



Benefits and Contributions

Summary 2021

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 R364 per family per annum | Limited to R382 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 | Subject to managed care protocols |
| 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 235 per beneficiary every 4 years |
| External Prostheses / Appliances | Prescribed Minimum Benefits only | R3 203 per family every year |
| Internal Prostheses | R49 690 per family per year | R49 690 per family per year |
| Physiotherapy and Occupational Therapy | Prescribed Minimum Benefits only | 20 consultations per family per year |
| Optometry | R905 per beneficiary every 24 months including full cost of eye test | R2 469 per beneficiary every 24 months including full cost of eye test |

Dentistry

| Benefit | Primary option | Comprehensive option |
|--|-----------------------------------|-------------------------------------|
| Basic prevention, fillings and extractions | Subject to managed care protocols | Subject to managed care protocols |
| Specialised Dentistry | No Benefit | R3 337 per family per year |
| Dentures | No Benefit | 1 set per beneficiary every 4 years |

Contribution table effective 1 January 2021

| Primary Plan | Principal (R) | Adult (R) | Child (R) | Comprehensive Plan | Principal (R) | Adult (R) | Child (R) |
|------------------------|---------------|-----------|-----------|------------------------|---------------|-----------|-----------|
| 0 - 3 240 | 294 | 294 | 191 | 0 - 10 082 | 1 976 | 1 702 | 656 |
| 3 241 - 6 966 | 311 | 311 | 209 | 10 083 - 13 352 | 2 284 | 1 902 | 744 |
| 6 967 - 9 720 | 692 | 571 | 255 | 13 353 - 17 712 | 2 463 | 2 067 | 800 |
| 9 721 - 12 960 | 742 | 601 | 274 | 17 713+ | 2 701 | 2 315 | 878 |
| 12 961 - 17 280 | 798 | 639 | 290 | | | | |
| 17 281+ | 856 | 666 | 307 | | | | |

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 / **Alternative number:** 0609 823 823

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