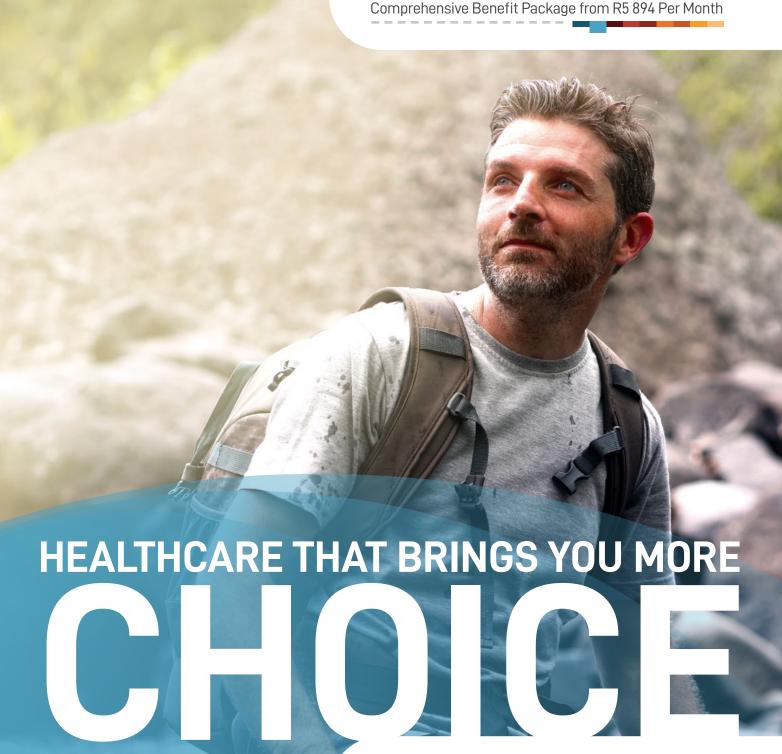
### **Comp Care** Medical Scheme







At CompCare we believe in giving you more. Complete Cover. Committed Care. CompCare.





THE DYNAMIX OPTION

You're an experienced professional with kids in high school or varsity. What you want is a comprehensive medical scheme with a savings

plan.

Live life to the fullest.

### **ADVENTURE SPORTS**

are covered.

Keep **YOUR WELLNESS** at heart.

COMPC

**A COMPREHENSIVE BENEFITS PACKAGE** 

> Comprehensive cover with a savings plan with above-threshold benefits. DYNAMIX covers 65 chronic illnesses and provides great hospital benefits, offering unlimited hospital cover at any private hospital.

VISIT YOUR HEALTHCARE U-consult.co.za

UNLIMITED **HOSPITALISATION** 

DYNAMIX offers you unlimited cover for in-hospital and hospitalrelated services at 100% of the scheme rate. Specialists are paid at 100% of the scheme rate.

**FIND OUT** MORE on page 5

Hospital Benefits

**FIND OUT** 

**MORE** on page 3

**KNOW YOUR OPTION** 

**BENEFITS PAID FROM RISK** 

All PMBs, Wellness and Preventative Benefits, **Unlimited GP visits and Conservative Dentistry** (after limits reached), Ambulance Services (Netcare 911).

Not subject to Savings.

65 Chronic Conditions Covered

**FIND OUT** MORE on page 7

### **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-ofhospital claims and in-hospital (otherwise known as major medical risk) expenses. Your day-to-day claims are initially paid

from your savings (PMSA) and thereafter vour Annual Flexi Benefit (AFB). 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.

This option also provides extended cover. This is referred to as the Above Threshold Benefit (ATB). Should you run out of your savings and Annual Flexi Benefit (AFB), you will have to pay for some healthcare expenses from your pocket. This is referred to the Self-payment Gap (SPG). While you are in your SPG, you must still submit all your claims to us so that we know when to start paying from the Above Threshold Benefit (ATB). Your accumulated claims submitted need to reach a specific rand value level before the extended Above Threshold Benefit (ATB) will start to cover your claims. Limits and sub-limits apply to the Above Threshold Benefit (ATB).

Wellness Benefits **WELLNESS AND** 

DYNAMIX includes Preventative Care, **Emotional Wellness, Active Lifestyle** Programmes, Women's Health, Kids' Wellness and Men's Health Benefits.

