

CompCare

Wellness

2019

DISCHEM PHARMACISTS WHO CARE

ED OPTION

NETCARE YOU'RE IN SAFE HANDS

INFORMATION AND BENEFIT GUIDE



INFORMATION AT YOUR FINGERTIPS:
DOWNLOAD OUR APP TODAY!

EMOTIONAL WELLNESS

PREVENTATIVE CARE &
WELLNESS BENEFITS
PAID FROM RISK

MEDICAL COVER FOR ADVENTURE SEEKERS



Exercise prescription
Healthy eating
PLUS
Men's health
Women's health
Kids' health



JUMPSTART YOUR BODY!

With CompCare's
Active Lifestyle Programme

AXISED

HOSPITAL PLAN

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



Universal
Administrators

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2019 ISSUE

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FROM THE PEN OF THE PRINCIPAL OFFICER

Choosing the best medical scheme for you, your family or the employees of your company, is no small matter, as the choices made will have long-term consequences.

CompCare is a long-standing scheme with an outstanding track record of "being there when you need us most". Not only is our offering among the most affordable, but the scheme has also been independently ranked as one of the most financially sustainable schemes on the market. And as you'd expect, CompCare does not only have rich benefits catering for every taste and need, but we are also known for highly innovative product design and some of the best preventative care and wellness benefit packages available anywhere.

We are also one of very few schemes covering professional and adventure sports.

Our committed and dedicated approach to member wellbeing ensures that individualised care is available to every member, with a "high touch" approach to care management.

CompCare works very closely with our administrator, Universal Healthcare, to ensure our members have access to service excellence and evidence-based medicine using internationally benchmarked clinical protocols – but with a caring approach.

When it comes to your healthcare needs, we've got you covered.

Josua Joubert

Principal Officer and CEO
CompCare Wellness Medical Scheme

THE AXIS ED OPTION



WHY THE AXIS ED OPTION IS THE BEST CHOICE FOR YOU

You're a dynamic, successful businessman or young professional, and you know what you want. You spend your money carefully and you want the best value. You can take care of your day-to-day spending when you need to see a doctor or dentist yourself, using your credit card. Why get the scheme to cover this? It's an unnecessary expense. And you don't need to go to a doctor much anyway.

What you need is the best hospital plan, offering the best value money can buy. It goes without saying that there should be unlimited cover, just in case the proverbial hits the fan. But you live close to a Netcare hospital and don't need to go to "any" other hospital. Any Netcare hospital will do. And for chronic medicines, you're happy to go to Dischem. That is what makes the AXIS ED Option different to the standard option. You don't really have much in terms of chronic illnesses to worry about anyway, give or take one

or two minor ailments, and you are happy with the cover provided by the 27 chronic diseases, which form part of the minimum benefits every scheme has to cover. But you want to know that if something happens, like cancer, you've got the cover you need.

But you are looking for something beyond an "ordinary plan". You want your wellness benefits, such as your fitness assessment and exercise prescription programme, your nutritional assessment and healthy eating plan, and all the preventative care and wellness checks that you would normally only get if you bought a plan with comprehensive day-to-day cover, as part of the deal.

Join the AXIS ED option: a hospital plan with a difference. All these benefits are part of the package. I mean, to be frank, CompCare provides the best wellness benefits in the business, and that's why you've chosen this scheme.

Oh, and another reason you've chosen this scheme of course, is because you're big on life and living it to the fullest. You love the cover CompCare provides for adventure sports, which many other schemes exclude. After all, you enjoy your mountain bike, skydiving and motor racing far more than playing bowls or plodding along after a croquet ball.

So, there you have it. By the way - if you think you need something more, or more traditional, why not consider buying up to the UNISAVE option (which provides identical hospital benefits to the AXIS ED Option, plus a 25% savings plan for day-to-day cover that you can spend as you like, or the SYMMETRY or DYNAMIX options. They offer higher day-to-day benefit limits and cover more chronic illnesses. Surf the CompCare website for more details (www.compcare.co.za).

1. CLAIMS

Submit new claims and view your claims history.

2. HOSPITAL PRE-AUTHORISATION

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

3. QUERY

Submit queries and view important contact details.

4. MEMBERSHIP CARD

See a digital version of your Membership Card and never be caught without it again.

INFORMATION AT YOUR FINGERTIPS

Our Member App is your mobile gateway to information. Access and view your medical scheme option, benefits and claims anywhere, anytime.



