PMF (provided there is a valid NAPPI code).
- **Specified sports supplements** subject to savings and the over the counter medicine (OTC) benefit limit (provided there is a valid NAPPI code).



CHRONIC CONDITION AND MEDICINE REGISTRATION PROCESS

In order to receive the chronic medication benefit, members will need to register their chronic medicine prescriptions with Universal. To register your chronic medicine prescription with Universal, either you, your doctor or your pharmacist will need to contact Universal telephonically on **0861 222 777** or send an e-mail to chronicmedicine@universal.co.za. Application forms are no longer needed.



Staying fit and healthy is a life long struggle that requires motivation in abundance. Find your focus and get fit!

From being able to swim that extra length, or run another kilometre to drop that extra kilo, finding that boost of energy and motivation (when all you want to do is reach for the snooze button) is what it takes to tackle your goals! So, we're here to help...



GO ON, GET ACTIVE!

Whether you're a gym bunny flexing your triceps, someone undergoing rehabilitation after a major injury or operation, or just an average Joe or Jane wanting to improve your physical health, we've got something that's fit for you! The World Health Organization now regards exercise as a treatment, and exercise prescription is an evidence-based way of treating illness and disabilities, and ensuring overall wellness. They recommend that adults aged 18–64 should do a minimum of 150 – 300 minutes of moderate-intensity exercise per week.

We've got you! Sign up for our scientific Fitness Assessment and Exercise Prescription Programme to benefit from regular interaction and monitoring, courtesy of one of our registered biokineticists and exercise facilities. And the sweetener? You can do this without paying gym fees.



EAT YOUR WAY TO WELLNESS

And while you're at it, you might as well start eating healthier too! And we'll guide you along every step of the way. Get going by signing up for our Nutritional Assessment and Healthy Eating programme, which provides a consultation with a registered dietitian with a personalised health eating plan. Whether you want to lose weight or eat correctly for health reasons, or follow a top achiever sports nutrition programme, we're here to help you reach your goals.

Remember: excuses don't burn calories. So, sign up today!

Kids' health

They're the future, so just like you, we love all children. Which is why we've designed a special kid's range of benefits to ensure that their every health and wellness need is catered for. From baby wellness visits to childhood immunisations, school readiness assessments, pre-school eye, hearing and a dental screening – we've got your precious ones well cared for.

For every child younger than six years, you now get unlimited GP visits and basic dentistry as well as an extra visit to an emergency room every year. Furthermore, we cover a consultation with an occupational therapist, a fitness assessment and exercise prescription programme, as well as a nutritional assessment and healthy eating plan specially for kids. Now all you have to worry about is convincing them to eat the green stuff on their dinner plate!



Women's health

Women really do run the world (and it didn't take a Beyoncé song to convince us): juggling their careers with caring for their family, and everything in-between. Women tend to be great at prioritising the healthcare needs of others ahead of their own. This is why we're always encouraging you to invest in some self-care. Take advantage of the routine health screenings on offer, which are appropriate to your individual stage of life and lifestyle.

And please remember the importance of having a regular mammogram; we know it's not fun but it is very necessary. Among the benefits we have lined up for you is an annual benefit for contraceptives, including Intrauterine devices (IUDs) and oral contraceptives.

Men's health

Did you know that prostate problems are one of the most common conditions affecting men today? In fact, over 4 000 men, some as young as 40, are diagnosed with prostate cancer in South Africa every year.

Taking this into account, a prostate check, together with a prostate specific antigen (PSA) blood test, is definitely the right thing to do. Your PSA test is a guaranteed benefit, and paid from the scheme's risk pool, so there's really no excuse not to...

