

ANNEXURE C 2024

EMERALD

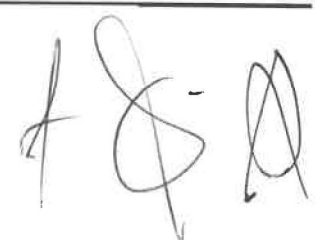
SUBJECT TO THE PROVISIONS OF THE SCHEME RULES, MEMBERS AND THEIR REGISTERED DEPENDANTS ARE ENTITLED TO THE FOLLOWING BENEFITS:

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
A	STATUTORY PRESCRIBED MINIMUM BENEFITS (PMBs)	100% of cost, but subject to PMB legislation.	Unlimited, but subject to PMB legislation.	- As provided for in Annexure G of the GEMS Rules. - Prescribed Minimum Benefits ("PMBs") are not subject to the monetary benefit limits stated in this Annexure and shall be paid in full, where the diagnosis, treatment and care of a Prescribed Minimum

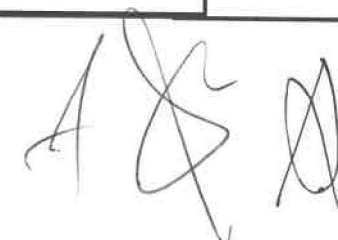
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:14:27 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES			Benefit Condition were obtained from: ▪ a Designated Service Provider ("DSP") for that condition; ▪ a non-DSP, if no DSP for that condition exists; or ▪ a non-DSP involuntarily, as described in Regulation 8 (3) of the General Regulations promulgated under the Medical Schemes Act 131 of 1998 (as amended),



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:21:26 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES			subject to: ▪ Authorisation, managed care protocols, formulary and processes, as specified under B: In-Hospital Benefits and C: Out-of-Hospital Benefits; and ▪ The Act. • This Rule supersedes all other benefit provisions in this Annexure.
B	IN-HOSPITAL BENEFITS		No overall limit.	
B1	Public Hospitals, Private Hospitals, Registered Unattached Theatres, Day	100% of Scheme Rate, subject to PMBs.	Unlimited, but subject to PMB legislation.	• All limits are subject to A: Statutory Prescribed



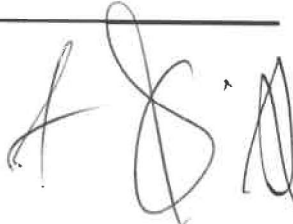
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	Clinics and Psychiatric Facilities - Accommodation in a general ward, high care ward and intensive care unit; - Theatre fees; - Medicines, materials and hospital equipment (includes bone cement for prostheses (B14)); and - Neonatal care.	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:12:47 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES		Minimum Benefits ("PMBs"). - Hospital authorisation for admission to a Private facility must be obtained from the Scheme's managed care provider at least 48 hours before a Beneficiary is admitted to a Private facility (except in the event of an Emergency Medical Condition), failing which, a co-payment of R1 000 per admission shall apply. - In the event of an admission to a Private



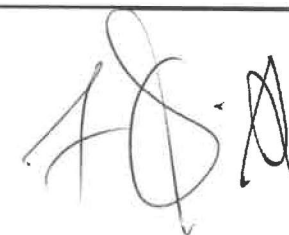
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:24:38 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES			facility for an Emergency Medical Condition, the Scheme must be notified of such admission within one (1) working day after the admission, failing which, a co-payment of R1 000 per admission shall apply. - Accommodation in a private ward is subject to motivation by attending practitioner and Scheme's managed care protocols and processes. - All In-Hospital treatment and services are subject to hospital authorisation



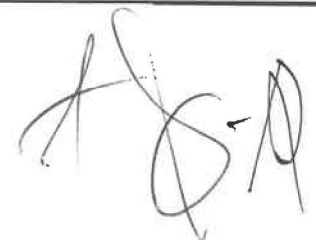
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:14:00 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNICOM.COM REGISTERAR OF MEDICAL SCHEMES			(for Private facilities only, and inclusive of non-PMB one-day admissions), managed care protocols and processes.
B2	Maternity Hospital, home birth or registered birthing unit.	100% of cost, but subject to PMB legislation.	Unlimited, but subject to PMB legislation.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Hospital authorisation for admission to a Private facility must be obtained from the Scheme's managed



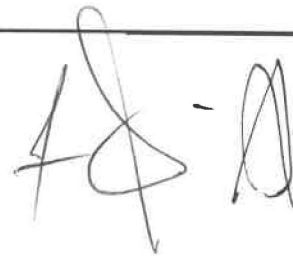
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:19:58 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNATURE.COM REGISTRAR OF MEDICAL SCHEMES			care service provider at least 48 hours before a Beneficiary is admitted to a Private facility (except in the event of an Emergency Medical Condition), failing which, a co-payment of R1 000 per admission shall apply. In the event of an admission to a Private facility for an Emergency Medical Condition, the Scheme must be notified of such admission within one (1) working day after the admission, failing which, the co-



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:23:15 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES			payment of R1 000 per admission shall apply. • Elective Caesarean Sections may be subjected to second opinion, managed care protocols and processes. • Benefit includes midwife services. • Includes non-invasive prenatal testing for high-risk pregnancies, subject to pre-authorisation.
B3	Family Practitioner Services Consultations and visits.	100% of Scheme Rate for non-Network Family Practitioners.	Unlimited. Reimbursement according to the	All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").

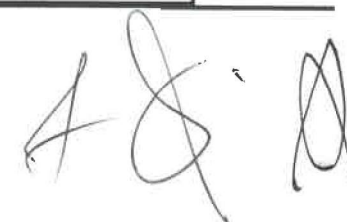


NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
		130% of Scheme Rate for Network Family Practitioners.	Scheme-approved tariff file.	
B4	Specialist Services Consultations and visits.	100% of Scheme Rate for non-Network Specialists. 130% of Scheme Rate for Network Specialists.	Unlimited. Reimbursement according to the Scheme-approved tariff file.	All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").
B5	Surgical Procedures REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:45:36 (PST+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate. 200% of Scheme Rate for procedures specified by managed care, performed in practitioners' rooms instead of in hospital.	Unlimited. Refer to Annexure E (Exclusions and Limitations) of GEMS Rules.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation, managed care protocols and processes.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON MP Mfana Maswanganyi 20/06/2024 11:14:24 (PST+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNIFY.COM REGISTRAR OF MEDICAL SCHEMES			- Includes: - Hospital procedures performed in practitioner's rooms, as approved by the Scheme; - Maxillofacial Surgery; and - Surgical removal of impacted teeth (In-Hospital and Out-of-Hospital).
B6	Dentistry Conservative, Restorative and Specialised Dentistry. Surgical Procedures.	100% of Scheme Rate.	Professional fees, subject to shared limits with C2: Dental Services.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation, managed