5. BENEFITS

View all your Benefits, annual limits and your available balances.

6. 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.

02

HIGHLIGHTS & FEATURES

JUMPSTART YOUR BODY

Physical inactivity is now identified as the fourth leading risk factor for global mortality, followed by overweight and obesity.

Staying fit and healthy is a life long struggle that requires motivation in abundance. From being able to swim that extra length, or run another kilometre to achieving the perfect curves. Finding that boost of energy when all you want to do is reach for the snooze button is what it's all about, and that's where we come in to assist you.

COME ON, LAZY BONES! GET ACTIVE!

Whether you're a gym bunny nursing your six pack, someone undergoing rehabilitation following a major injury or operation, or an average Joe or Jane wanting to improve your physical health and doing the Argus in under four hours, we've got something for you. The World Health Organisation now regards exercise as a treatment, and exercise prescription is an evidence-based way of treating illness and disabilities, and ensuring wellness. They recommend that adults aged 18–64 should do a minimum of 150 – 300 minutes of moderate-intensity exercise per week.

Sign up for our scientific Fitness Assessment and Exercise Prescription Programme to benefit from regular interaction and monitoring courtesy of one of our registered biokineticists and exercise facilities. And the sweetener? You can do this without having to pay gym fees.

EAT HEALTHY AND LOSE THOSE EXCESS KILOS

While you're at it, you may want to start eating healthier too. If food were a drug, for sure we'd have rehabilitation centres devoted to treating it much like those for drugs and alcohol. We have help available! Get going by signing up for our Nutritional Assessment and Healthy Eating programme which provides a consultation with a registered dietitian with a personalised health eating plan to help you achieve your goals, whether it be losing weight or eating correctly for health reasons, or following a top achiever sports nutrition programme.

Remember, excuses don't burn calories. Sign up today





LADIES FIRST

HEALTHCARE OF SUBSTANCE FOR WOMEN OF SUBSTANCE

We know that women hold up at least half the sky and in-between juggling work commitments and caring for their families, they'll be busy multitasking something. Women tend to be great at prioritising the healthcare needs of others ahead of their own. This is why we're always encouraging you to invest in some self-care. Take advantage of the routine health screenings on offer, which are appropriate to your individual stage of life and lifestyle.

And do remember the importance of having a regular mammogram; we know it's not fun but it is very necessary. Among the exciting new benefits we have lined up for you is an annual benefit for contraceptives, including Intrauterine devices (IUDs) and oral contraceptives.

LISTEN UP GENTS

PROSTATE CHECKS – YOUR HEALTH IN A NUTSHELL...(NO PUN INTENDED)

Did you know that prostate problems are one of the most common conditions affecting men today? With more than 4 000 men, some as young as 40, being diagnosed with prostate cancer in South Africa every year. A prostate check, together with a prostate specific antigen (PSA) blood test, is certainly the right thing to do.

Your PSA test is a guaranteed benefit, and paid from the scheme's risk pool, so there is no reason not to go!



THE MANY WAYS WE FOCUS ON KIDS

As parents we know what it's like to never be able to sleep in our own bed. We also understand that 'action in the bedroom' is likely to mean chasing a naked toddler while juggling a nappy, pyjamas and a Sippy cup.

Like you, we love our children and we know that they are the future. That is why we have designed a special "kid's range of benefits" to ensure that their every health and wellness need is catered for.

From baby wellness visits to childhood immunisations, school readiness assessments, pre-school eye and hearing and a dental screening - we've got your precious ones well cared for.

For every child younger than six years you also get two additional GP visits and an extra visit to an emergency room every year. For 2019, we've also added a consultation with an occupational therapist, a fitness assessment and exercise prescription programme, as well as a nutritional assessment and healthy eating plan specially for kids. Now all you have to do is catch your toddler!

ADVENTURE SEEKERS – NOW YOU CAN REALLY PLAY!

So, you love the outdoors and that rush of adrenalin just before you take the plunge skydiving, racing down a steep mountain with your new bike, or watching the lights go out as you floor the accelerator, burning rubber in your suped up twin-turbo race car down the main straight... We're big on life and on living life to the fullest. We share your taste for adventure – your need to soar, glide the thermals, or ride the waves – no matter what your game may be. No matter whether you're a professional sport junky, or a weekend climbing enthusiast, we've got you covered.

We've got the ultimate package for you, we never compromise on care and if you get injured or ill, we'll send in the cavalry (and the search and rescue if need be).