**FIND OUT** MORE on page 8

**FIND OUT PREVENTATIVE BENEFITS** MORE on page 7

### DAY-TO-DAY BENEFITS

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







Contact **0861 222 777** or email compcare@universal.co.za or visit our Mobi App.





Specialist pre-authorisation email specauth@universal.co.za

General pre-authorisation email preauthorisation@universal.co.za



### **REMEMBER!**

Always obtain

Sign any documentation ou submit

### SPECIALIST REFERRAL PROCESS

A referral from a GP is required before seeking treatment from a specialist, failing which said co-payment on the visit as well as related services. Members are required to notify the Scheme of a specialist visit, prior to booking the consultation by requesting a "Spec Auth". This can be done by contacting the Call Centre or by sending an email to specauth@universal.co.za.

### The following information is required:

- Referral letter from the member's GP on the
- Member medical aid number.
- Name of dependent

- · Member's correct contact numbers.
- Intended date of specialist consultation
- contact details.

Should a specialist refer the member to another specialist, the referral letter from the specialist referring to the other specialist needs to be provided (the visit to the first specialist should have been authorised). The member is not required to go back to their GP for another referral letter in this instance

### A GP referral is not required in the following instances:

- age of 16, per year.
- One Urologist visit per male, over the age of
- Paediatrician consultations for children unde the age of 2
- · Specialist visits during pregnancy.
- Oncologist's consultations, as this will be approved as part of an Oncology Management Programme.
- Ontical and dental specialist consultation (Ophthalmologists and Orthodontists).
- Visits to a Dermatologist. Remember to obtain pre-authorisation for any procedures.
- Where multiple specialist visits have

### Consultations, procedures and materials

GP: Unlimited after threshold. Specialist: Paid at 100% of the scheme rate. An ATB limit of R4 500 PMF applies, subject to the overall above threshold limit

A referral from a GP is required before seeking treatment form a specialist except for services provided by an ophthalmologist, gynaecologist, dermatologist, 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. Please remember to obtain pre-authorisation for any procedures.

### Medicine

### Acute medication

**Prescription medication** – Schedule 3

An ATB limit of R3 350 PMF applies, subject to the overall above threshold limit. A 25% co-payment is applicable on non-generic products. Maximum Medical Aid Price (MMAP) applies to medication where a generic product is available and might result in a co-payment

Over the counter medication (OTC) Including homeopathic medicine and sport supplements with a NAPPI code. No sub-limit in savings. Limited to R1 000 PB

and R1 450 PMF in AFB to a maximum of R220 per event. Does not accumulate to threshold

### **Auxiliary services**

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

Collective sub-limit of R7 500 PMF in and out

### Surgical and medical appliances

Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixators. Pre-authorisation required and sub-limits apply.

### **Optometry**

100% of SAOA rate (Subject to PMSA and AFB).

Eye test 2 Visits PR

Lenses and contact lenses Sub-limit of R4 200 PB.

1 Frame PB per year sub-limit of R1 780 included in lenses limit.

### Radial Keratotomy and Excimer laser

Limited to R7 000 per eye inclusive of hospitalisation and related costs.

### Radiology

### Basic radiology

Including black and white X-rays and ultrasound. An ATB limit of R3 500 PMF applies, subject to the overall above threshold limit. (Combined ATB limit with pathology)

### Specialised radiology

Combined limit with in-hospital benefit limit. First R2 250 payable from savings, AFB and SPG with accumulation to the threshold. Contact 0860 111 090 or email preauthorisation@universal.co.za

### **Pathology**

An ATB limit of R3 450 PMF applies, subject to the overall above threshold limit (Combined ATB limit with basic radiology).

### **Dentistry**

Basic dentistry

Unlimited after threshold. Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays. Subject to a sub-limit of R13 000 PB

and R18 000 PMF. Subject to protocols.

A quotation must be submitted for approval prior to the commencement of treatment. No benefit for orthodontic treatment for patients older than 18 years

**Email address for dental authorisation** dental@universal.co.za

\*Once the annual threshold is reached, specific Above Threshold Benefits (ATB) will be available up to a limit of R8 280 PB and R14 676 PMF.

## HOSPITAL BENEFITS



Benefits are unlimited and paid @ 100% of the scheme rate unless otherwise specified. Overall Annual Limit (OAL) unlimited.

