



# Benefits and Contributions

## Summary 2022

**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 R383 per family per annum	Limited to R405 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 and HIV	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	Fully covered
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 429 per beneficiary every 4 years
External Prostheses / Appliances	Prescribed Minimum Benefits only	R3 395 per family every year
Internal Prostheses	R52 323 per family per year	R52 323 per family per year
Physiotherapy and Occupational Therapy	Prescribed Minimum Benefits only	20 consultations per family per year
Optometry	R952 per beneficiary every 24 months including full cost of eye test	R2 617 per beneficiary every 24 months including full cost of eye test

### Dentistry

Benefit	Primary option	Comprehensive option
Basic prevention, fillings and extractions	Fully covered	Fully covered
Specialised Dentistry	In State Hospitals	R3 537 per family per year
Dentures	No Benefit	1 set per beneficiary every 4 years

### Contribution table effective 1 January 2022

Primary Plan	Principal (R)	Adult (R)	Child (R)	Comprehensive Plan	Principal (R)	Adult (R)	Child (R)
<b>0 - 3 240</b>	312	312	202	<b>0 - 10 082</b>	2 110	1 818	701
<b>3 241 - 6 966</b>	330	330	222	<b>10 083 - 13 352</b>	2 439	2 031	795
<b>6 967 - 9 720</b>	734	605	270	<b>13 353 - 17 712</b>	2 630	2 208	854
<b>9 721 - 12 960</b>	787	637	290	<b>17 713+</b>	2 885	2 472	938
<b>12 961 - 17 280</b>	846	677	307				
<b>17 281+</b>	907	706	325				

**Disclaimer:** All information shared is subject to approval by the CMS and the registered rules of the scheme for 2022.

**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