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:21:46 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Hospital cost included in hospital benefit (B1). Dental Sealants: Excluded under B6: Dentistry and C2: Dental Services, but included under C14: Preventative Care Services for Beneficiaries under 18 years of age. Refer to Annexure E (Exclusions and Limitations) of GEMS Rules.	care protocols and processes, list of approved services, and use of Day Theatres. • General Anaesthesia and Conscious Sedation: Only applicable to Beneficiaries:- ○ up to and including the age of six (6) years; or ○ with severe trauma, subject to pre-authorisation and managed care protocols and processes. • Lingual and labial frenectomies under



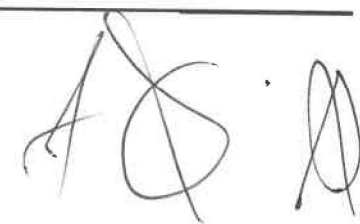
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON <i>MP</i> Mfana Maswanganyi 20/06/2024 11:13:00 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SignFlow.COM REGISTRAR OF MEDICAL SCHEMES			general anaesthesia for Beneficiaries under the age of eight (8) years, subject to managed healthcare programme and pre-authorisation. • Implant crowns, bridges, and dentures, subject to pre-authorisation. • Services classified as conservative, restorative and specialised per tariff code.
B7	Basic Radiology X-rays and soft tissue ultrasound scans.	100% of Scheme Rate.	Unlimited.	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").

A&A

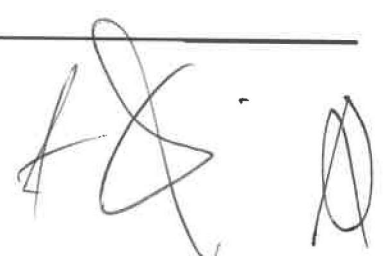
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				Subject to managed care protocols and processes.
B8	Advanced Radiology REGISTERED BY ME ON <i>[Signature]</i> Mfana Maswanganyi 20/06/2024 11:20:24 (12400) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to PMBs.	Shared limit with C9: Advanced Radiology of R28 388 per family per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to Advanced Radiology authorisation (in addition to hospital pre-authorisation) for Angiography, CT scans, MDCT, Coronary Angiography, MUGA scans, PET scans, MRI scans and Radio-isotope studies.

[Handwritten Signature]

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				Subject to managed care protocols and processes.
B9	Pathology REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:43:44 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITON.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate.	Unlimited.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes, and pathology tests being related to admission diagnosis.
B10	Blood Services	100% of Scheme Rate, subject to PMBs.	Unlimited, but subject to PMB legislation.	All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").



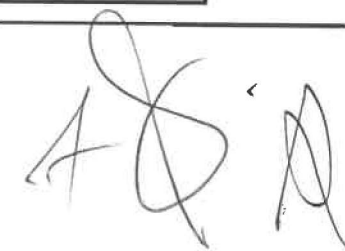
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON MP 20/06/2024 11:26:07 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			• Subject to managed care protocols and processes. • Includes cost of blood, blood equivalents, blood products and the transport thereof. • Includes erythropoietin.
B11	Physiotherapy	100% of Scheme Rate, subject to PMBs.	Limited to R6 380 per Beneficiary per annum.	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). • Subject to hospital pre-authorisation, managed care protocols and processes, and services



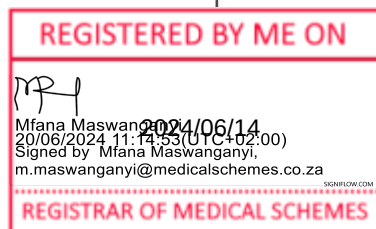
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				being related to admission diagnosis.
B12	Post Hip, Knee and Shoulder Replacement or Revision Surgery Physiotherapy REGISTERED BY ME ON  20/06/2024 11:28:25 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate.	Limited to 10 post-surgery physiotherapy visits (shared with C1.6: Post Hip, Knee and Shoulder Replacement or Revision Surgery Physiotherapy) up to a limit of R6 734 per Beneficiary per event, utilised within sixty (60) days of surgery.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation, managed care protocols and processes.
B13	Organ and Tissue Transplants	100% of Scheme Rate, subject to PMBs.	Limit of R788 624 per Beneficiary per annum. Sub-limit of R26 770 per Beneficiary per annum for corneal grafts	All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").

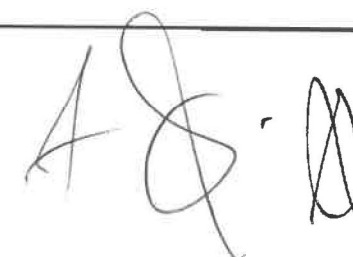



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  2024/06/14 20/06/2024 11:16:49 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		(imported corneal grafts, subject to managed care protocols and processes.).	• Subject to hospital pre-authorisation, managed care protocols and processes, and use of facility as per B1. • Limit includes all costs associated with the transplant, including materials and immunosuppressants. • Authorised erythropoietin is included in limits listed in B10: Blood Services. • Organ harvesting is limited to the Republic of South Africa, except for cornea tissue.

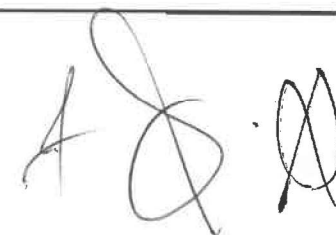


NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
B14	Prostheses This benefit covers temporary and permanent prostheses and internal devices (surgically implanted), and accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these prostheses and internal devices.	100% of Scheme Rate, subject to PMBs.	Subject to: - Shared limit with C11: Medical and Surgical Appliances and Prostheses of R53 663 per family per annum for Medical and Surgical Appliances and Prostheses generally, plus R53 663 per family per annum for Joint Revisions only; and - Shared sub-limits with C11: Medical and Surgical	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Scheme may obtain competitive quotes, or arrange supply of prosthesis. - Bone cement paid from B1, subject to hospital pre-authorisation. - Foot orthotics and prosthetics, subject to formulary and managed

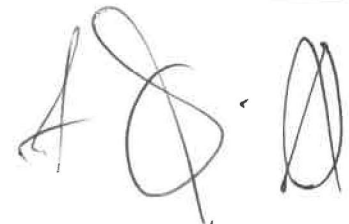




NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:24:03 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNON.COM REGISTRAR OF MEDICAL SCHEMES		Appliances and Prostheses of: - o R5 893 per Beneficiary per annum for foot orthotics and prosthetics, with a sub-limit of R1 684 per Beneficiary per annum for orthotic shoes, foot/shoe/ankle inserts and levelers; - o R670 for crutches per Beneficiary per annum; - o One (1) wheelchair of up to R7 377 per	care protocols and processes. • Subject to the prostheses and/or device(s) being related to the admission diagnosis and procedure. • Once the limit is depleted, the benefit is unlimited for PMBs.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:13:16 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES		Beneficiary every twenty-four (24) months of month of receipt of wheelchair; - One (1) unilateral hearing aid, or one (1) pair of bilateral hearing aids, of up to R10 729 per hearing aid per Beneficiary every thirty-six (36) months of month of receipt of hearing aid(s); - One (1) CPAP device of up to R12 742 per	