# Hospitalisation Specified elective procedures may have a co-payment (excluding PMBs). Please refer to our website (compcare.co.za) for a list of co-payments and exclusions. Hospital related accounts GP visits, specialists, radiology, surgical procedures and 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	
Basic radiology	

### WHAT DOES 100% OF SCHEME RATE MEAN?

SCHEME RATE refers to the maximum amounts that a medical scheme will pay for specific treatments and procedures.

100% OF SCHEME RATE means the scheme will pay 100% of what is specified in the Scheme Rules.

Please note that some providers might charge more than what the Scheme will pay for and the member is liable for that shortfall.

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 email to **preauthorisation@universal.co.za**. These must be authorised at least 48 hours prior to admission. The member, doctor

or hospital must contact the scheme 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. A penalty will apply, should the member not obtain authorisation. This also applies to oncology treatment.

Contact 0860 111 090, email preauthorisation@universal.co.za or visit our Mobi App for pre-authorisation.

For hospital account queries email hospitalaccounts@ universal.co.za

### **Auxillary services in hospital**

Physiotherapy, biokinetics, dietitian, etc. Collective limit of **R7 500 PMF** in and out of hospital.

Email **casemanagement@universal.co.za** for pre-authorisation.

### Surgical prostheses

Overall limit of **R43 000 PMF.**Sub-limits apply.
Contact our pre-authorsation department to find out about our special arrangements for hip and knee replacements.

### Specialised radiology

MRI, CT, High resolution CT and PET scans. Unlimited. **First R2 250 payable from PMSA** with accumulation to the threshold.

\_\_\_\_\_\_

### Radial Keratotomy and Excimer laser

Limited to **R7 000 per eye** inclusive of hospitalisation and related costs.



### PROCEDURE (Non-PMB)

The following procedural co-payments are payable on specified elective procedures (excluding PMBs)

Nasal or sinus endoscopy	R2 600
Functional nasal surgery and septoplasty	R2 600
Hysteroscopy	R2 600
Flexible sigmoidoscopy	R2 600
Arthroscopy	R2 600
Minor gynaecological laparoscopic procedure	R2 600
Dental	R2 600
Excision lesion- benign and malignant	R2 600
Joint replacements - arthroplasty	R2 000
Conservative back and neck treatment - spinal cord injections	R2 000
Laminectomy and spinal fusion	R2 600

Nissen fundoplication - reflux surgery	R2 600
Hysterectomy, except for cancer	R2 600
Laparoscopic hemi colectomy	R2 600
Laparoscopic inguinal hernia repair	R2 600
Laparoscopic appendectomy	R2 600
Gastroscopy	R2 800
Colonoscopy	R2 800
Cystoscopy	R2 800

PT0

for risk benefits

Overall Annual Limit (OAL) R43 000



### **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

### **COVID-19** benefit

Members who have tested positive for COVID-19 will have access to the following benefits in addition to the Prescribed Minimum Benefits:

- Pulse oximeter (R780 PMF)
- Nebulizer (R520 PMF)
- Thermal Thermometer (R420 PMF)

Pre-authorisation and managed care protocols apply.



**Emergency medical** transport services: Netcare 911 - 082 911

### **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.

### Preventative care\*

- GP wellness consultation: One per year, excludes procedures. Limited to tariff codes 0190/1/2 and diagnosis codes (ICD10)
- · Health check: Blood pressure, blood sugar, cholesterol, BMI and waist circumference One measurement PB over the age of 18 years, limited to R230 per event. Only at DSP pharmacy.
- Rapid HIV tests.
- Preventative malaria medication
- Flu vaccine: One PB.
- Tetanus vaccine: One vaccination when required.
- Glaucoma test: One PB.
- Colorectal cancer screening: One bowel cancer screening test every two years for beneficiaries between the ages of 45 and 75.

### Oncology and speciality care\*

- Unlimited oncology including chemotherapy and radiotherapy at the scheme's
- Biological agents and specialised medication limited to R230 000 PMF (25% co-payment on non-PMB medicine). Contact 0860 111 090 or email oncology@universal.co.za for preauthorisation and any oncology related queries (not account related).
- · Wound care in lieu of hospitalisation.
- Oxygen home ventilation.
- Home nursing visits limited to 40 days PMF.
- · Step-down nursing facilities, hospice and rehabilitation Fmail alternativecare@universal.co.za for

pre-authorisation.