ARE YOU EMOTIONALLY FIT AND STRONG?

According to a recent study conducted in South Africa, 30.3% of adults will have suffered from some form of mental disorder in a lifetime. In the twelve months covered by the study around one in six adults – or 16.5% – suffered from common mental disorders. A quarter of these cases were classified as serious, which represents about four out of every hundred South Africans.

When it comes to your emotional health and wellbeing, we've got you covered, having taken extra care to ensure that you have the necessary benefits at your disposal when you need them most. We offer a 24-hour help-line with trained clinical professionals to assist, and a referral for face-to-face counselling is also available as part of your benefit package.



WE DON'T COMPROMISE ON CANCER CARE

Did you know that as many as a quarter of South Africans have either personally been diagnosed, or have a loved one, family, friend or colleague with cancer? As many as 100 000 South Africans are diagnosed with cancer every year.

We offer a specialised cancer treatment programme with unlimited cover, subject to our treatment protocols.



UNDERSTANDING YOUR OPTION

Let's face it, medical jargon and terminology can make your benefits about as easy to understand as nuclear science. Getting to grips with some key terms and concepts should, however, assist to shed some light on a subject that can at best be muddling.

So 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-of-hospital claims and in-hospital (otherwise known as major medical risk) expenses. The AXIS ED option is a hospital plan and provides cover for in-hospital claims and is settled from the scheme's risk pool. Hospital expenses are unlimited at any Netcare hospital, but sub-limits may apply to certain specified services. In addition to the cover for in-hospital claims, you will benefit from a range of Wellness and Preventative benefits which are paid from the scheme's risk pool. This option also offers post-operative rehabilitation benefits.

Please see below for more details and a better of understanding



OUT OF HOSPITAL BENEFITS ARE SUBJECT TO:

- Comprehensive Wellness and Preventative Benefits
- Ambulance Services (Netcare911), Medical Emergencies
- All day-to-day PMB related benefits including Chronic Medicines at any Dis-Chem pharmacy
- Post-operative rehabilitation



HOSPITAL BENEFIT (Netcare hospitals only)

- Unlimited cover for in-hospital and hospital-related services at 100% scheme rate

POST-OPERATIVE REHABILITATION

Physiotherapy, occupational therapy and biokinetics limited to **R3 420** per beneficiary or 14 days. Must be pre-authorised.

Protocols apply.

BENEFITS PAID FROM RISK (unless otherwise indicated)

IMPORTANT NOTICE - SCHEME PROTOCOLS APPLY

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.



WE COVER
27
Chronic
Conditions

CHRONIC MEDICINES

Members must obtain their chronic medication from a Dischem Pharmacy (including Dischem Courier Pharmacy (DSP)).

A 25% co-payment will be payable upon voluntary use of the non- DSP Pharmacy. **27 Chronic conditions** (Chronic Disease List – CDL) covered- visit our website to view the list: www.compcare.co.za

Once you have registered, there is an unlimited benefit with no co-payments or levy if the medicine is on the scheme's formulary and the price of the medicine is equal or less than the reference price for the product.

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

Phone **0860 111 900** to register your chronic condition or register on the Mobi App.



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.**
- Emergency search and rescue.
- Refer to Kids Wellness benefits for additional emergency care related to children.

WOMEN'S HEALTH – WE COVER YOU FOR:

Preventative Care:

- **Annual Oral Contraceptive benefit including IUDs up to R2 640 per beneficiary per year.**
- **Mammogram:** One test per female beneficiary over the age of 35 every second year.
- **HPV (Cervical Cancer) vaccine:** One course (3 doses per registered schedule) per female beneficiary between 12 and 18 years of age per lifetime.
- **Pap smear:** One test per female beneficiary over the age of 18 per year.

Maternity benefits:

- **Antenatal visits:** Limited to 12 ante-natal visits with a GP, midwife or specialist (In addition to normal benefits, not subject to savings). Maternity bag issued on registration on maternity programme.
- **Confinements:** Includes 2 x 2D ultrasound pregnancy scans.
- **Fitness Assessment and Exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, exercise prescription and regular monitoring. **One additional assessment per pregnant women per pregnancy.**
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, healthy eating plan prescription and regular monitoring. **One additional assessment per pregnant women per pregnancy.**

MEN'S HEALTH

Preventative Care:

- **Prostate specific antigen (PSA) blood test, paid from risk.**

07



KIDS WELLNESS

Baby Wellness visits, childhood immunisations, school readiness assessments, **pre-school eye and hearing screening, a dental screening**, two additional GP visits and one additional emergency room visit limited to R1 100 per event for children < 6 years.