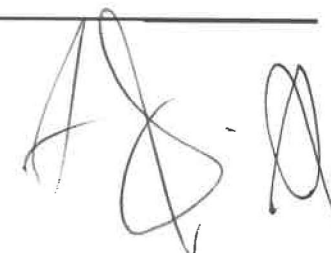
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:25:10 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Beneficiary every thirty-six (36) months of month of receipt of device; - Three (3) pairs of compression stockings of up to R558 per pair per Beneficiary per annum; - One (1) Pulse Oximeter of up to R446 per Family per annum; and - One (1) knee and one (1) back brace of up to R3 345 per brace per	

Handwritten signature/initials

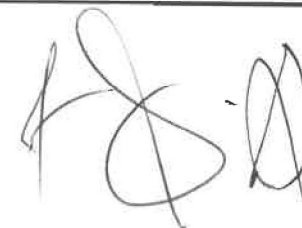
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			Beneficiary per annum.	
B15	Emergency Services (Casualty Department) REGISTERED BY ME ON  2024/06/14 20/06/2024 11:18:40 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of cost, but subject to PMB legislation.	Limited to PMBs (Emergency Medical Condition, as defined in Section 4 of the main body and Annexure G of the GEMS Rules).	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). • Subject to use of facility as per B1, or other registered emergency facility. • Subject to hospital authorisation, managed care protocols and processes. • Cost to be defrayed from C1.1: Family Practitioner (FP) Services, for non-



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				PMB and unauthorised events.
B16	Renal Dialysis In-Hospital REGISTERED BY ME ON  20/06/2024 11:26:17 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to PMBs.	Limit of R337 974 per Beneficiary per annum for chronic dialysis. Acute dialysis included in B1.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation, managed care protocols and processes, and use of facility as per B1. - Includes related materials, and related pathology and radiology tests, but subject to managed care protocols and processes.



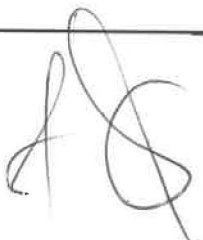
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON <i>[Signature]</i> Mfana Maswanganyi 20/06/2024 11:23:00 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za STAMULOW.COM REGISTRAR OF MEDICAL SCHEMES			- Erythropoietin included in B10: Blood Services. - Once the limit is depleted, the benefit is unlimited for PMBs.
B17	Oncology (Chemo and Radiotherapy) In- and Out-of-Hospital	100% of Scheme Rate, subject to PMBs.	Limit of R473 179 per family per annum. Sub-limit of R321 895 per family for biological and similar specialised medicine.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to Oncology pre-authorisation and managed care protocols and processes. - Subject to Medicine Price List (MPL).



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:16:59 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SUNRISE.COM REGISTRAR OF MEDICAL SCHEMES			• Subject to use of facility as per B1, or a registered alternative. • Includes cost of pathology, related basic/advanced radiology, medical technologists, oncology medicines and materials. • Erythropoietin included in B10: Blood Services. • Once the limit is depleted, the benefit is unlimited for PMBs. • Excludes new chemotherapeutic medicines that have not



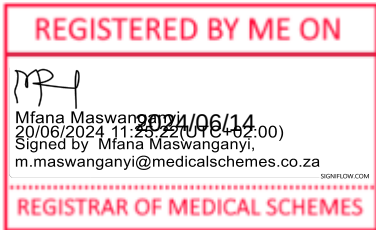
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:15:06 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES			convincingly demonstrated a survival advantage of more than three (3) months in advanced or metastatic solid organ malignant tumours, unless pre-authorised in accordance with paragraph 9.1.13.6 of Annexure E (Exclusions and Limitations) of GEMS Rules.
B18	Mental Health: Accommodation, theatre fees, medicine, hospital equipment and professional fees of Family Practitioners,	100% of Scheme Rate, subject to PMBs.	Subject to: Limit of R23 658 per family per annum, shared between B18: Mental Health	All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").

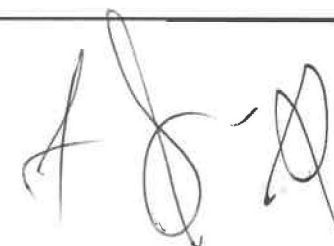



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	Psychiatrists and Psychologists. REGISTERED BY ME ON <i>[Signature]</i> Mfana Maswanganyi 20/06/2024 11:20:00 (20/06/2024 11:20:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za DOWNLOADED FROM REGISTRAR OF MEDICAL SCHEMES		and C10: Mental Health; - Shared sub-limit with C10: Mental Health of R2 752 per family per annum for services by Educational and Industrial Psychologists; and - Limit of one (1) individual Psychologist consultation and one (1) group Psychologist consultation per day.	- Subject to hospital pre-authorisation and managed care protocols and processes. - Subject to use of facility as per B1, or a registered alternative. - Maximum of three (3) days hospitalisation by a Family Practitioner.

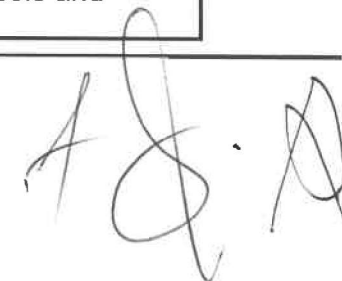
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
B19	Alternatives to Hospitalisation 1. Sub-acute Hospitals, Physical Rehabilitation and Private Nursing. 2. Hospice REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:13:22 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	1. 100% of Scheme Rate, subject to PMBs. 2. 100% of cost, but subject to PMB legislation.	1. Unlimited, subject to PMB legislation. 2. Unlimited, but subject to PMB legislation.	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). • Subject to pre-authorisation of alternative facility and services, and managed care protocols and processes. • Includes home nursing, but subject to managed care protocols and processes. • Excludes Frail Care and recuperative holidays. • Refer to Annexure E (Exclusions and



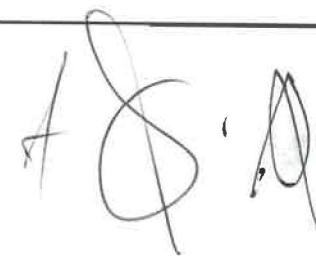
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				Limitations) of GEMS Rules.
B20	Medical Technologists 	100% of Scheme Rate, subject to PMBs.	Unlimited, subject to PMB legislation.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation and case management. - Includes materials.
B21	Breast Reductions	100% of Scheme Rate, subject to PMBs.	Unlimited, subject to PMB legislation.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to pre-authorisation, managed



