

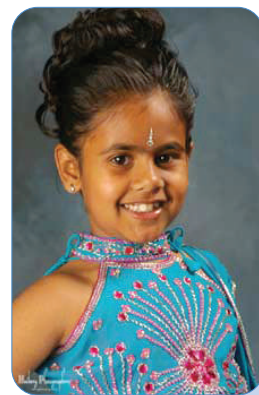
2010 Benefit Guide

This benefit guide is a summary of your benefits for 2010. Where benefits have changed, it will be marked in (red). This summary should be read in conjunction with the 2008 Member Handbook and the Rules of the Scheme. The Rules of the Scheme will ultimately prevail.

NOTE: This Benefit Guide is for information purposes only and does not supersede the Rules of the Scheme. If there is a discrepancy, the Rules will be used.
: For a full list of definitions, please access the Scheme's website at www.alliancemidmed.co.za.

2010 Benefit News!!

- The scheme has agreed to a 0% contribution increase for 2010.
- The savings component has also been increased from 10% to 15%.
- Inflationary increases have been given to benefits with monetary limits.
- Monetary limits have been implemented for Clinical Psychology and Social Workers for out of hospital treatment which will be paid from the Risk benefit.



Photographs used in this Publication are of Employees Children

Immunisations

The Scheme has a comprehensive immunisation programme as part of the Life Stages Benefit. It incorporates Rotarix (used to prevent severe rotavirus diarrhea) and Prevenar (prevention of major infections like pneumonia, blood infections and meningitis) vaccines as suggested by the Department of Health. The Scheme will also cover malaria prevention medications under this benefit. Please note that malaria medication will be paid only when you have a doctor's prescription. Also note that the Scheme supports you taking preventive medication for malaria. Please contact us on **0860 00 21 01** for further information.

Important Contact Details

Emergency & Ambulance Services (Europ Assist)
Call Centre: 0860 25 54 26

Hospital Authorisations
Call Centre: 0860 00 21 01 Fax: (031) 580 0472

Call Centre Queries & Communications
Telephone: 0860 00 21 01 Fax: (031) 580 0480
Email: service@alliancemidmed.co.za

Aid for AIDS
Telephone: 0860 10 06 46

On Site Query Office
Telephone: (013) 247 3066 Fax: (013) 247 2278
Email: Ronelle.Westermann@momentum.co.za

Fraud Hotline
Telephone: 0800 11 28 11

Alliance Midmed 2010 Benefits

Benefits paid from the Major Medical Pool

IMPORTANT: All claims, unless otherwise stated, will be paid at 100% of the Alliance Midmed Rate.
NOTE: This summary is for information purposes only and does not supersede the Rules of the Scheme.
In the event of any discrepancy between the summary and the Rules, the Rules will prevail.