NEW

Initial Occupational Therapy consultation

FitKids fitness assessment and exercise prescription programme

NutriKids nutritional assessment and healthy eating programme



PREVENTATIVE CARE

- **GP wellness consultation:** One per year, excludes procedures. Limited to tariff codes O190/1/2 and diagnosis codes (ICD10) Z00.0 or Z00.1.
- **Health check:** Blood pressure, blood sugar, cholesterol, BMI and waist circumference — One measurement per beneficiary over the age of 18 years, limited to R190 per event. Only at DSP pharmacy.
- **Rapid HIV tests:** One test per beneficiary per year.
- **Preventative malaria medication** when required.
- **Flu vaccine:** One per beneficiary per year.
- **Tetanus vaccine:** One vaccination when required.
- **Glaucoma test:** One per beneficiary per year.



EMOTIONAL WELLNESS

- **Psychiatric treatment in hospital — 21 days** per family in a hospital with a psychiatric facility or a mental health institution.
- **Psychology: non-psychiatric admissions —** Limited to R1 650 per family.
- **Alcoholism, drug dependence and narcotics —** PMB Only
- **Psychosocial counselling benefit —** Unlimited telephonic counselling sessions with a Universal network psychologist or social worker, with an option for referral to one-on-one sessions with qualified psychologists or social workers to a maximum of 3 referral sessions per beneficiary per year.



KEEPING
YOUR
WELLNESS
AT HEART

ACTIVE LIFESTYLE PROGRAMMES



- **Fitness Assessment and exercise prescription:** Access to the Universal Network of biokineticists for annual fitness assessment, exercise prescription and regular monitoring.
- **Nutritional assessment and healthy eating plan:** Access to the Universal Network of dietitians for annual assessment, healthy eating plan prescription and regular monitoring.
- **Cover for injuries resulting from professional and adventure sports.**

SPECIALITY CARE

- **Oncology** including chemotherapy and radiotherapy.
- **Biological agents and specialised medication —** limited to R137 020 per family per year (25% co-payment on non-PMB medicine).
- **Wound care** in lieu of hospitalisation.
- **Oxygen home ventilation.**
- **Private nursing homes.**



DAY-TO-DAY BENEFITS

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

The AXIS ED option covers day-to-day benefits for PMB conditions only. Additional benefits for:

Post-operative rehabilitation

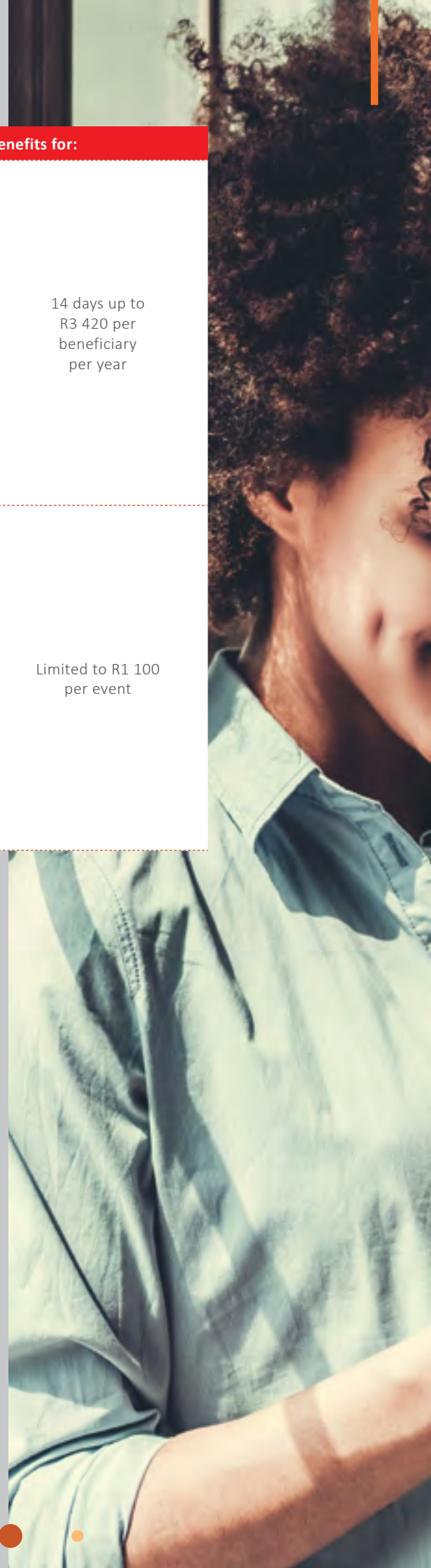
Members have access to post-operative rehabilitation benefits for PMBs only. This benefit includes physiotherapy, occupational therapy and biokinetics and are limited