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				care protocols and processes.
B22	Allied Health Services: Limited to Chiropractors, Homeopaths, Phytotherapists, Acupuncturists and Chinese Medicine Practitioners.	100% of Scheme Rate, subject to PMBs. REGISTERED BY ME ON  20/06/2024 11:45:56 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SHOWLOW.COM REGISTERAR OF MEDICAL SCHEMES	Limit of R2 034 per family per annum, shared between B22: Allied Health Services, B23: Other Professional Health Services, C5: Allied Health Services, and C6: Other Professional Health Services.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes, and services being related to admission diagnosis.
B23	Other Professional Health Services Including Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists.	100% of Scheme Rate, subject to PMBs.	Shared limit as per B22: Allied Health Services; and Sub-limit of R1 579 per family per annum for Social Workers and	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:20:27 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITOW.COM REGISTRAR OF MEDICAL SCHEMES		Registered Counsellors, shared between B23: Other Professional Health Services and C6: Other Professional Health Services.	processes, and services being related to admission diagnosis.
B24	Alcohol and Drug Dependencies	100% of cost, but subject to PMB legislation.	Limited to PMBs.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to pre-authorisation of DSP facility, managed care protocols and processes, and use of DSP facility as per Annexure G (Prescribed



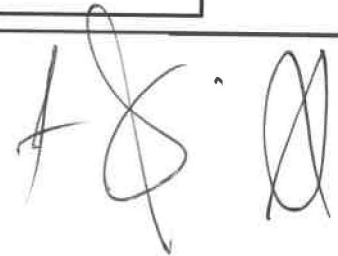
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				Minimum Benefits) of GEMS Rules.
C	OUT-OF-HOSPITAL BENEFITS			
C1	Day-to-Day Block Benefit 1. Out-of-Hospital Family Practitioner Services; 2. Out-of-Hospital Specialist Services; 3. Physiotherapy; 4. Maternity (where not covered under C7: Maternity Programme); 5. Audiology, Occupational Therapy and Speech Therapy; and	100% of Scheme Rate.	Shared limit between C1.1 and C1.4 – C1.9 of R11 808 per family, and R5 902 per Beneficiary, per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Benefit is pro-rated from date of admission of Beneficiary to end of financial year.

REGISTERED BY ME ON

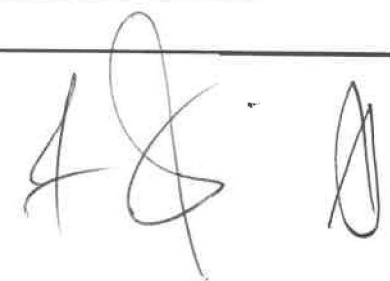

 Mfana Maswanganyi
 20/06/2024 11:23:47 (UTC+02:00)
 Signed by Mfana Maswanganyi,
 m.maswanganyi@medicalschemes.co.za
 REGISTRAR OF MEDICAL SCHEMES

Handwritten signature/initials.

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	6. Pathology and Medical Technology.			
C1.1	Family Practitioner (FP) Services Consultations, visits and all other Family Practitioner services not specifically provided for otherwise in this Annexure. REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:20:40 (UTC+00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate for non-Network Family Practitioners. 130% of Scheme Rate for Network Family Practitioners. Reimbursement at 200% of Scheme Rate for procedures specified by managed care, performed in practitioners' rooms instead of in hospital.	Shared limit as per C1: Day-to-Day Block Benefit.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Benefit includes consultations, visits and approved minor procedures at Family Practitioners, subject to medical necessity and managed care protocols and processes. - Limit is pro-rated from date of admission of Member to end of financial year.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
C1.2	Primary Care Extender Benefit REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:15:19 (S 10:42:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to PMBs.	Payable from Risk. Shared limit between: - C1.1: Family Practitioner (FP) Services; - C1.9: Pathology and Medical Technology; and - C8.1: Prescribed Medication and Injection Material, i.e. Acute Medical Conditions, of R1 972 per Beneficiary per annum, when any of aforementioned	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - The additional benefit of R1 972 per Beneficiary per annum is: - In the case of C1.1: Family Practitioner (FP) Services, subject to: - Use of Network Family Practitioner; and - Managed care protocols and processes.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:22:14 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES		benefits are exhausted.	○ In the case of C1.9: Pathology and Medical Technology, subject to: ▪ Managed care protocols and processes. ○ In the case of C8.1: Prescribed Medication and Injection Material, i.e. Acute Medical Conditions, subject to: ▪ The Conditions / Remarks provided for in C8: Prescribed

AS

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:15:32 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES			Medication and Injection Material. The additional benefit of R1 972 per Beneficiary per annum shall not be pro-rated, irrespective of the date of Beneficiary registration.
C1.3	Family Practitioner Network Extender Benefit for Beneficiaries with chronic conditions registered on Disease Management Programme	100% of Scheme Rate, subject to PMBs.	- Payable from Risk. - Two (2) additional Family Practitioner consultations at a DSP/Network provider, once C1: Day-to-Day Block Benefit and C1.2: Primary Care	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - The additional Family Practitioner consultations at a DSP/Network provider are subject to pre-authorisation, managed



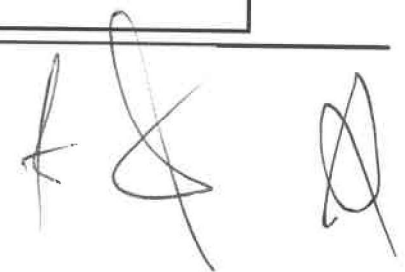
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			Extender Benefit are exhausted.	care protocols and processes.
C1.4	Specialist Services Consultations, visits and all other Specialist services not specifically provided for otherwise in this Annexure. REGISTERED BY ME ON MP Mfana Maswanganyi 20/06/2024 11:25:36 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITCOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate for non-Network Specialists. 130% of Scheme Rate for Network Specialists. 200% of Scheme Rate for procedures specified by managed care, performed in practitioners' rooms instead of in-hospital. 200% of Scheme Rate for cataract	Shared limit as per C1: Day-to-Day Block Benefit.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Limit is pro-rated from date of admission of Member to end of financial year.

