

COMPREHENSIVE MEDICAL COVER
FOR STUDENTS FROM ONLY

R318
PER MONTH

The NetworkX Option

For nearly 30 years CompCare has been providing quality medical services to the industry and continues by offering a unique NetworkX option specifically designed for young individuals. The NetworkX option offers essential cover within a contracted provider network for in- and out-of-hospital services.

OUT-OF-HOSPITAL BENEFITS

- ⊗ GP consultations – unlimited, subject to clinical necessity, within the Universal Healthcare Provider Network
- ⊗ Acute and chronic medication
- ⊗ Radiology
- ⊗ Pathology
- ⊗ Basic dentistry
- ⊗ Optometry
- ⊗ Specialist consultations
- ⊗ Hospital emergency room/casualty emergency visits

WELLNESS AND PREVENTATIVE CARE

- ⊗ Blood pressure, blood sugar, cholesterol, Body Mass Index (BMI) and waist circumference
- ⊗ Flu vaccinations

MAJOR MEDICAL EXPENSES

- ⊗ Network of private hospitals
- ⊗ Unlimited prescribed minimum benefits (PMB)
- ⊗ Annual Hospital Limit:
 - ⊗ R270 000 per beneficiary (p/b) &
 - ⊗ R550 000 per family (p/f) (non-PMB and elective admissions)

MONTHLY CONTRIBUTION*

Gross monthly income	Principal member	Adult dependant	Child dependant
R0 - R500	R318.00	R318.00	R174.00

The NetworX Option

In-hospital benefits

Prescribed Minimum Benefits:

Overall Annual Limit (OAL): for non-PMB and elective admissions

- Unlimited – subject to scheme protocols
- R270 000 per beneficiary & R550 000 per family

Services Covered in Hospital

100% of the Agreed Tariff (AT), subject to the OAL, pre-authorisation and network of private hospitals. All treatment in hospital is subject to case management and scheme protocols

- GPs and specialists
- Ward fees – general; ICU and High Care
- Theatre fees
- Medication whilst in hospital
- Blood transfusion
- Oncology – chemotherapy and radiotherapy
- Surgical prosthesis (PMB only)
- Clinical technologists limited to R8 000 p/f
- Radiology – MRI, CT and PET scans
- Confinements limited 3 days for normal birth days and 4 days for Caesarean section
- Psychiatric treatment is limited to 21 days in hospital
- Organ and bone marrow transplants, plasmapheresis and renal dialysis (PMB only)
- Sports injuries, including professional sports
- Emergency medical treatment for injuries resulting from accidents or trauma

Cover for Chronic Conditions

27 Chronic conditions covered

Chronic medication is subject to the Core Formulary list of medicines and a Formulary Reference Price (FRP). Members are required to register for all chronic conditions

- Chronic medication is unlimited, subject to medicine formulary and if prescribed by network provider and dispensed within network pharmacy or dispensing network doctor. Any voluntary use of chronic medicine prescribed by out-of-network provider and any non-formulary medicines are for the member's own account, unless pre-authorised by the medical advisor. PMB rules apply
- Subject to FRP

Day-to-day services not subject to the Annual Flexi Benefit (AFB)

Day-to-day services paid from the Annual Flexi Benefit (AFB) at 100% at the Agreed Tariff (AT)

AFB – R2120 p/b
R3180 p/f

- GP visits - unlimited at a selected Universal Healthcare network GP, subject to clinical necessity
- Two out of area visits p/b per annum (pay at point of service and claim back). Claims reimbursed at 80% of the cost of the claim to a maximum of R800 per event (i.e. for the GP consultation and all related costs)
- Acute medication - unlimited if prescribed by a network GP and subject to medicine formulary and FRP. Available at network pharmacies or dispensing network GP
- Basic radiology - unlimited, subject to specific codes - referral by the network GP required
- Basic pathology - unlimited, subject to specific codes - referral by the network GP required
- Specialist consultations - (limited to 2 p/b, max 3 p/f), subject to referral by Designated Service Provider (DSP) network GP
- Basic dentistry - (limited to 1 consultation p/b) including preventative care, infection control, fillings, extractions and dental x-rays
- Optometry - (limited to 1 test p/b every 24 months, including lenses – clear plastic - R600 for single vision and R750 for bi-focals, and frames)
- Hospital emergency room/casualty emergency visits

Wellness: Lifestyle and Preventative Care

Paid from risk

- Blood pressure, blood sugar, cholesterol, BMI and waist circumference - limited to R100 p/b over the age of 18
- Flu vaccinations - 1 dose p/b per annum - limited to R70



Tel: 011 208 1000

Fax: 086 645 4727

E-mail: student@universal.co.za

website: www.studentplan.co.za

Administered by Universal Healthcare Administrators (Pty) Ltd



Universal
Administrators