

# CompCare

Medical Scheme



From only  
**R3 021 Per Month**

## THE MUMED OPTION 2022

Traditional Plan



VISIT YOUR HEALTHCARE  
PROVIDER ONLINE

[u-consult.co.za](https://u-consult.co.za)

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

[compcare.co.za](https://compcare.co.za)

Administered by  **Universal**™

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

# THE MUMED OPTION

**MUMED - KNOW YOUR OPTION.** You're young at heart, and focused on getting traction in your career and making a success of your life. You want something a little more comprehensive than what a savings plan offers.

Live life to the fullest.

**ADVENTURE SPORTS** are covered.

**1 COMPREHENSIVE COVER**  
 Comprehensive cover and innovative wellness benefits, such as an annual fitness assessment and exercise prescription programme, a nutritional assessment and healthy eating plan. Plus, you get a range of preventative care and wellness checks paid from the scheme's risk pool.

**2 UNLIMITED HOSPITALISATION**  
 MUMED offers you unlimited cover for in-hospital and hospital-related services at 100% of the scheme rate. Specialists are paid at 100% of the scheme rate.  
 MUMED ED Specialists are paid at 100% of the scheme rate at any Netcare hospital for planned procedures.

**3 BENEFITS PAID FROM RISK**  
 MUMED and MUMED ED All PMBs, Wellness and Preventative Care Benefits, Unlimited GP visits and Conservative Dentistry (after limits reached), Ambulance Services (Netcare 911).

**4 WELLNESS AND PREVENTATIVE BENEFITS**  
 MUMED and MUMED ED include preventative care, emotional wellness, active lifestyle programmes, women's health, kids' wellness and men's health benefits.

**37** chronic conditions covered.

ED Dis-Chem pharmacies only

Keep **YOUR WELLNESS** at heart.

COMPCARE'S PREVENTATIVE BENEFITS

## Contributions Effective from 1 January 2022

Monthly Contribution	Principal Member	Adult Dependand	Child Dependand
	R3 721	R2 901	R1 046

Monthly Contribution	Principal Member	Adult Dependand	Child Dependand
	R3 021	R2 351	R838

Annual Benefit Amounts for 2022			
Annual Flexi Benefit (AFB)	R6 600	R4 140	R1 680

Annual Benefit Amounts for 2022			
Annual Flexi Benefit (AFB)	R6 456	R4 008	R1 608

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.

THESE BENEFITS ARE **SUBJECT TO ANNUAL FLEXI BENEFIT (AFB)**

# DAY-TO-DAY BENEFITS



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

## Consultations, procedures and materials

### GPs and Specialists

**Paid from AFB.**

**GP:** M: 6 Visits; M+1: 8 Visits; M + 2: 10 Visits; M + 3+: 11 Visits.

Once AFB is exhausted the balance of the visits are available and paid from risk (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, dermatologist, 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. Please remember to obtain pre-authorisation for any procedures.

## Medicines

**Paid from AFB.**

### 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)

Limited to **R650 PB** and **R1 250 PMF** and a maximum of **R200 per event**.

## Auxiliary services

Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics. Collective sub-limit of **R3 200 PMF** in-and-out of hospital.

## Surgical and medical appliances

**Paid from AFB.**

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

## Optometry

**Paid from AFB.**

100% of SAOA rate.

### Eye test

1 Visit PB every second year.

### Lenses and contact lenses

Sub-limit of **R1 750 PB** and **R5 000 PMF**.

### Frames

1 Frame PB per year sub-limit of **R900** included in lenses limit.

## Radial Keratotomy and excimer laser

Subject to AFB and optical limit.

## Radiology

### Basic radiology

**Paid from AFB.**

Including black and white X-rays and ultrasound.

### Specialised radiology

MRI, CT, High resolution CT and PET scans. Combined limit with in-hospital specialised radiology benefit. Limited to **R27 000 PMF**.

Contact **0860 111 090** or email

[preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za)

## Pathology

**Paid from AFB.**

## Dentistry

### Basic dentistry

Conservative and restorative.

### Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays. Sub-limit of **R2 300 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.

Email address for dental authorisation

[dental@universal.co.za](mailto:dental@universal.co.za)



Specialist pre-authorisation email  
[specauth@universal.co.za](mailto:specauth@universal.co.za)

General pre-authorisation email  
[preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za)

Contact **0861 222 777** or email [compcare@universal.co.za](mailto:compcare@universal.co.za) or visit our **Mobi App**.



Visit your healthcare provider online  
[u-consult.co.za](http://u-consult.co.za)



## MAJOR MEDICAL EXPENSES

# HOSPITAL BENEFITS

**ED**

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 **R7 500**.  
Specified elective procedures may have a co-payment (excluding PMBs).

### Hospitalisation

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

### Surgical Procedures out-of-hospital

### Organ transplants

### Auxillary services in hospital

Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics. Collective sub-limit of **R3 200 PMF** in-and-out of hospital. Email [casemanagement@universal.co.za](mailto:casemanagement@universal.co.za) for pre-authorisation.

### Hospital related accounts

GP visits, specialists, radiology, surgical procedures and blood transfusions.

### Surgical prostheses

Overall limit of **R35 500 PMF**. Sub-limits apply. Contact our pre-authorisation department to find out about our special arrangements for hip and knee replacements.

### Pathology

### Specialised radiology

MRI, CT, High resolution CT and PET scans. Limited to **R27 000 PMF**. Combined limit with in-hospital benefit limit.

### Medicine in hospital

### Basic Radiology

### Radial Keratotomy and excimer laser

Subject to AFB and optical limit.

### Medicine upon discharge (TTO)

7 days' supply.

- Contact 0860 111 090, email [preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za) or visit our Mobi App for pre-authorisation.
- For hospital account queries email [hospitalaccounts@universal.co.za](mailto:hospitalaccounts@universal.co.za)

## Contact details



### CompCare:

Universal Place, 15 Tambach Road, Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777

E-mail: [compcare@universal.co.za](mailto:compcare@universal.co.za)

Website: [compcare.co.za](http://compcare.co.za)

Complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267

E-mail: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)

Web: [medicalschemes.com](http://medicalschemes.com)

## THE MUMED OPTION

### Traditional Plan

For more details on the MUMED option, please see the MUMED 12 page brochure.

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.

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