



Benefits and Contributions

Summary 2020

The Makoti Medical Scheme was developed with the following in mind:

- To provide high quality medical care at affordable cost
- To introduce control measures in order to sustain the plan for a long period
- To prevent illness wherever possible by dealing with healthcare issues in the community we serve
- All benefits are paid at the scheme tariff and are subject to managed care protocols

Benefit	Primary Option	Comprehensive Option
Overall Limit	No Limit	No Limit
General Practitioner Services	Unlimited	Unlimited
Medicines as per formulary Acute and chronic	Unlimited	Unlimited
Over the counter medicine (OTC)	Limited to R346 per family per annum	Limited to R360 per family per annum
Chronic Illness Screening by General Practitioner	Annual or when requested	Annual or when requested

**All the following services must be authorised by calling 0860 00 24 00 or
060 982 3823 in the case of an emergency**

Benefit	Primary Option	Comprehensive Option
Basic Pathology and Radiology	Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy Pathology: PAP smear single slide, Glucose, HbA1c, Hb, WCC, Platelets RPR, Blood Group	Limited to list of codes Subject to pre-authorisation and managed care protocols
Specialist Services	As per Prescribed Minimum Benefits only in State Hospitals	Subject to managed care protocols
Hospitalisation	As per Prescribed Minimum Benefits only in State Hospitals	Private Hospitals Subject to managed care protocols
Emergency Stabilisation / Casualty in a private hospital	Medical Emergencies only	Medical Emergencies only
Maternity Benefit	In private hospitals limited to R25 000 per pregnancy or access to the Birthing Team units where available; Subject to managed care protocols	Subject to managed care protocols
HIV/AIDS	Fully Covered	Fully Covered

Other services

Benefit	Primary Option	Comprehensive Option
Ambulance for medical emergencies	Fully Covered through Lifemed on 0861 086 911	Fully Covered through Lifemed on 0861 086 911
Clinical Psychology	Prescribed Minimum Benefits in state facility only	8 consultations per family per year
Hearing Aids	Prescribed Minimum Benefits only	R3 235 per beneficiary every 4 years
External Prostheses / Appliances	Prescribed Minimum Benefits only	R3 203 per family every year
Internal Prostheses	R49 690 per family per year	R49 690 per family per year
Physiotherapy and Occupational Therapy	Prescribed Minimum Benefits only	20 consultations per family per year
Optometry	R905 per beneficiary every 24 months including full cost of eye test	R2 469 per beneficiary every 24 months including full cost of eye test

Dentistry

Benefit	Primary option	Comprehensive option
Basic prevention, fillings and extractions	Subject to managed care protocols	Subject to managed care protocols
Specialised Dentistry	No Benefit	R3 337 per family per year
Dentures	No Benefit	1 set per beneficiary every 4 years

Contribution table effective 1 January 2020

Primary Plan	Principal (R)	Adult (R)	Child (R)	Comprehensive Plan	Principal (R)	Adult (R)	Child (R)
0 - 3 240	279	279	181	0 - 10 082	1 855	1 598	616
3 241 - 6 966	295	295	198	10 083 - 13 352	2 145	1 786	699
6 967 - 9 720	656	541	242	13 353 - 17 712	2 313	1 941	751
9 721 - 12 960	703	570	260	17 713+	2 536	2 174	824
12 961 - 17 280	756	606	275				
17 281+	811	631	291				

Emergency services are available 24 hours a day, 7 days a week

Enabled: 0860 002 400 / **Ambulance services:** Lifemed 0861 086 911 / **National 24-hour call line:** 0860 002 400 / **Alternative number:** 0609 823 823

Administered by Universal Healthcare Administrators (Pty) Ltd



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