AS A

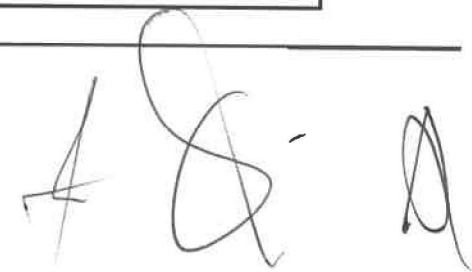
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
		procedures performed by Ophthalmologists in their rooms.		
C1.5	Physiotherapy REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:49:06 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SCHEMELINK.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to PMBs.	Shared limit as per C1: Day-to-Day Block Benefit. Sub-limit of R5 862 per family, and R2 931 per Beneficiary, per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes.
C1.6	Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	100% of Scheme Rate.	Shared limit as per C1: Day-to-Day Block Benefit. Limited to 10 post-surgery physiotherapy visits (shared with B12: Post Hip, Knee and	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to hospital pre-authorisation, managed



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:26:38 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNATURE.COM REGISTRAR OF MEDICAL SCHEMES		Shoulder Replacement or Revision Surgery Physiotherapy) up to a limit of R6 734 per Beneficiary per event, utilised within sixty (60) days of surgery.	care protocols and processes.
C1.7	Maternity Ante- and post-natal care.	100% of Scheme Rate.	Shared limit as per C1: Day-to-Day Block Benefit, where not accessed under C7: Maternity Programme.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Includes non-invasive prenatal testing for high-risk pregnancies, subject to pre-authorisation.
C1.8	Audiology, Occupational Therapy and Speech Therapy	100% of Scheme Rate.	Shared limit as per C1: Day-to-Day Block Benefit.	All limits are subject to A: Statutory Prescribed



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:23:57 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES		Shared sub-limit with C1.9: Pathology and Medical Technology, of R5 769 per family, and R2 879 per Beneficiary, per annum. Further sub-limit of R4 627 per family, and R2 317 per Beneficiary, per annum.	Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Occupational or speech therapy performed In-Hospital shall be paid from B1.
C1.9	Pathology and Medical Technology	100% of Scheme Rate.	Shared limit as per C1: Day-to-Day Block Benefit. Shared sub-limit with C1.8: Audiology, Occupational Therapy and Speech Therapy of R2 879 per Beneficiary	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			and R5 769 per family per annum.	Includes liquid-based cytology and Hr-HPV DNA pap smears.
C2	Dental Services Conservative and Restorative Dentistry (include plastic dentures); Special Dentistry (includes metal-base dentures); and Surgical Procedures.	100% of Scheme Rate.	Shared limit with B6: Dentistry of R6 597 per Beneficiary per annum, provided that: - Panoramic X-rays are limited to one (1) per Beneficiary every three (3) years; - Bitewing X-rays are limited to six (6) per Beneficiary per annum; - Periapical X-rays are limited to ten (10)	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Conscious Sedation: Only applicable to Beneficiaries:- - up to and including the age of nine (9) years; or - with severe trauma,

REGISTERED BY ME ON


 Mfana Maswanganyi
 20/06/2024 11:42:00 (UTC+02:00)
 Signed by Mfana Maswanganyi,
 m.maswanganyi@medicalschemes.co.za
SIGNFLOW.COM

REGISTRAR OF MEDICAL SCHEMES



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:15:36 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SGH10101.COM REGISTRAR OF MEDICAL SCHEMES		per Beneficiary per annum; and ○ Cone Beam Computed Tomography (CBCT) scans are limited to one (1) per Beneficiary per lifetime for surgical procedures. Dental Sealants: Excluded under B6: Dentistry and C2: Dental Services, but included under C14: Preventative Care Services for Beneficiaries under 18 years of age.	subject to pre-authorisation, managed care protocols and processes. ● In respect of Conservative and Restorative Dentistry: ○ Panoramic, Bitewing and Periapical X-rays included. ● In respect of Special Dentistry: ○ No pre-authorisation required for metal base dentures. ● Implant crowns, bridges, and dentures, subject to pre-authorisation.

A 8 - 11

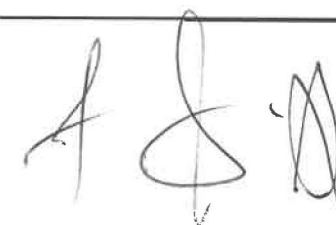
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:22:24 (UTC+02:00) Signed by: Mfana Maswanganyi; m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Refer to Annexure E (Exclusions and Limitations) of the GEMS Rules.	Dental services classified as conservative, restorative and specialised per tariff code.
C3	Optical Services 1. Eye examinations; 2. Frames, lenses and contact lenses (permanent and disposable); and 3. Refractive eye surgery.	100% of Scheme Rate.	Limited to R5 681 per family per financial year, starting on 01 January and ending on 31 December of the same year ("Family Financial Cycle"). Further limited to R2 963 per Beneficiary for every two (2) financial years, calculated from 01 January of the year within which any Optical	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - All Optical services included in benefit. - Subject to Optical Managed Care protocols and processes. - Optical benefit is not pro-rated, irrespective of date of Beneficiary registration.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:13:42 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Service was first rendered to the affected Beneficiary following the end of such previous two (2) year period (if any) ended on 31 December ("Beneficiary Financial Cycle"), subject to frames not exceeding R1 564. For Beneficiaries with Keratoconus, the family and Beneficiary limits specified hereinabove shall be subject to an additional optometry booster benefit of R2 630 per family per	- Includes tinted lenses, up to a tint of 35%, for albinism and proven photophobia, subject to pre-authorisation. - Excludes variable tint and photochromic lenses. - Refer to Annexure E (Exclusions and Limitations) of the GEMS Rules for Optometry Exclusions.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  2024/06/14 20/06/2024 11:25:45 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNATURE.COM REGISTRAR OF MEDICAL SCHEMES		annum for scleral contact lenses. Limited to: - One (1) eye examination per Beneficiary per twelve (12) month period, calculated from the month within which same was last rendered to the affected Beneficiary ("Eye Examination Cycle"); and - One (1) frame and one pair of lenses per Beneficiary per	



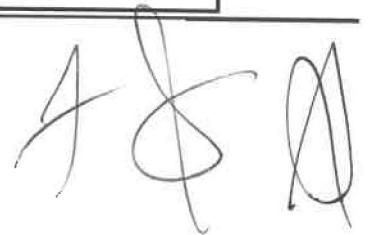
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			twenty-four (24) month period, calculated from the month within which same was last rendered to the affected Beneficiary ("Optical Appliance Cycle"). Save for the financial limits specified hereinabove, no limit shall apply to the number of contact lenses that may be rendered to a Beneficiary. Either spectacles or contact lenses shall be	

REGISTERED BY ME ON



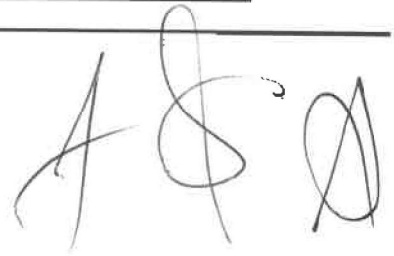
Mfana Maswanganyi
20/06/2024 11:43:00 (UTC+02:00)
Signed by Mfana Maswanganyi,
m.maswanganyi@medicalschemes.co.za
SIGNIFLOW.COM

REGISTRAR OF MEDICAL SCHEMES

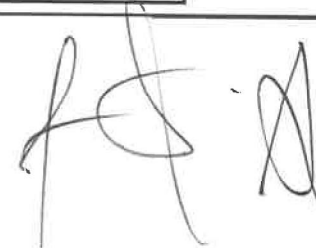


NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON 20/06/2024 11:26:48 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		funded in an Optical Appliance Cycle, not both. Post-cataract surgery, Optical PMB entitlement shall be limited to the cost of a bifocal lens, not exceeding R1 667 for both lens and frame, with a sublimit of R280 for the frame.	
C4	Basic Radiology X-rays and soft tissue ultrasound scans.	100% of Scheme Rate.	Sub-limit of R4 713 per Beneficiary and R8 637 per family per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes.

