

CompCare

Medical Scheme



From only
R3 946 Per Month

THE SYMMETRY OPTION 2022

Comprehensive Benefit Package



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 SYMMETRY OPTION

SYMMETRY - KNOW YOUR OPTION. 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.

Live life to the fullest.
ADVENTURE SPORTS
 are covered.

48
 chronic conditions covered.

Keep **YOUR WELLNESS** at heart.
 COMPCARE'S PREVENTATIVE BENEFITS

1 FULLY COMPREHENSIVE FAMILY PLAN
 SYMMETRY includes comprehensive day-to-day cover, cover for 48 listed chronic illnesses. There is also unlimited GP visits and conservative dentistry for kids younger than 6 years once your day-to-day benefits are depleted.

SYMMETRY ED includes comprehensive day-to-day cover, cover for 48 listed chronic illnesses at any Dis-Chem pharmacy. There is also unlimited GP visits and conservative dentistry for kids younger than 6 years once your day-to-day benefits are depleted.

2 UNLIMITED HOSPITALISATION
 SYMMETRY offers you unlimited cover for in-hospital and hospital-related services at 100% of the scheme rate.
 SYMMETRY 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.

3 BENEFITS PAID FROM RISK
 SYMMETRY and SYMMETRY ED: Wellness and Preventative Benefits, Unlimited GP visits (after limits reached), Ambulance Services (Netcare 911). Not subject to Savings.

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

Contributions Effective from 1 January 2022



Monthly	Principal Member	Adult Dependant	Child Dependant
Risk	R4 214	R3 286	R1 190
Savings	R467	R364	R131
Total	R4 681	R3 650	R1 321

Annual Benefit Amounts for 2022			
Savings	R5 604	R4 368	R1 572
AFB	R4 860	R3 756	R1 320
Total Day-to-Day	R10 464	R8 124	R2 892

Monthly	Principal Member	Adult Dependant	Child Dependant
Risk	R3 554	R2 766	R997
Savings	R392	R305	R110
Total	R3 946	R3 071	R1 107

Annual Benefit Amounts for 2022			
Savings	R4 704	R3 660	R1 320
AFB	R3 996	R3 096	R1 080
Total Day-to-Day	R8 700	R6 756	R2 400

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) AND AFB

DAY-TO-DAY BENEFITS



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, 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.

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 400 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. Combined limit with in-hospital benefit and limited to **R30 000 PMF**.

First R1 500 payable from savings and AFB.

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 **R780 PB** and **R1 300 PMF** in AFB to a **maximum of R200 per event**.

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 300 PB**.

Frames

1 Frame PB per year sub-limit of **R1 250** included in lenses limit.

Dentistry

Basic dentistry

Conservative and restorative.

Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays. Sub-limit of **R8 800 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



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**.

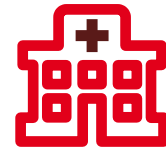


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MAJOR MEDICAL EXPENSES

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 **R5 400 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 100% of the scheme rate.

Organ transplants

Surgical prostheses

Overall limit of **R38 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. Combined limit with in-hospital benefit and limited to **R30 000 PMF. First R1 500 payable from savings and AFB.**

Medicine upon discharge (TTO)

7 days' supply.

Basic radiology

Radial keratotomy and excimer laser

Limited to **R5 200 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

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

THE SYMMETRY OPTION

Healthcare That Keeps Pace With Your Life

For more details on the SYMMETRY option, please see the SYMMETRY 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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