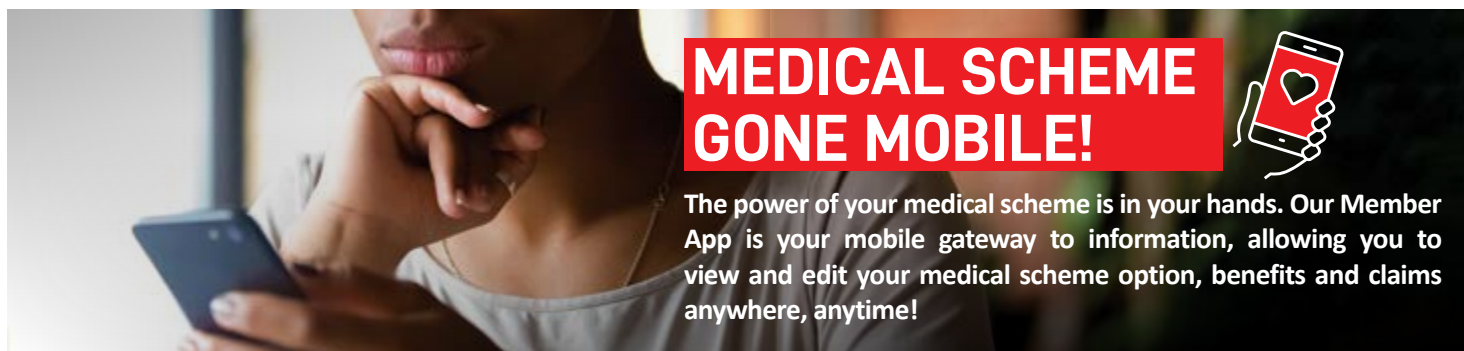


LIVE WITHOUT LIMITS!

So, you love the outdoors and that rush of adrenalin just before you take the plunge skydiving, racing down a steep mountain with your new bike, or burning rubber down the main straight...

We're big on life and on living life to the fullest. We share your taste for adventure, so whether you're a professional sport junky, or a weekend mountain climbing enthusiast, we've got you covered!

We've got the ultimate package for you. From access to selected sport supplements to wearable fitness and health monitoring devices, we'll pay for it from your savings account (as long as there's a valid NAPPI code - subject to sub-limits). We never compromise on care, so if you get injured or ill, we'll send in the troops (and the search and rescue if need be).



MEDICAL SCHEME GONE MOBILE!

The power of your medical scheme is in your hands. Our Member App is your mobile gateway to information, allowing you to view and edit your medical scheme option, benefits and claims anywhere, anytime!

CLAIMS

Submit new claims and view your claims history.

QUERY

Submit queries and view important contact details.

HOSPITAL PRE-AUTHORISATION

Submit new pre-auth requests and view your hospital pre-auth history.

MEMBERSHIP CARD

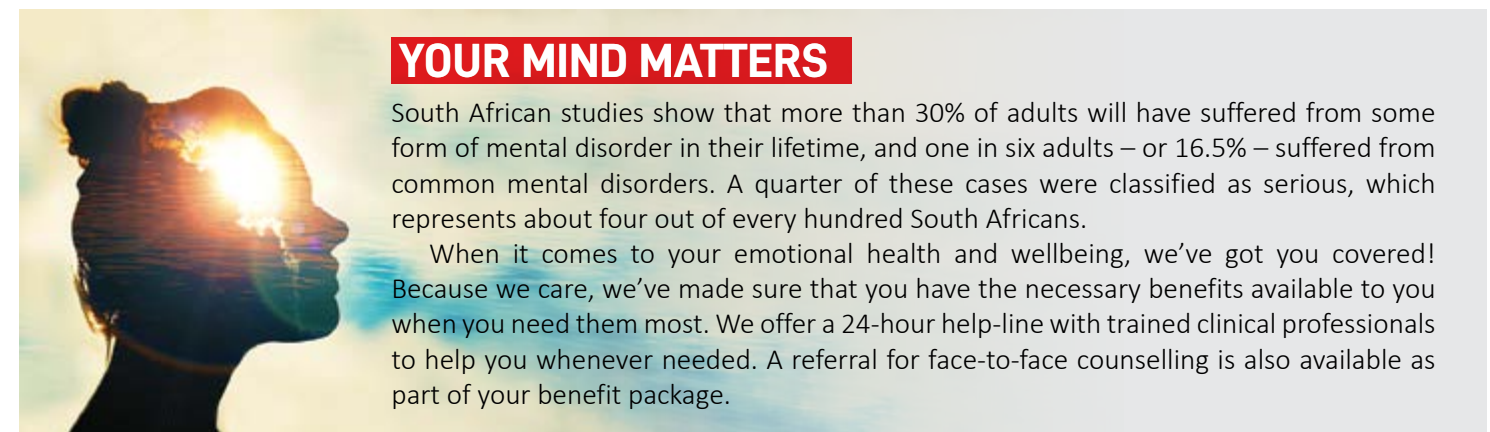
See a digital version of your Membership Card so you're never caught without it again! You can even send it on as and when needed.