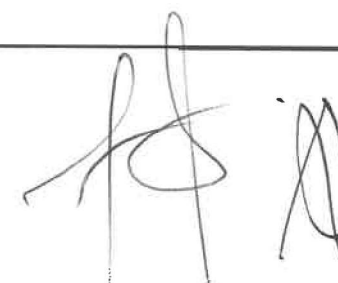
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  2024/06/14 20/06/2024 11:24:07 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			Includes 2 x 2D ultrasound scans per pregnancy provided for under C7: Maternity Programme. Alternatively, should any such 2D scan be substituted with a 3D/4D scan, such 3D/4D scan shall be funded up to the cost of a 2D scan.
C5	Allied Health Services: Limited to Chiropractors, Homeopaths, Phytotherapists, Acupuncturists and Chinese Medicine Practitioners.	100% of Scheme Rate, subject to PMBs.	Shared limit as per B22: Allied Health Services.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
C6	Other Professional Health Services Limited to Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists.	100% of Scheme Rate, subject to PMBs.	Shared limit and sub-limit as per B22: Allied Health Services and B23: Other Professional Health Services.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes.
C7	Maternity Programme Ante- and post-natal care. REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:12:00 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to Maternity Programme Protocols.	Paid from Risk, but limited to Maternity Programme Benefits.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to registration on Maternity Programme, and managed care protocols and processes. - If not registered on Maternity Programme,

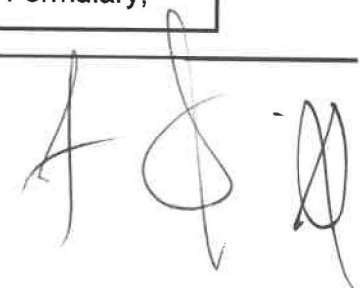


NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:15:41 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			C1.7: Maternity shall apply. - Includes: - Benefits defined in managed care protocols. 2 x 2D ultrasounds per pregnancy. Alternatively, should any such 2D scan be substituted with a 3D/4D scan, such 3D/4D scan shall be funded up to the cost of a 2D scan. - Non-invasive prenatal testing for high-risk



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
				pregnancies, subject to pre-authorisation.
C8	Prescribed Medication and Injection Material REGISTERED BY ME ON <i>MP</i> Mfana Maswanganyi 20/06/2024 11:22:34 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES			- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Prescribed, administered and dispensed by healthcare professionals, legally entitled to do so. - Subject to Medicine Price List (MPL) and Medicine Exclusion List (MEL). - Subject to Annexure E (Exclusions and Limitations) of GEMS Rules.

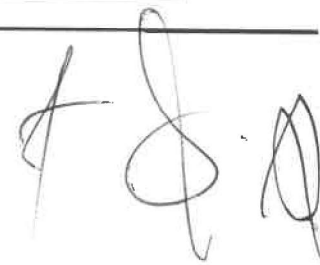
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	1. Acute Medical Conditions. REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:13:53 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES	1. 100% of Scheme Rate.	1. Limit of R14 194 per family, and R4 732 per Beneficiary, per annum, and sub-limit of R706 per family per annum for homeopathic medicine.	1. Subject to the following: - Managed care protocols, formulary and processes. - Prescription by a healthcare professional, legally entitled to do so. - A 30% co-payment shall apply to voluntary use of Out-of-Formulary medicine, where Formulary exists. - Benefit includes prescribed maternity vitamin supplements.
	2. Chronic Medical Conditions listed in PMB DTP, PMB CDL and	2. 100% of Scheme Rate, subject to PMBs.	2. Unlimited for PMB chronic conditions listed in PMB DTP,	2. Subject to the following: Prior application and approval, Formulary,



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	Annexure D of the GEMS Rules. REGISTERED BY ME ON <i>[Signature]</i> Mfana Maswanganyi 20/06/2024 11:25:35 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNIFLOW.COM REGISTRAR OF MEDICAL SCHEMES		PMB CDL and Annexure D of the GEMS Rules, but subject to PMB legislation and the following, which exceed PMB level of care: • Continuous Glucose Monitors (CGM) and Insulin Pumps: Subject to: ○ Limit of R27 078 per Beneficiary per annum for consumables (excluding devices, which are provided for under C11:	Medicine Price List, managed care protocols and processes, and prescription by a healthcare professional legally entitled to do so. • Medicine for chronic conditions listed in PMB DTP, PMB CDL and Annexure D of the GEMS Rules, subject to use of Chronic Medicine Pharmacy DSP, as provided for in Annexure G (Prescribed Minimum Benefits) of the GEMS Rules. • A 30% co-payment shall apply for voluntary use

[Handwritten signature]

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:19:26 (UTC+02'00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Medical and Surgical Appliances and Prostheses); and o Limited to type one (1) diabetics aged below eighteen (18) years. Limit of R28 582 per family, and R14 194 per Beneficiary, per annum for non-PMB chronic conditions listed in Annexure D of the GEMS Rules. No benefit for non-PMB chronic	of Out-of-Formulary medicine and voluntary use of a non-Chronic Medicine Pharmacy DSP. • Chronic Medical Conditions listed in PMB DTP, PMB CDL and Annexure D of the GEMS Rules, shall be paid from limit for non-PMB chronic conditions listed in Annexure D of the GEMS Rules; and once limit is exhausted, benefit shall be unlimited for PMBs, but subject to PMB legislation. However, consumables



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:26:47 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		conditions not listed in Annexure D of the GEMS Rules.	for Continuous Glucose Monitors (CGM) and Insulin Pumps for type one (1) diabetics aged below eighteen (18) years shall not be paid from the aforementioned limit, but from the consumable limit for Continuous Glucose Monitors (CGM) and Insulin Pumps for type one (1) diabetics aged below eighteen (18) years only. Includes benefit for life-threatening allergies, payable from Risk, and subject to managed care

480

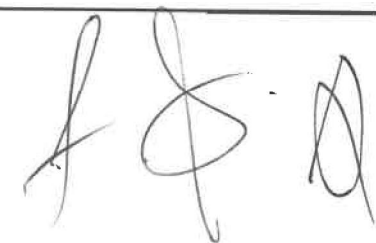
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	3. Self-Medication: Over-the-Counter (OTC) Medicine REGISTERED BY ME ON <i>[Signature]</i> Mfana Maswanganyi 20/06/2024 11:24:00 (UTC+0200) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	3. 100% of Scheme Rate.	3. Subject to acute medicine benefit limit (C8.1), event limit of R319 per Beneficiary, sub-limit of R1 192 per Beneficiary per annum, and a family annual limit of R1 906.	protocols, formulary and processes. 3. Subject to the following: - Managed care protocols, Formulary and processes. - Only SAHPRA-registered Schedule 0, 1, and 2 medicines payable from the OTC benefit.
	4. Prescribed medication from hospital stay (TTO).	4. 100% of Scheme Rate.	4. Included in acute medication benefit limit (C8.1). Payable from Risk, once acute	4. Subject to the following: TTO limited to seven (7) days.