14 days up to
R3 420 per
beneficiary
per year

Child benefit

Two visits to a General Practitioner per child younger than 6 years per annum. One additional visit at an emergency room per child younger than 6 years per annum. One dental screening consultation per child younger than 6 years

Limited to R1 100
per event



HOSPITAL BENEFITS/MAJOR MEDICAL EXPENSES

IMPORTANT NOTICE - PRE-AUTHORISATION REQUIRED – PROTOCOLS APPLY

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

BENEFIT	LIMIT	WHAT TO DO	TAKE NOTE
Hospitalisation: Cover in any Netcare hospital	Unlimited	Phone for pre-authorisation 48 hours before an elective procedure, otherwise you will incur a R2 000 co-payment for no pre-authorisation or R1 000 co-payment for late authorisation. The Scheme must be notified of emergency hospitalisation within 1 working day after the admission, otherwise a co-payment of R500 will apply.	Members have full access to all Netcare Private Hospitals in South Africa. All hospital accounts are paid in full at a rate agreed between the Scheme and the Hospital Group. Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website www.compcare.co.za for a list of co-payments and exclusions. Voluntary, non-emergency admissions to a Netcare facility will attract a co-payment of 30% with a minimum of R5 000
Hospital related accounts including: GP visits, specialists, radiology, surgical procedures and blood transfusions	Unlimited	Pre-authorisation required	Paid at 100% of scheme rate
Medicine in hospital	Unlimited	Pre-authorisation required	Non-PMB medicine is subject to reference pricing
Medicine upon discharge (TTO)	7 days supply		
Pathology	R24 860 per family per year	Pre-authorisation required	Paid at 100% of scheme rate
Auxillary services in hospital, physiotherapy, psychology, etc.	R2 500 per family per year	Pre-authorisation required	To be recommended by the treating medical practitioner
Surgical prostheses (sub-limits apply)	R30 500 per family per year	Pre-authorisation required	Full list of prostheses with sub-limits are available on www.compcare.co.za
Specialised Radiology including MRI, CT scans and high resolution PET scans	R22 100 per family per year	Pre-authorisation required	Pre-authorisation is required for all MRI and CT Scans. High resolution CT Scans/PET Scans are subject to special medical motivation and also requires pre-authorisation. There is no benefit for unauthorised scans, except for PMBs. No benefits are available for screening or investigative purposes
Basic Radiology	Unlimited	Pre-authorisation required	Paid at 100% of scheme rate

SUPREME VALUE IN HEALTHCARE

If you're happy to fund your personal day-to-day healthcare expenses, including visits to the doctor and dentist, but will settle for nothing less than the best when it comes to your hospital plan then this is the perfect option for you.

With unlimited cover at any Netcare hospital the **AXIS ED** option, which provides supreme value in healthcare cover, was designed specifically with you in mind as it provides you with all the cover you need – when you need it.

Practical, comprehensive and needs directed – that's **AXIS ED** for you!



Contributions Effective from 1 January 2019

	Principal Member	Adult Dependant	Child Dependant
Total	R1 517	R1 517	R475

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.

COMPCARE WELLNESS MEDICAL SCHEME THE BUSINESS STUFF

CONTACT US

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Contact details for complaints escalated to the Council for Medical Schemes

E-mail: complaints@medicalschemes.com

Web: www.medicalschemes.com

GLOSSARY

A	Adult Dependant
AFB	Annual Flexi Benefit
ATB	Above Threshold Benefit
C	Child Dependant
CDL	Chronic Disease List
DSP	Designated Service Provider
MMAP	Maximum Medical Aid Price
OTC	Over the Counter Medicine
P	Principal Member
PB	Principal Beneficiary
PF	Per Family
PMB	Prescribed Minimum Benefits
PMF	Per Member Family
PMSA	Personal Medical Savings Account
SPG	Self Payment Gap
TTO	To Take Out (Medicine taken on discharge from hospital)



This brochure is a summary of the benefits of CompCare Wellness Medical Scheme. All information relating to the 2019 CompCare Wellness 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.

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