

Insert A - Part 1: Benefits

DE-LUXE BENEFIT OPTION

Effective 01 July 2011

1. BENEFIT COMMENCEMENT DATE

Members and their registered dependants are entitled to the following benefits with regard to treatment received from the first date of membership.

2. REDUCED ANNUAL BENEFIT MAXIMA IN THE FIRST YEAR OF MEMBERSHIP

In the event a member joins the fund after the beginning of the financial year (1st July) the annual benefit maxima will be pro-rated over the remaining months of the financial year.

SCOPE OF BENEFITS-RECOGNISED TARIFF-BENEFIT MAXIMA

Recognised Tariff in Botswana means the total account value rendered by General Practitioners, Dentists, Specialists, Pharmacists for prescribed medicines, Hospitals, Physiotherapists, Opticians, Paramedical and Associated Health Service practitioners / organisations as determined by the Management Committee.

DEPENDANT CATEGORIES

- 00 = Member without dependants
- 01 = Member with one dependant
- 02 = Member with two dependants
- 03 = Member with three dependants
- 04 = Member with four dependants
- 05+ = Member with five or more dependants

BENEFITS	% of recognised tariff	Annual and other limits Dependant Category						Limit Qualification
		00	01	02	03	04	05+	
Overall Annual Limits		P800 000						Per member per annum
Annual Basic Limit (including hospitalisation)	P300 000							
1. Medical Practitioners 1.1 General Practitioners Consultations, visits, non-surgical procedures, Operations and anaesthetics 1.2 Medical Specialists (including Psychiatrists) 1.3 Consultations, visits, non-surgical procedures 1.4 Operations and anaesthetics 1.5 Confinement fees 1.51 Normal delivery 1.52 Caesarian section 1.6 Physiotherapists	90% 90% 90% 90% 90% 90% 90%	Up to annual basic limit Up to annual basic limit Up to annual basic limit Up to annual basic limit P8 000 P12 650 Up to annual basic limit						Per member Per annum
2. Dentistry 2.1 Maxillo-facial and oral surgery 2.2 Conservative dentistry including plastic-based dentures 2.3 Limited dentistry: Inlays, crowns, bridgework, study models, metal-based dentures and repair of metal-based dentures, periodontics, prosthodontics and orthodontics	90% 90% 90%	Up to annual basic limit Up to annual basic limit P5500						Per member per annum

BENEFITS	% of recognised tariff	Annual and other limits Dependant Category						Limit Qualification
		00	01	02	03	04	05+	
3. Prescribed Medicine and Injection Material	90%	3000	5600	7700	8200	8600	8600	Per member per annum
4. Government and Private Hospitals								
4.1 Accommodation (General Ward only)	90%	Up to annual basic limit						Per member per annum
4.2 Intensive Care Unit and High Care Ward	90%	Up to annual basic limit						
4.3 Recovery Room Fees	90%	Up to annual basic limit						
4.4 Medicines, Materials and apparatus supplied in hospitals	90%	Up to annual basic limit						
4.5 Theatre Fees	90%	Up to annual basic limit						
4.6 Prostheses used in surgery	90%	Up to P20 000 per case						
5. Paramedical Services								
5.1 Ambulance	90%	1200	2400	2900	3600	4100	4800	Per member Per annum
5.2 Audiology	90%	1200	2400	2900	3600	4100	4800	
5.3 Blood Transfusions	90%	1200	2400	2900	3600	4100	4800	
5.4 Chiropody	90%	1200	2400	2900	3600	4100	4800	
5.5 Psychology	90%	1200	2400	2900	3600	4100	4800	
5.6 Medical and surgical appliances	90%	1200	2400	2900	3600	4100	4800	
5.6.1 Wheel chair	90%	P3500 per beneficiary in three (3) years Per agreed rate to a maximum of 42 days						
5.7 Private nursing	90%	1200	2400	2900	3600	4100	4800	
5.8 Speech therapy	90%	1200	2400	2900	3600	4100	4800	
5.9 Occupational therapy	90%	1200	2400	2900	3600	4100	4800	
5.10 Home-based nursing	90%	1200	2400	2900	3600	4100	4800	
5.11 Registered Dietician	90%	1200	2400	2900	3600	4100	4800	
6. Optical Annual Limits								
6.1 Eye test by Optometrist	90%	Per agreed tariff						Per beneficiary per annum
6.2 Orthoptistry	90%	Maximum of P1 600 per person per annum provided that the frame cost is restricted to P800						
6.3 Spectacles and Contact lenses								
7. Associated Health Services								
7.1 Chiropractic	90%	460	800	1200	1500	1500	1500	Per member
7.2 Homeopathic or Naturopathy	90%	460	800	1200	1500	1500	1500	per annum
7.3 Acupuncture	90%	460	800	1200	1500	1500	1500	