480

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	5. Female Contraceptives: Oral, insertables, injectables and dermal.	5. 100% of Scheme Rate.	medication benefit (C8.1) is exhausted. 5. Subject to acute medicine benefit limit (C8.1) and a sub- limit of R3 592 per Beneficiary per annum.	5. Subject to managed care protocols, Formulary and processes.
C9	Advanced Radiology REGISTERED BY ME ON MP 20/06/2024 11:17:46(UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	100% of Scheme Rate, subject to PMBs.	Shared limit with B8: Advanced Radiology of R28 388 per family per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to Advanced Radiology pre- authorisation, managed care protocols and processes.

18-10

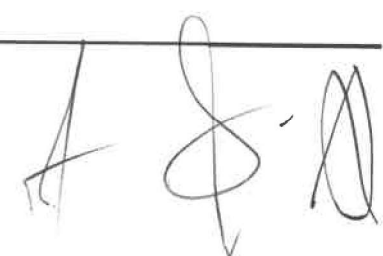
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:15:53 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			Specific authorisation is required for Angiography, CT scans, MDCT, Coronary Angiography, MUGA scans PET scans, MRI scans and Radio-isotope studies.
C10	Mental Health Consultations, assessments, treatment and counselling by Family Practitioners, Psychiatrists and Psychologists.	100% of Scheme Rate, subject to PMBs.	Subject to: - Limit of R23 658 per family per annum, shared between B18: Mental Health and C10: Mental Health; - Sub-limit of R7 015 for Out-of-Hospital	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - If Out-of-Hospital treatment is offered as alternative to



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:20:00 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za — SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES		Psychologist consultations; - Further, shared sub-limit with B18: Mental Health of R2 752 per family per annum for services by Educational and Industrial Psychologists; and - Limit of one (1) individual Psychologist consultation and one (1) group Psychologist	hospitalisation, In-Hospital benefits (B18) shall apply.

48-0

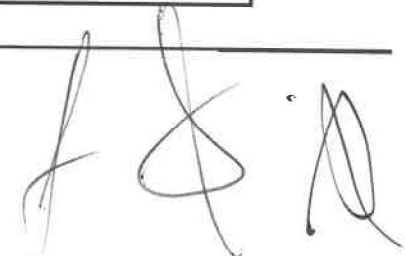
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			consultation per day.	
C11	Medical and Surgical Appliances and Prostheses Includes Hearing Aids, Wheelchairs, Mobility Scooters, Oxygen Cylinders, Pulse Oximeters, Nebulizers, CPAP Devices, Glucometers, Colostomy Kits, Diabetic Equipment, Foot Orthotics External Prostheses, Compression Stockings, Continuous Glucose Monitors (CGM) and Insulin Pumps. Applicable In- and Out-of-Hospital.	100% of Scheme Rate, subject to PMBs. REGISTERED BY ME ON  20/06/2024 11:14:05 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SCHEMELINK.COM REGISTERAR OF MEDICAL SCHEMES	All medical and surgical appliances and prostheses (save for Continuous Glucose Monitors (CGM) and Insulin Pumps): Subject to: Shared limit with B14: Prostheses of R53 663 per family per annum for Medical and Surgical Appliances and Prostheses generally; and	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Diabetic accessories and appliances, other than Glucometers, Continuous Glucose Monitors (CGM) and Insulin Pumps, to be pre-authorised and claimed from the chronic



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:28:00 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITIZ.COM REGISTRAR OF MEDICAL SCHEMES		- Sub-limit of R20 938 per family per annum for C:11 Medical and Surgical Appliances and Prosthesis, with further, shared sub-limits with B14: Prostheses of: - R5 893 per Beneficiary per annum for foot orthotics and prosthetics, with a sub-limit of R1 684 per Beneficiary per annum for orthotic shoes,	- medication benefit (C8.2). - Foot orthotics and prosthetics, subject to Formulary, managed care protocols and processes. - The Scheme has the right to obtain competitive quotes.

ASD

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:19:31 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNFLOW.COM REGISTRAR OF MEDICAL SCHEMES		foot/shoe/ankle inserts and levelers; - o R670 for crutches per Beneficiary per annum; - o One (1) wheelchair of up to R7 377 per Beneficiary every twenty-four (24) months of month of receipt of wheelchair; - o One (1) unilateral hearing aid, or one (1) pair of bilateral hearing aids, of up to R10 729 per hearing aid per	



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:21:07 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		Beneficiary every thirty-six (36) months of month of receipt of hearing aid(s); - One (1) CPAP device of up to R12 742 per Beneficiary every thirty-six (36) months of month of receipt of device; - Three (3) pairs of compression stockings of up to R558 per pair per Beneficiary per annum;	

48.0

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:24:27 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES		- One (1) Pulse Oximeter of up to R446 per Family per annum; and - One (1) knee and one (1) back brace of up to R3 345 per Beneficiary per annum. Continuous Glucose Monitors (CGM) and Insulin Pumps: Subject to: - Limit of R56 913 per family per annum for devices (excluding consumables, which	

ASD

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
			are provided for in the chronic medication benefit (C8.2)); • Sub-limit of one (1) device per Beneficiary every sixty (60) months of month of receipt of device; • Limited to type one (1) diabetics aged below eighteen (18) years.	
C12	Renal Dialysis Out-of-Hospital	100% of cost, but subject to PMB legislation.	Limited to PMBs.	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").

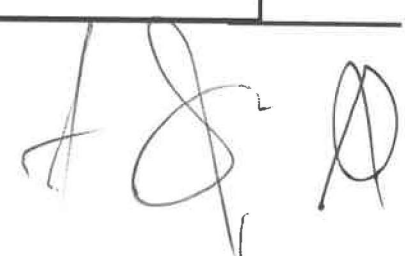
REGISTERED BY ME ON


 20/06/2024 11:17:56 (UTC+02:00)
 Signed by Mfana Maswanganyi,
 m.maswanganyi@medicalschemes.co.za
SIGNFLOW.COM

REGISTRAR OF MEDICAL SCHEMES



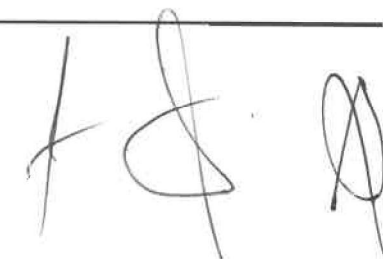
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:16:05 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITRON.COM REGISTRAR OF MEDICAL SCHEMES			• Subject to Renal Dialysis pre-authorisation, managed care protocols and processes. • Subject to use of Renal Dialysis Network DSP; failing which, a co-payment of 30% per event shall apply in accordance with Network rules. • Includes materials and related pathology tests.
C13	Screening Services Including: Cholesterol, Bone Density, Pap Smear, Prostate Specific	100% of Scheme Rate.	Payable from Risk. All screenings are limited to one (1) of each per annum, unless	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs").



