

SPECIAL EXCLUSIONS

The list of Special Exclusions indicates what the Scheme does not pay for. These are intended to protect the Scheme and members from abuse, which could eventually lead to unaffordable increases in contributions.

OPTION A & B

With due regard to the Prescribed Minimum Benefits,

1. Unless otherwise provided for or decided by the Board, expenses incurred in connection with any of the following will not be paid by the Scheme:

- 1.1 All costs of whatsoever nature incurred for treatment of sickness conditions or injuries sustained by a member or a dependant and for which any other party may be liable, unless the Board is satisfied that there is no reasonable prospect of the member or dependant recovering adequate damages from the other party. Where such a claim, after deliberation, is repudiated by the parties concerned, the member is entitled to such benefits as would have applied under normal conditions, irrespective of the lapse of time.
- 1.2 All costs which in the opinion of the Scheme's medical advisor are not medically necessary and appropriate and necessary to meet the health care needs of the patient, consistent with the diagnosis or condition; rendered in a cost effective manner and type of setting appropriate to the supply of the service required for purposes other than comfort or convenience; and consistent in type, frequency and duration of treatment with scientifically based guidelines of medical practice and of demonstrated medical value;
- 1.3 Treatment and procedures for cosmetic purposes.
- 1.4 Holidays for recuperative purposes.
- 1.5 The treatment of obesity.
- 1.6 Any ailment, disease, disorder, condition or disability which existed at the Admission Date and which the Member or Dependant should have disclosed to the Scheme when making application for admission/ registration as a Member/Dependant with the exception of a Prescribed Minimum Benefit.



- 1.7 Gum guards and gold used in connection with dental and the cost of gold as an alternative to non-precious metal in crowns, inlays and bridges.
- 1.8 Examinations for insurance, school camp, visa, employment or similar Services;
- 1.9 Traveling costs;
- 1.10 Old age homes or similar institutions catering for the aged;
- 1.11 Repairs to medical appliances such as glucometers and hearing aids, including optical frames;

2. All costs arising out of treatment not set out in the Annexes attached hereto which include:

- 2.1 Costs relating to Private wards except where motivated by the attending physician for medical reasons.
- 2.2 Costs relating to freely available treatment at Government Institutions e.g. Immunisation of children and Tuberculosis.
- 2.3 Costs relating to non-medical treatment.
- 2.4 Costs related to non-prescription sunglasses

- 2.5 Costs related to colour contact lenses, trial fitting fee, contact lens starter kit and solutions.
- 2.6 Costs relating to all refractive eye surgery, including Lasik Eye Surgery, and Radial Keratotomy.
- 2.7 Costs relating to appointments not kept or cancelled by members or dependants.
- 2.8 Costs relating to exercises e.g. ante and post natal exercises, cardiac rehabilitation.
- 2.9 Costs for the residing of the mother in maternity cases once discharged, and boarders for any other incidents.
- 2.10 Costs related to 3 Dimensional scans during pregnancy
- 2.11 Costs arising out of a Member or Dependant donating any human tissue.
- 2.12 Costs arising out of injuries sustained whilst hang-gliding, parachuting, scuba diving, bungi jumping, professional sport.

3. The Scheme shall not be liable for the purchase of the following:

- 3.1 Patent medicines and proprietary preparations;

- 3.2 Applicators, toiletries and cosmetic preparations;
- 3.3 Bandages, cotton wool and other consumable items;
- 3.4 patented foods, including baby foods;
- 3.5 tonics, slimming preparations and drugs as advertised to the public;
- 3.6 household and biochemical remedies;
- 3.7 aids such as syringes (other than for diabetics), instruments;
- 3.8 domestic and herbal remedies, homeopathic remedies and preparations not registered under the Medicines Control Council;
- 3.9 contraceptives and related devices;
- 3.10 stop smoking aids;
- 3.11 multi-vitamins, tonics and mineral supplements;
- 3.12 batteries for glucometers and hearing aids;
- 3.13 optical accessories;
- 3.14 aphrodisiacs.

4. Costs that are more than the annual maximum benefit to which a member is entitled in terms of the rules of the Scheme.

5. Costs for services rendered by:

- 5.1 persons not registered with a recognised professional body constituted in terms of an Act of Parliament (e.g. aromatherapists; reflexologists); or
- 5.2 any institution, nursing home or similar institution except a state or provincial hospital not registered in terms of any law.
- 5.3 any service rendered anywhere in the world outside of the Republic of South Africa.
- 5.4 Mammary surgery except where this is related to carcinoma, tumours and abscesses.
- 5.5 Elective maxillo-facial and oral surgery. Hyperbaric oxygen treatment.
- 5.6 Cochlear Implants.

The above list does not purport to be exhaustive but no Member shall be entitled to contend that he is entitled to any Benefit in respect of any condition referred to therein.