



BMW Employees Medical Aid Society Benefit Schedule 2017

Your benefits for 2017

When you reach a benefit limit, we only pay for approved treatment that relates to the Prescribed Minimum Benefits.

Benefit	Rate	Limit
You need to get preauthorisation from the Society at least 48 hours before a hospital admission or treatment. Please note if you do not preauthorise, you will be responsible for the payment of all accounts. We can advise you on the rate of payment before admission to hospital if you submit the known procedure codes from the doctor to us for pre-assessment.		
Hospital and hospital-related benefits	-	Subject to an overall annual limit of R1 000 000 for a family and limited to R500 000 for a beneficiary
Operations, procedures and surgery	150% of Society Rate	Subject to overall annual limit
Ward and theatre fees	150% of Society Rate	Subject to overall annual limit
X-rays	150% of Society Rate	Subject to overall annual limit
Pathology	150% of Society Rate	Subject to overall annual limit
Radiotherapy	150% of Society Rate	Subject to overall annual limit
Blood transfusion	150% of Society Rate	Subject to overall annual limit
Organ transplants	100% of Society Rate	Subject to overall annual limit
Renal dialysis	150% of Society Rate	Subject to overall annual limit
Deep brain stimulator	150% of Society Rate	R265 000 for a beneficiary. Subject to overall annual limit. This is subject to preauthorisation
Hospitalisation for substance abuse and mental health	150% of Society Rate	R38 750 for a family or 21 days for a beneficiary each year. Limited to one rehabilitation programme for each beneficiary a year
Maxillo-facial and oral surgery	150% of Society Rate	Subject to overall annual limit and preauthorisation
Internal and external prostheses: <ul style="list-style-type: none"> • Total hip replacement • Knee replacement • Shoulder replacement • Stents • Pacemakers • Artificial limbs • Spinal internal prostheses • Stents 	100% of cost	R50 900 for a family each year
Cochlear implants	100% of cost	R209 00 for a beneficiary each year
HIV and AIDS	100% of cost for all relevant treatment and anti-retrovirals Subject to medicine list	Benefits available upon registration on the DiscoveryCare HIVCare Programme
Post-exposure prophylaxis	100% of Society Rate	Subject to overall annual limit
Oncology (including hospitalisation, chemotherapy and consultations, radiotherapy, pathology, brachytherapy, scopes and scans)	100% of Society Rate	R595 000 for a family
Oncology - specialised drugs	100% of Society Rate	R267 500 for a family
Chronic medicine	100% of Society Rate for medicine in the medicine list Medicine not in the medicine list subject to the Chronic Drug Amount	R27 500 for a beneficiary each year, then Prescribed Minimum Benefits only

Your benefits for 2017 (continued)

Benefit	Rate	Limit
Specialised medicine	100% of Society Rate for medicine	R127 000 for a beneficiary Macular degeneration – R53 000 for a family
Specialised dentistry	100% of Society Rate	Member only R10 000 Family R21 500
Basic dentistry	100% of Society Rate	R1 400 for a beneficiary for a year A deductible (upfront payment) will apply for dental procedures carried out at a hospital or a day clinic. Members younger than 13 years will have a hospital deductible (upfront payment) of R1 900 and a deductible of R900 at a day clinic Members 13 years and older will have a hospital deductible (upfront payment) of R5 000 and a deductible of R3 200 at a day clinic
Maternity	100% of Society Rate	Subject to a limit of R5 800 for a pregnancy and the following sub-limits: – Pregnancy scans: two 2D pregnancy scans for a pregnancy – Antenatal consultations: 12 with a specialist, general practitioner or midwife for a pregnancy – One amniocentesis done by a registered practice or radiologist for a pregnancy subject to the overall annual limit
Day-to-day benefits Consultation and visits for speech therapy, occupational therapy, dietitians, physiotherapy, audiology, chiropractics, podiatry, social workers, etc.	100% of Society Rate	Member only R6 325 Member +1 R9 375 Member +2 R11 225 Member +3 R13 125 Member +4+ R14 950 Limited to R5 975 for each beneficiary
General practitioners and specialist consultations	100% of Society Rate	Member only 10 Member +1 15 Member +2 17 Member +3 20 Member +4+ 25
Optometry	–	–
Comprehensive consultation, inclusive of tonometry, glaucoma and visual screening	100% of Society Rate for one comprehensive consultation for a beneficiary	Subject to overall annual limit
Frames	100% of Society Rate	Limited to R1 190 for a beneficiary every two years
Lenses	100% of Society Rate	One pair of single vision lenses for a beneficiary each year or One pair of bifocal lenses for a beneficiary each year or One pair of multifocal lenses for a beneficiary each year
Contact lenses (alternative to glasses)	100% of Society Rate	Subject to a total limit of R2 925 for a beneficiary each year
Readers	–	Subject to the frames limit and limited to R125 for a beneficiary every two years
Refractive eye surgery	100% of Society Rate	Limited to R21 200 for a beneficiary each year (regardless of place of service)
Intraocular lens implants	100% of Society Rate	Limited to R3 100 for a family each year