LIMITS ON SPECIFIED ILLNESS CONDITIONS (Subject to Pre-authorization)			
1. Conditions			
1.1 Psychiatric medicines	90%	P15 000	
			Per member per annum
1.2 Alcoholism	90%	P5 000	
1.3 Drug addiction	90%	P5 000	
			Per member per annum
1.4 HIV/AIDS	90%	Limited to a maximum of P15 000 (This includes antiretroviral drugs, monitoring tests, CD4+ and viral load)	
			Per beneficiary per annum
1.5 Chronic Medication	90%	P12 000	
			Per member per annum

LIMIT QUALIFICATIONS:

PER ANNUM - means the cost of treatment received from 01 July to 30 June of any year

PER MEMBER - means the costs incurred by the member and his registered dependants

WAITING PERIODS: Maternity	9 months
Specialised Dentistry	12 months

The waiting periods do not apply to any member who has been a member of a medical aid scheme recognised by the Management Committee for a period of not less than one (1) year.

MEMBER CO-PAYMENT

Members and their registered dependants will be required to pay 10% of the charges levied for services rendered by the service provider. Members are however exempted from payment of VAT as this is paid by the Fund.

MEMBERS AND THEIR REGISTERED DEPENDANTS WOULD BE EXEMPT FROM PAYING THE REQUIRED 10% CO-PAYMENT FOR BILLS EXCEEDING P30 000 PER ADMISSION/HOSPITALISATION EVENT.

FUNERAL BENEFITS: Members and their dependants will be entitled to the following funeral benefits: A Death Certificate or a certified copy of a Death Certificate is required when a claim for funeral benefits is made. The benefit is payable to a member, or a surviving spouse or some other nominee as certified by Tribal Authority, District Commissioner or a similar authority. Documents to be submitted within six (6) months of the occurrence of death.

Cash Payment on the death of:

The member	-	P4 000.00
The member's spouse	-	P4 000.00
Children:		
Aged 16 years and older, but less than 21 years	-	P2 500.00
Aged 6 years and older, but less than 16 years	-	P1 500.00
Aged less than 6 years, including stillborn children	-	P 900.00

MEDICAL RESCUE INTERNATIONAL (MRI)

Members and their dependants are entitled to medical emergency evacuation through MRI.

NOTE:

Both the funeral and emergency evacuation are insured benefits and are additional to the overall annual limits as specified in Insert A above.

DREAD DISEASE BENEFIT

Definition of Dread Disease Benefit:

For the purposes of delivering health cover beyond the annual basic limit, the following list and qualifying criteria will apply. Diagnosis in this regard shall mean: Diagnosis by a registered medical practitioner, supported by clinical, radiological and laboratory evidence.

The annual 'dread disease benefit' (**P500 000**), or proportion thereof shall be applicable to cover all or any of the conditions indicated below - within the definition of the Rules and the Fund's financial year (**pre-authorisation is required**).

BENEFITS	% of recognised tariff	Annual and other limits						Limit Qualification
		00	01	02	03	04	05+	
1. Heart Attack	90%	The death or final cessation of a full thickness portion of the heart muscle due to inadequate blood supply to the relevant area. The diagnosis will be based on the following criteria: i. - a history of typical chest pain ii. - new ECG changes, and iii. - the elevation of cardiac enzymes						Per member Per annum
2. Coronary Heart Disease	90%	Open by-pass surgery or surgical treatment of a coronary disease.						Per member Per annum
3. Stroke	90%	Any cerebrovascular occurrence which produces neurological sequelae which lasts for more than 24 successive hours, and produces evidence of permanent neurological deficit. Included herein shall be infarction (localised death because of inadequate blood supply) of brain tissue, intracranial (within the skull) and/or subarachnoid haemorrhage and embolisation (sudden blocking of blood vessels) from an extracranial source.						Per member Per annum