AND MUCH MORE

Request your Tax or Member Certificates. See all your registered Chronic Conditions, register new conditions, update your scripts and apply for an extended supply. Access your personal details, your dependant details and your scheme details. You can also search for Network Specialists in your area.

BENEFITS

View all your benefits, annual limits and your available balances.



YOUR MIND MATTERS

South African studies show that more than 30% of adults will have suffered from some form of mental disorder in their lifetime, and one in six adults – or 16.5% – suffered from common mental disorders. A quarter of these cases were classified as serious, which represents about four out of every hundred South Africans.

When it comes to your emotional health and wellbeing, we've got you covered! Because we care, we've made sure that you have the necessary benefits available to you when you need them most. We offer a 24-hour help-line with trained clinical professionals to help you whenever needed. A referral for face-to-face counselling is also available as part of your benefit package.



NO COMPROMISE ON CANCER CARE

Did you know that 1/4 of South Africans have either personally been diagnosed, or have a loved one, family, friend or colleague with cancer? And as many as 100 000 South Africans are diagnosed with cancer every year. So, we want to give you the peace of mind of knowing that whatever happens, we've got you covered!

We offer an unlimited cancer treatment programme, subject to our treatment protocols at our oncology DSP.



HOW TO REGISTER ON THE MOBI APP

Keep in control of your medical scheme with the CompCare App. Simple, seamless and super convenient, the App makes it quick and easy for you to check anything from claims to benefits, and where your closest doctor is. Download the Mobi App on your smart device using the Google Play Store (Android users) or the Apple App Store (IOS users). Find and download the App by searching for 'Universal Healthcare Member'.



MEDICAL COVER WITHOUT THE COPAYS:

You can get more with CompCare by using our extensive network of Healthcare providers. Avoid co-payments and out of pocket payments by using one of the following Universal Healthcare Networks:

- Hospital
- Oncology
- Pharmacy
- Biokineticists
- Dietitians
- Psychosocial counsellors

For more information visit our website (compcare.co.za) or Mobi app.

SYMMETRY^{ED}

HEALTHCARE THAT KEEPS PACE
WITH YOUR LIFE

GLOSSARY

A	Adult Dependant	PMB	Prescribed Minimum Benefits
ATB	Above Threshold Benefit	PMF	Per Member Family
C	Child Dependant	PMSA	Personal Medical Savings Account
CDL	Chronic Disease List	PP	Preferred Provider
DSP	Designated Service Provider	RP	Reference Pricing
MMAP	Maximum Medical Aid Price	SAOA	South African Optometric Association
OTC	Over the Counter Medicine	TL	Threshold Level
P	Principal Member	TTO	To Take Out (Medicine taken on discharge from hospital)
PB	Per Beneficiary		

CONTACT DETAILS

CompCare contact details:

Universal Place, 15 Tambach Road,
Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777 | Fax: 0866 450 991

E-mail: compcare@universal.co.za

Website: compcare.co.za

Contact details for complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267

E-mail: complaints@medicalschemes.com

Web: medicalschemes.com



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This brochure is a summary of the benefits of CompCare Wellness Medical Scheme. All information relating to the 2020 CompCare Wellness Medical Scheme benefits and contributions are subject to formal approval by the Council for Medical Schemes. On joining the Scheme, all members will receive a detailed member brochure, as approved. The final registered Rules of the Scheme will apply.

CompCare Wellness Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.