Your benefits for 2017 (continued)

Benefit	Rate	Limit
Radiology and pathology	100% of Society Rate	R7 500 for a family
Out-of-hospital consultations for substance abuse and mental health	100% of Society Rate	R5 250 for a family each year
Acute medicine	<p>Preferentially priced generic and brand medicine: Up to a maximum of 100% of the Society Rate for medicine, subject to day-to-day benefits.</p> <p>Non-preferentially priced generic and brand medicine: Up to a maximum of 75% of the Society Rate for medicine, subject to day-to-day benefits</p>	Subject to day-to-day benefits
Over-the-counter medicine (this includes prescribed or non-prescribed schedule 0, 1 and 2 medicine)	100% of the Society Rate for medicine	An annual limit of R750 for a beneficiary. Once the limit of R750 has been depleted, the Society will fund for schedule 0, 1 and 2 medicine from the Acute Medicine Benefit provided there is a prescription.
Ambulance	100% of Society Rate	Subject to overall annual limit
Medical appliances	100% of Society Rate	<ul style="list-style-type: none"> • Medical and surgical: R9 500 for a family. This includes medical appliances such as blood pressure monitors, nebulisers etc. Please note that diabetic accessories excluding glucometers must be claimed from your Chronic Illness Benefit. • CPAP Machines: R17 100 for a family • Stoma products: R17 100 for a family
Hearing aid	100% of Society Rate	The hearing aid limit is R26 000 for each member of a family. Subject to the overall annual limit
Screening Benefit A - Group of tests consisting of blood glucose test, blood pressure test, cholesterol test and body mass index (BMI)	<p>Up to a maximum of 100% of the Society Rate for group of tests.</p> <p>Tests must be performed at a Discovery Wellness Network Pharmacy. Tests in excess of annual limit for member's account</p>	One test for a beneficiary every 12 months included in the overall annual limit

Benefits and contribution amounts are subject to Council for Medical Schemes approval. The registered rules are binding and take precedence over the Benefit Brochure and Benefit Schedule.

PP = Preferred Provider (the Society's preferred provider for ambulance services is Netcare 911).

Chronic Drug Amount (CDA) = The CDA is a monthly amount we pay up to for a medicine class. This applies to medicine that is not listed on the medicine list (formulary). The Chronic Drug Amount includes VAT and the dispensing fee.

Society Rate = This is the amount of money the Society pays for a specific type of medical procedure, treatment or consultation. There are, however, certain healthcare professionals the Society has negotiated rates with. The negotiated rate replaces the Society Rate in those instances.

Maximum annual benefits referred to in the table will be calculated from 1 January 2017 to 31 December 2017, based on the services provided during the year and will be subject to pro rata (proportional) calculated amount from the joining date to the end of the benefit period. Benefits are not transferable from one benefit period to another or from one category to another.

Contributions for 2017

Member only		For each adult dependant		For each child dependant	
Standard contribution	R2 051	Standard contribution	R2 051	Standard contribution	R1 028
Total monthly contribution	R2 051	Total monthly contribution	R2 051	Total monthly contribution	R1 028

This brochure is a summary of the benefits and features of the BMW Employees Medical Aid Society, pending formal approval from the Council for Medical Schemes.

BMW Employees Medical Aid Society, registration number 1526. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. An authorised financial services provider.





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