

CompCare

Medical Scheme



From only
R6 535 Per Month

THE PINNACLE OPTION 2022

Executive Style Cover



VISIT YOUR HEALTHCARE
PROVIDER ONLINE

u-consult.co.za

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

compcare.co.za

Administered by  **Universal**™

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

THE PINNACLE OPTION

PINNACLE - KNOW YOUR OPTION. You've made it! You're at the top of your game, and you deserve the best. You want a no-nonsense medical scheme plan with executive benefits.

Live life
to the fullest.

**ADVENTURE
SPORTS**
are covered.

1

EXECUTIVE LEVEL BENEFITS

PINNACLE and PINNACLE ED: Access to a dedicated concierge service agent.
Unlimited GP visits, unlimited dental visits, 200% cover for specialists in hospital and access to a private ward in the event of hospitalisation.

2

UNLIMITED HOSPITALISATION

PINNACLE offers you unlimited cover for in-hospital and hospital-related services at 100% of the scheme rate. Specialists are paid at 200% of the scheme rate.

PINNACLE ED offers you unlimited cover for in-hospital and hospital-related services at 100% of the scheme rate at any Netcare hospital for planned procedures. Specialists are paid at 200% of the scheme rate.

3

BENEFITS PAID FROM RISK

PINNACLE and PINNACLE ED All PMBs, Wellness and Preventative Benefits, Unlimited GP visits and Conservative Dentistry (after limits reached), Ambulance Services (Netcare 911). Not subject to Savings.

4

WELLNESS AND PREVENTATIVE BENEFITS

PINNACLE and PINNACLE ED includes preventative care, emotional wellness, active lifestyle programmes, women's health, kids' wellness and men's health benefits.

74
chronic conditions
covered.

Keep **YOUR
WELLNESS**
at heart.

COMPCARE'S PREVENTATIVE BENEFITS

Contributions Effective from 1 January 2022

Monthly	Principal Member	Adult Dependant	Child Dependant	Monthly ED	Principal Member	Adult Dependant	Child Dependant
Risk	R6 255	R4 869	R1 732	Risk	R5 228	R4 068	R1 456
Savings	R1 563	R1 217	R433	Savings	R1 307	R1 017	R364
Total	R7 818	R6 086	R2 165	Total	R6 535	R5 085	R1 820
Annual Benefit Amounts for 2022				Annual Benefit Amounts for 2022			
Savings	R18 756	R14 604	R5 196	Savings	R15 684	R12 204	R4 368
AFB	R4 320	R3 360	R1 176	AFB	R3 624	R2 820	R1 008
Total Day-to-Day	R23 076	R17 964	R6 372	Total Day-to-Day	R19 308	R15 024	R5 376
Threshold	R26 376	R20 244	R7 056	Threshold	R22 608	R17 304	R6 060
SPG	R3 300	R2 280	R684	SPG	R3 300	R2 280	R684

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 YOUR SAVINGS (PMSA), AFB, SPG AND ATB*

DAY-TO-DAY BENEFITS



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

Consultations, procedures and materials

GPs and Specialists

GPs paid at 100% and specialists at 200% 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. Please remember to obtain pre-authorisation for any procedures.

Auxiliary services

Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics. Collective sub-limit of **R11 000 PMF** in and out of hospital.

Radiology

Basic radiology

Including black and white X-rays and ultrasound.

Specialised radiology

MRI, CT, High resolution CT and PET scans. Unlimited.

First R2 500 payable from PMSA with accumulation to the threshold.

Contact 0860 111 090 or email preauthorisation@universal.co.za

Surgical and medical appliances

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

Pathology

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 **R1 150 PB** and **R1 650 PMF** in AFB to a maximum of **R250** per event. Does not accumulate to threshold.

Optometry

100% of SAQA rate.

Eye test

2 Visits PB.

Lenses and contact lenses

Sub-limit of **R5 200 PB**.

Frames

1 Frame PB per year sub-limit of **R2 600**.

Included in lenses limit.

Dentistry

Basic dentistry

Conservative and restorative.

Unlimited after threshold.

Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays.

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

Radial Keratotomy and excimer laser

Limited to **R7 800 per eye** inclusive of hospitalisation and related costs.



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

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

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

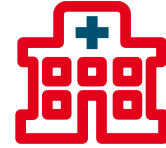


Visit your healthcare provider online
u-consult.co.za



MAJOR MEDICAL EXPENSES

HOSPITAL BENEFITS



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.

Surgical procedures out-of-hospital

Auxillary services in hospital

Physiotherapy, biokinetics, dietitian, etc.
Collective limit of **R11 000 PMF** in and out of hospital.
Email casemanagement@universal.co.za for pre-authorisation.

Hospital related accounts

GP visits, specialists, radiology, surgical procedures and blood transfusions.
Specialists paid at 200% of the scheme rate.

Organ transplants

Surgical prostheses

Overall limit of **R55 000 PMF**.
Sub-limits apply.
Contact our pre-authorisation department to find out about our special arrangements for hip and knee replacements.

Medicine in hospital

Pathology

Specialised radiology

MRI, CT, High resolution CT and PET scans.
Unlimited. **First R2 500 payable from PMSA** with accumulation to the threshold.

Medicine upon discharge (TTO)

7 days' supply.

Basic radiology

Radial keratotomy and excimer laser

Limited to **R7 800 per eye** inclusive of hospitalisation and related costs.

- 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

THE PINNACLE OPTION

Healthcare That Keeps Pace With Your Life

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

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
Website: compcare.co.za

Complaints escalated to the Council for Medical Schemes:

Tel: 0861 123 267
E-mail: complaints@medicalschemes.com
Web: medicalschemes.com

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.

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

Administered by  **Universal**™

compcare.co.za