BENEFITS	% of recognised tariff	Annual and other limits Dependant Category						Limit Qualification
		00	01	02	03	04	05+	
4. Cancer	90%	<p>A disease manifested by the presence of malignant tumour characterized by the uncontrolled growth and spread of malignant cells, and invasion of normal surrounding tissue; except that, cancers diagnosed and treated by primary biopsy only; that is, not requiring any further surgical, medical (chemotherapy, etc) or radio therapy, or other modalities are excluded.</p> <p>These excluded treatment areas will continue to be covered under the basic/ordinary annual limits.</p> <p>For 'dread disease' purposes the term Cancer shall also include leukaemia and Hodgkinsons disease (enlargement of lymph glands in the spleen, liver (etc) but shall exclude all skin cancers; except invasive and malignant melanomas.</p> <p>As with biopsies etc, treatment of skin cancer will be covered under the annual basic limit.</p>						Per member Per annum
5. Kidney failure	90%	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis must be instituted.						Per member Per annum
6. Organ Transplant	90%	<p>The human-to-human transplant (from a donor to the Fund's Beneficiary) of one or more of the following organs:</p> <p>i. Kidney, ii. Heart, iii. Lung, iv. Pancreas, v. Bone Marrow</p> <p>The transplant of all or other organs, parts of organs or any other tissue transplant is excluded.</p>						Per member Per annum
7. Paraplegia	90%	The total loss of the use of both lower limbs (to cover occupational therapy and physiotherapy requirements).						Per member Per annum
8. Blindness	90%	The total irreversible loss of vision in both eyes.						Per member Per annum
9. Multiple Sclerosis	90%	A disease, diagnosed by a suitably qualified specialist practitioner, of the central nervous system: characterised by disseminated patches of demyelination (destroyed myelin tissue) in the brain or spinal cord resulting in multiple neurological symptoms and signs, with remissions and exacerbations.						Per member Per annum
10. Motor Vehicle / Road Traffic Accident	90%	<p>Treatment emanating from, or as a cause of, the patient having been involved in a road accident.</p> <p>The Fund's exposure will be limited to the extent of Annexure 'C' Rule 2.8 (of the existing rules) which provides that any other party (such as Motor Vehicle Accident Fund) who is liable fully, or in part, will contribute to treatment costs.</p>						Per member Per annum

Insert A - Part 2: Contribution tables

DE-LUXE BENEFIT OPTION

- The member's contribution is based on the income of the member and the number of dependants. Contributions are payable monthly in arrears.
- The amount payable by the employee is the amount shown below less any portion which the employer subsidises, e.g. a member under Stratum 1 - earning P3001 + with two (2) dependants contributes **P1839.00**.

Company pays 50%: P919.50
Employee pays 50%: P919.50

00 = Member without dependants
 01 = Member with one dependant
 02 = Member with two dependants
 03 = Member with three dependants
 04+ = Member with four or more dependants

CONTRIBUTION TABLES EFFECTIVE 01 JULY 2011

STRATUM 1: (1 - 10 MEMBERS)

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES				
		00	01	02	03	04+
P		P	P	P	P	P
0 - 1000	100	502	756	886	1009	1137
1001 - 2000	200	629	1009	1203	1397	1582
2001 - 3000	300	756	1264	1522	1774	1969
3001 and above	999	890	1522	1839	2150	2348

STRATUM 2: (11 - 39 MEMBERS)

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES				
		00	01	02	03	04+
P		P	P	P	P	P
0 - 1000	100	416	627	734	833	939
1001 - 2000	200	522	833	996	1153	1309
2001 - 3000	300	627	1047	1260	1467	1628
3001 and above	999	735	1260	1521	1780	1944

STRATUM 3: (40 - 74 MEMBERS)

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES				
		00	01	02	03	04+
P		P	P	P	P	P
0 - 1000	100	398	602	702	798	902
1001 - 2000	200	500	798	953	1107	1255
2001 - 3000	300	599	1000	1210	1408	1560
3001 and above	999	703	1210	1458	1705	1862

STRATUM 4: (75 - 99 MEMBERS)

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES				
		00	01	02	03	04+
P		P	P	P	P	P
0 - 1000	100	369	554	651	741	834
1001 - 2000	200	464	741	882	1023	1159
2001 - 3000	300	554	928	1116	1302	1443
3001 and above	999	656	1116	1349	1578	1721

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES				
		00	01	02	03	04+
P		P	P	P	P	P
0 - 1000	100	294	442	520	547	663
1001 - 2000	200	369	589	702	815	923
2001 - 3000	300	442	736	890	1036	1149
3001 and above	999	520	890	1073	1256	1370

1. CONTRIBUTION IN RESPECT OF A SECOND WIFE

The contribution payable by a member who registers a second wife shall be the contribution for a member without dependants (00) in the member's income category, plus the contribution he/she would have paid as a member with dependants.

2. CONTRIBUTION IN RESPECT OF A SPECIAL DEPENDANT

The total contribution payable by a member who registers a special dependant shall be **P317.00** per month per special dependant. Any subsidy towards such contribution shall be at the discretion of the employer.