

Gold Ascend Plan

2021

OUT-OF-HOSPITAL BENEFITS



Day-to-Day:

- ✓ Day-to-day benefit cover from R6 304 to R17 229, depending on family size
- ✓ GPs, Specialists (excludes Psychiatrists), Physiotherapists, Radiologists, Pathologists and Acute Medication.



Dental Care:

- ✓ Benefit cover available per beneficiary
- ✓ 2 general check-ups per beneficiary per year (once in 6 months)
- ✓ Oral Hygiene
- ✓ Extractions
- ✓ Fillings
- ✓ Intra & Extra Oral X-Rays
- ✓ Root Canal treatment is subject to managed care protocols
- ✓ Plastic Dentures: 1 set per beneficiary in a 4 year period



Optical:

- ✓ Subject to Optical Benefit Management Programme
- ✓ 1 eye test per beneficiary in a 24 month cycle
- ✓ Frames: R579 per beneficiary for frames per 24-month cycle
- ✓ Lenses subject to benefit limit
- ✓ Contact Lenses: R1 337 per year

Optical benefits, queries and pre-authorisations (PPN):
0860 110 3529



Maternity Benefits:

- ✓ 9 visits to a GP, Specialist or Midwife
- ✓ Urine and blood tests covered
- ✓ Vitamins
- ✓ 2x 2D Scans
- ✓ New-born Hearing Test
- ✓ Subject to registration on the Maternity Benefit Programme within 24 weeks of falling pregnant



Mental Health:

- ✓ Limited to R5 747 per family per year
- ✓ Limited to Psychiatrists and Clinical/Counselling Psychologists relating to mental health

IN-HOSPITAL BENEFITS

In-Hospital:

- ▶ Unlimited hospitalisation at any private hospital
- ▶ Specialist cover at 100% Sizwe rate
- ▶ Medicine to take home (TTO): Limited to a supply of 7 days
- ▶ Maternity cover at 100% Sizwe rate for natural and caesarean birth
- ▶ 21 day hospital benefit for mental health
- ▶ Substance Abuse Rehabilitation: 3-day withdrawal treatment and up to 21 days benefit admission for rehabilitation
- ▶ MRI & CT scans paid at 100% Sizwe rate, with no co-payments
- ▶ Oncology: Unlimited - 20% co-payment above R200 000
- ▶ HIV
- ▶ Specialised procedures
- ▶ Emergency ambulance services are covered

COVER FOR GRANDCHILDREN



CHILD RATE APPLIES UP TO THE AGE OF 25

PAY FOR ONLY 3 CHILDREN

CHRONIC BENEFITS

Cover for 26 Chronic Conditions
Subject to registration and approval.
Covered: Medication, Bloods & GP

- ▶ Addison's Disease
- ▶ Asthma
- ▶ Bipolar Mood Disorder
- ▶ Bronchiectasis
- ▶ Cardiac Failure
- ▶ Cardiomyopathy
- ▶ Chronic Obstructive Pulmonary Disease
- ▶ Chronic Renal Disease
- ▶ Coronary Artery Disease
- ▶ Crohn's Disease
- ▶ Diabetes Insipidus
- ▶ Diabetes Mellitus: Types 1 & 2
- ▶ Dysrhythmias
- ▶ Epilepsy
- ▶ Glaucoma
- ▶ Haemophilia
- ▶ Hyperlipidaemia
- ▶ Hypertension
- ▶ Hypothyroidism
- ▶ Multiple Sclerosis
- ▶ Parkinson's Disease
- ▶ Rheumatoid Arthritis
- ▶ Schizophrenia
- ▶ Systemic Lupus Erythematosus
- ▶ Ulcerative Colitis
- ▶ HIV and AIDS

PREVENTATIVE CARE BENEFITS

This is a unique benefit to encourage health awareness.

Health Screening Tests:

Only one of each screening test per beneficiary per year:

- ✓ Blood Pressure
- ✓ Blood Sugar
- ✓ Cholesterol
- ✓ BMI (Body Mass Index)
- ✓ HIV

Other Screening Tests:

Women above 40 years:
1 Mammogram every 2 years

Women above 21 years:
1 Pap Smear every 2 years

Men above 40 years:
1 Prostate Specific Antigen (PSA) test per year

Vaccinations:

- ✓ Flu
- ✓ Pneumococcal
- ✓ HPV
- ✓ Baby Immunisations

Female Contraceptives:

Limit of R2 905 per family per year

Contributions	Principal	Adult	Child
Gold Ascend Plan	R2 685	R1 905	R785