Active lifestyle programmes\*

· Fitness Assessment and exercise

prescription: Access to the Universal Network of biokineticists for annual fitness assessment, virtual consultations, exercise prescription and regular monitoring. · Nutritional assessment and healthy

Live life to the fullest.

**ADVENTURE** 

**SPORTS** 

are covered

- eating plan: Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription and regular monitoring.
- Cover for injuries resulting from professional and adventure sports.
- Specified sports supplements subject to savings and the over the counter medicine (OTC) benefit limit (provided there is a valid NAPPI code).

### Emotional wellness\*

- Psychiatric treatment in hospital subject to pre-authorisation and protocols.
- Psychology: non-psychiatric admissions Limited to R3 700 PMF.
- · Alcoholism, drug dependence and narcotics - PMB Only.
- Psychiatry Subject to savings and AFB, limited to R11 000 PMF.
- Clinical psychologists Subject to savings and AFB, limited to R2 600 PMF.
- Psychosocial counselling benefit Paid from risk. Unlimited telephonic counselling sessions through the Universal Wellness Care Centre, with an option for referral to one-on-one sessions with qualified psychologists, social workers or registered counsellors to a maximum of 3 referral sessions PB per year.

### 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 300 per event for children < 6 years.
- Unlimited GP consultations and basic dentistry for children < 6 years once dayto-day benefits are depleted.
- **Initial Occupational Therapy** consultation Kid's fitness assessment and exercise
- prescription programme Kid's nutritional assessment and healthy eating programme

### 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. One test per male beneficiary over the age of 40 per annum.

### Women's health:

- Antenatal classes: Paid from savings. Limited to 12 antenatal classes and R1 450 per pregnancy, including a
- Antenatal visits: Limited to 12 ante-natal visits with a GP, midwife or specialist. Maternity bag issued on registration on maternity programme.

PTO for

what you need to know

- 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, virtual consultations, exercise prescription and regular monitoring.
- Nutritional assessment and healthy eating plan: Access to the Universal Network of dietitians for annual assessment, virtual consultations, healthy eating plan prescription and regular
- One additional assessment per pregnant women per pregnancy.
- Contraceptives limited to R2 950 PB for oral contraceptives (RP applies) or
- HPV (Cervical Cancer) vaccine
- Papsmear: One test per female over the age of 18 per annum
- Mammogram: One test per female beneficiary over the age of 35 every



\*Scheme protocols apply

### Chronic medication\*

R3 500 PMF.

**65 Chronic conditions** are covered.

27 of the 65 chronic conditions include conditions from the Chronic Disease List (CDL).

38 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 listed on the scheme's formulary and the price of the medicine is equal to or less than the reference price of the product. 38 non-CDL medicines are subject to available savings, AFB and SPG for registered conditions first and limited to R10 000 PB and R17 000 PMF. Thereafter you have access to the Above Threshold Benefit limited to

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

### Chronic condition and medicine registration process

In order to receive the chronic medication benefit, members must register their chronic medicine prescriptions with Universal. To register your chronic medicine prescription with Universal, either you, your doctor or your pharmacist will be required to contact Universal telephonically on 0861 222 777 or send an email to chronicmedicine@universal.co.za. The completion of chronic medication application forms are no longer

Ankylosing spondylitis

Asthma Attention deficit disorder

Chronic renal failure

Congestive cardiac failure

Coronary artery disease

Crohn's disease

Fmphysema Generalised anxiety disorder

Huntington's disease

### Conditions covered:

Connective tissue disorders

Diabetes mellitus type 1 and 2

Hypothyroidism

Ischaemic heart disease

Obsessive compulsive disorde

Paget's Disease of the Bone

Post-traumatic stress syndrom

Scleroderma (systemic sclerosis)

Unipolar mood disorder/major Valvular heart disease Zollinger-Ellison syndrome

07 CompCare Medical Scheme DYNAMIX 2022 compcare.co.za

## THE BENEFITS.



Choosing CompCare gives you access to market-leading preventative and wellness benefits that guarantee maximum value that meet your budget. Here's some more reasons to choose CompCare...

### 01 WE'RE ONE OF THE TOP SCHEMES IN SOUTH AFRICA This is proven by our solid 43-year track record and solvency levels of

more than 49%, which makes us one of the most financially stable schemes in SA.