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	Antigen, Glaucoma, TB, Syphilis, Chlamydia, Gonorrhoea, Infant Hearing, Childhood Hearing, Childhood Optometry, Glucose, Occult Blood, Thyrotropin (TSH) for Neonatal Hypothyroidism, Mammogram, and other screenings according to evidence-based standard practice.	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:24:35 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNIFLOW.COM REGISTRAR OF MEDICAL SCHEMES	otherwise indicated herein.	- All subject to managed care protocols and processes. - Pap Smears include liquid-based cytology and Hr-HPV DNA tests. - Infant Hearing Screening for Child Dependants under the age of one (1) year. - Childhood Hearing Screening for Child Dependants up to and including the age of seven (7) years. - Neonatal Hypothyroidism screening test - TSH



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:14:16 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITLOW.COM REGISTRAR OF MEDICAL SCHEMES			(Thyrotropin) - tariff 4507 only. Includes screening services provided in pharmacies.
C14	Preventative Care Services Includes: - All Vaccinations; - Dental Sealants; and - Dental Polishing.	100% of Scheme Rate.	Paid from Risk. Influenza Vaccinations: Limited to one (1) course per Beneficiary per annum. Pneumococcal Vaccinations: Limited to one (1) course per Beneficiary every five (5) years for Beneficiaries at risk in accordance with	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to managed care protocols and processes. - Includes preventative care services, i.e. vaccinations, provided in pharmacies.



NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:26:16 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SOFTLOW.COM REGISTRAR OF MEDICAL SCHEMES		managed care protocols. HPV Vaccinations: Limited to one (1) course per female Beneficiary per lifetime. Other Vaccinations: Limited to R908 per Beneficiary per annum. Dental Sealants: Limited to Beneficiaries under 18 years of age, and subject to use of a Network provider. Dental Polishing: Limited to Beneficiaries between the ages of three (3) and nine (9)	

Handwritten initials/signature

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON 20/06/2024 11:19:43 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNITON.COM REGISTRAR OF MEDICAL SCHEMES		years (both inclusive). Service may be rendered by a Network or Non-Network provider.	
C15	HIV Infection, Acquired Immune Deficiency Syndrome and Related Illness	100% of cost, but subject to PMB legislation.	Limited to PMBs.	• All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). • Subject to managed care protocols and processes. • Pre-exposure prophylaxis included for high-risk Beneficiaries, subject to managed care protocols and processes.

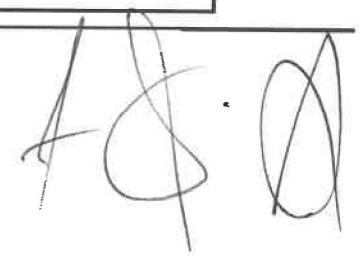
NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
C16	Infertility REGISTERED BY ME ON  20/06/2024 11:21:18 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES	100% of cost, but subject to PMB legislation.	Limited to PMBs.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to pre-authorisation of facility and service(s), managed care protocols and processes, and use of a DSP (i.e. State or Network) facility; failing which, the Scheme shall not be liable to fund the first R15 000 of the other facility's bill.
C17	Emergency Assistance (Road and Air)	100% of cost, but subject to PMB legislation.	Unlimited, but subject to PMB legislation.	All limits are subject to A: Statutory Prescribed

480

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON <i>[Signature]</i> 20/06/2024 11:24:37 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			Minimum Benefits ("PMBs"). Subject to use of Emergency Medical Services DSP, and managed care protocols and processes.
C18	Circumcision	100% Scheme Rate.	Global fee of R1 906 per Beneficiary per annum.	- All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). - Subject to pre-authorisation of facility and services, and managed care protocols and processes. - Limit applies to:

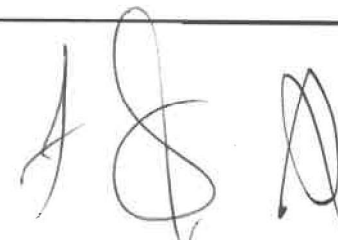
[Handwritten signature]

NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  Mfana Maswanganyi 20/06/2024 11:40:00 (UTC+02:00) Signed by: Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za SIGNIFLOW.COM REGISTRAR OF MEDICAL SCHEMES			○ All related costs, e.g. consultations, medication etc.; and ○ All post-op care within a month of procedure. ● In-Hospital benefits shall apply for circumcisions performed in hospitals, Day Clinics or practitioners' rooms.
C19	Chronic Back and Neck Rehabilitation Programme	Negotiated Rate.	Paid from Risk, but limited to Chronic Back and Neck Rehabilitation Programme benefits.	● All limits are subject to A: Statutory Prescribed Minimum Benefits ("PMBs"). ● Subject to registration on Chronic Back and Neck Rehabilitation Programme, and

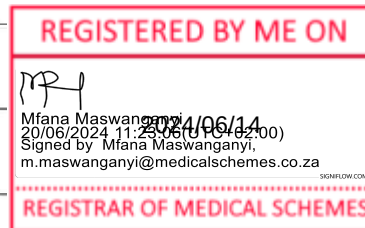


NO	SERVICE / BENEFIT	% BENEFIT / TARIFF	LIMITS / EXCLUSIONS	CONDITIONS / REMARKS
	REGISTERED BY ME ON  20/06/2024 11:16:15 (UTC+02:00) Signed by Mfana Maswanganyi, m.maswanganyi@medicalschemes.co.za REGISTRAR OF MEDICAL SCHEMES			managed care protocols and processes. Out-of-Hospital benefits (excluding this benefit C19: Chronic Back and Neck Rehabilitation Programme) shall apply, if not registered on the Chronic Back and Neck Rehabilitation Programme.

Legend:	
Scheme Rate	See Rule 4.36 of the GEMS Rules.
CDL	Chronic Disease List



Chronic DSP	Chronic Designated Service Provider. Subject to Annexure G of the GEMS Rules.
DTP	Diagnosis and Treatment Pairs as provided for in the Regulations to the Medical Schemes Act.
PDF	Professional Dispensing Fee
PMB	Prescribed Minimum Benefit
SEP	Single Exit Price
TTO	Treatment Taken Out



Healthcare services or claims that do not meet the Scheme's (including its managed healthcare programmes') clinical protocol or billing requirements in accordance with Regulation 5 to the Medical Scheme Act 131 of 1998, shall be excluded, provided that such protocols are in accordance with internationally accepted evidence-based treatment guidelines and protocols.