The Cover/Benefit	Monetary Limit	Authorisation Required
HOSPITALISATION In-patient: Accommodation in general ward, high care & intensive care, theatre fees (including medication, materials & hospital equipment). Out-patient: Treatment at a hospital when you are not admitted.	100% of Alliance Midmed Rate 100% Alliance Midmed Rate Subject to sub limits as listed	Pre-authorisation required. Call the Scheme on 0860 00 21 01. R150 co-payment per outpatient visit. If the treating doctor classifies that particular outpatient visit as a medical emergency, NO co-payment is applicable.
ALTERNATIVES TO HOSPITALISATION Frail care, step-down nursing facilities, private nursing, rehabilitation centres & hospice.	100% of Alliance Midmed Rate R35 000 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
ALCOHOLISM AND DRUG DEPENDENCY	100% of Alliance Midmed Rate	Pre-authorisation required. Designated Provider is Elim Clinic - Tel: (011) 975 2951.
AMBULANCE	100% Alliance Midmed Rate	Pre-authorisation required - Designated Provider is Europ Assist - Tel: 0860 25 54 26.
APPLIANCES Hearing aids, nebulisers, humidifiers, oxygen cylinders.	100% of cost MO R 6 000 M+1 R15 000	Pre-authorisation required for appliances over R500. Call the Scheme on 0860 00 21 01.
ACUTE MEDICATION	100% of MMAP MO R3 950 M+4 R10 950 M+1 R7 220 M+5 R11 400 M+2 R8 470 M+6 R12 650 M+3 R9 710	R15 co-payment per script. TIO Medicines also included in limit but NO co-payment is applicable for TIOs.
CHRONIC MEDICATION	MO R14 674 M+1 R30 705	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
BLOOD, BLOOD EQUIVALENTS & BLOOD PRODUCTS	100% Alliance Midmed Rate	
CONSULTATIONS: General Practitioner In Hospital Out of Hospital CONSULTATIONS: Specialist In Hospital Out of Hospital	100% Alliance Midmed Rate 100% Alliance Midmed Rate MO R2 020 M+4 R6 450 M+1 R3 530 M+5 R7 360 M+2 R4 640 M+6 R8 170 M+3 R5 750 150% Alliance Midmed Rate 150% Alliance Midmed Rate MO R1 610 M+4 R4 230 M+1 R3 010 M+5 R4 440 M+2 R3 330 M+6 R4 690 M+3 R3 730	R10 co-payment per consultation. The Alliance Midmed rate is R294.
DENTISTRY: Also applies to in-hospital dentistry. General Specialised	100% Alliance Midmed Rate Unlimited Unlimited	25% co-payment applies to specialised dentistry except where crowns/caps are done. A maximum of 3 caps per family per annum. Pre-authorisation required. No benefit for cosmetic dentistry and implants.
IMMUNE DEFICIENCY RELATED TO HIV/AIDS Anti-retroviral and related medicines All other services	Unlimited per beneficiary administered through Aid for AIDS	Pre-authorisation required. Call Aid for AIDS in confidence on 0860 10 06 46.
INFERTILITY Investigation & treatment	Payable at Public sector rate and subject to PMBs	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
MATERNITY: Everything related to pregnancy, ante-natal consults, scans, midwifery, accommodation, theatre fees, drugs, dressings, medicines & materials, labour ward fees. All specialists (gynaecologists, anaesthetists, etc).	100% Alliance Midmed Rate	Pre-authorisation and registration on Maternity Programme required. Call the Scheme on 0860 00 21 01.
MENTAL HEALTH In Hospital: Accommodation general ward, electro-convulsive treatment, medication, injection materials, hospital equipment, consults & visits. Out of Hospital: Consultations, visits and procedures.	100% Alliance Midmed Rate R32 000 per family 100% Alliance Midmed Rate R8 000 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01. Designated Provider is Denmar Clinic - Tel: (012) 998 6062
OPTICAL Eye examinations	100% of SAOA Tariff	
ONCOLOGY (Cancer Treatment): When your registration is accepted, the Scheme will pay all costs associated to your condition according to the agreed treatment plan.	100% Alliance Midmed Rate	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
ORGAN TRANSPLANTS Harvesting of organ & transplantation Post-operative anti-rejection medicines	100% Alliance Midmed Rate	Pre-authorisation as well as detailed treatment plans are required. Call the Scheme on 0860 00 21 01.
PATHOLOGY AND MEDICAL TECHNOLOGY In Hospital Out of Hospital	100% Alliance Midmed Rate Unlimited MO R4 070 M+1 R6 325	
PHYSIOTHERAPY & BIOKINETICS In Hospital	100% Alliance Midmed Rate R5 000 per family	Except in ICU where benefit is unlimited.
PROSTHESIS Internal (eg: knee replacement) & external (eg: false arm)	100% Cost R30 500 per member family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
RADIOLOGY AND RADIOGRAPHERS General (In and Out of Hospital) Specialised (In and Out of Hospital)	100% Alliance Midmed Rate MO R1 120 M+1 R1 790 M+2 R2 670 M+3 R3 360 R8 960 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
REMEDIAL & OTHER THERAPIES In Hospital Audiologist, Dietician, Hearing Aid Acousticians, Occupational Therapy, Podiatry, Speech Therapy, Nursing Services, Clinical, Psychology and Social Workers. Out of Hospital Audiologist, Dietician, Hearing Aid Acousticians, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy, Nursing Services, Clinical, Psychology and Social Workers.	100% Alliance Midmed Rate 100% Alliance Midmed Rate R4 500 per family	Call the Scheme on 0860 00 21 01 for more information. Call the Scheme on 0860 00 21 01 for more information.
RENAL DIALYSIS: Acute & Chronic	100% Alliance Midmed Rate	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
NON-SURGICAL PROCEDURES Non-Surgical procedures & tests In Hospital Out of Hospital The Scheme will pay the cost of PMB treatment according to legal requirements.	100% Alliance Midmed Rate 100% Alliance Midmed Rate subject to MO R3 850 M1 R5 980	Pre-authorisation required. Call the Scheme on 0860 00 21 01. Pre-authorisation required. Call the Scheme on 0860 00 21 01.

Benefits paid from the Essential Day to Day Benefit (EDDB) and PMSA

Benefits in this section are subject to your PMSA. The full value of your 2010 savings are available to you from 1 January of the benefit year.

ALTERNATIVE HEALTHCARE PRACTITIONER (eg: Homeopath, Naturopath) Consultations Medication	100% Alliance Midmed Rate 100% Single Exit Price	R10 co-payment per consultation. R15 co-payment per script.	DEFINITIONS: SAOA South African Optometric Association Alliance Midmed Rate A rate as defined by the Scheme
PHARMACY ADVISED THERAPY (PAT)	R120 per purchase up to a max of 12 purchases per annum	R15 co-payment per script.	
OPTICAL Frame Lenses	100% of SAOA Tariff R840 per beneficiary per annum White single vision, bi-focal/multi-focal	No benefit for sunglasses and/or repairs to broken glasses.	
PHYSIOTHERAPY, BIOKINETICS & CHIROPRACTORS Out of Hospital	R2 900 per family		

PLEASE NOTE THAT THE EDDB LIMIT IS UP TO A MAXIMUM OF R900 PER FAMILY - R340 PER ADULT AND R110 PER CHILD TO A MAXIMUM OF 2 ADULTS AND 2 CHILDREN.