### **02 WIDE RANGE OF OPTIONS**

Get the value you deserve and choose the perfect option to fit not only your personal lifestyle, needs and budget, but also that of your employees. Our efficiency discounted options ensure savings on contributions of up to 25% when choosing Dis-Chem pharmacies for chronic medication and Netcare hospitals for planned,

### **03 BENEFITS THAT BOOST** YOUR ACTIVE LIFESTYLE\*

At CompCare healthy eating and sports nutrition programmes, as well as fitness assessments and exercise prescription programmes with access to registered biokineticists and exercise facilities, come as part of the deal.

### **04 WOMEN'S HEALTH\***

Mammograms, HPV (cervical cancer) vaccination and contraceptives.

### 05 MEN'S HEALTH\*

Prostate checks and PSA blood test.

### **06 KIDS HEALTH\***

Baby wellness visits, childhood immunisations, school readiness assessments, pre-school eye, hearing and dental screening, occupational therapist visits for children, a fitness assessment and exercise prescription programme, as well as a nutritional assessment and healthy eating plan. Kids under 6 get unlimited visits to the GP and basic dentistry, should your day-to-day benefits

### 07 THE SCHEME FOR ADVENTURE

addition to solid healthcare cover we bring you total peace of mind when participating in extreme and adventure sports.

### **08 UNLIMITED ONCOLOGY**

We've got you covered with our unlimited cancer treatment programme, subject to our treatment protocols at our designated service provider (DSP)

### 09 MENTAL HEALTH\*

Unlimited professional telephonic emotional health and wellbeing support, around-theclock, and referrals for one-on-one counselling

### 10 SUPERIOR SERVICES AND BENEFITS

Delivered through our partnership with leading Healthcare Administrator, Universal Healthcare Administrators

\*Scheme protocols apply

**REASONS** 

to choose

CompCare.

### **MEDICAL COVER WITHOUT** THE CO-PAYS:

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

### **GLOSSARY**

Adult Dependant Annual Flexi Benefit Above Threshold Benefit Child Dependant CDL Chronic Disease List DSP Designated Service Provider MMAP Maximum Medical Aid Price OTC Over the Counter Medicine Principal Member

PB Per Beneficiary Prescribed Minimum Benefits

Per Member Family PMF **PMSA** Personal Medical Savings Account

PP Preferred Provider Reference Pricing

SAOA South African Optometric Association Self Payment Gap

To Take Out (Medicine taken on discharge from hospital)



**OUR NEW APP IS ON** ITS WAY!

> 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).

Watch out for up and coming communications regarding the

launch date!

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

## MOBILE

### **CLAIMS**

Submit new claims and view your claims history

### HOSPITAL PRE-AUTHORISATION

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

Submit queries and view important contact details.

### **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.

### **BENEFITS**

View all your benefits, annual limits and your available balances

### 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.



## THE DYNAMIX OPTION

Comprehensive Benefit Package

### **Contributions Effective from 1 January 2022**

Monthly	Principal Member	Adult Dependant	Child Dependant	
Risk	R5 071	R3 961	R1 414	
Savings	R823	R643	R229	
Total	R5 894	R4 604	R1 643	
Annual Benefit Amounts for 2022				
Savings	R9 876	R7 716	R2 748	
AFB	R3 276	R2 532	R900	
Total Day-to-Day	R13 152	R10 248	R3 648	
Threshold	R21 144	R16 188	R5 724	
SPG	R7 992	R5 940	R2 076	

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.

### **Contact details**



CompCare:

Universal Place, 15 Tambach Road, Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777
Email: compcare@universal.co.za
Website: compcare.co.za

Complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267
Email: complaints@medicalschemes.com
Web: medicalschemes.com

Administered by



This brochure is a summary of the benefits of CompCare Medical Scheme. All information relating to the 2022 CompCare 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.

All limits are pro-rated when a member or a beneficiary joins the scheme during the year, calculated from the date of registration to the end of that financial year. If you leave the Scheme before the year is up and have used all the funds in your savings account, you will owe the Scheme the advanced portion of the Medical Savings Account you have used as it is a pro-rated benefit allocated in advance for the full benefit year. This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of a discrepancy between the summary and the rules, the rules will prevail.