

Exclusions

The list of exclusions indicates what the Scheme does not pay for and is valid for Options A and B. These are intended to protect the Scheme and its members from abuse that could lead to contribution increases.

The list included below is not exhaustive but no member or their dependant(s) is entitled to claim for payment of any treatment, service or item as listed.

With due regard to Prescribed Minimum Benefits, and unless otherwise provided for; or decided by the Board of Trustees, the following will not be paid by the Scheme:

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 Scheme's 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.
2. All costs which in the opinion of the Scheme's medical advisor are not medically necessary and appropriate to meet the healthcare needs of the patient, is 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.
3. 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.
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 relating to treatment that is freely available at government institutions (e.g. immunisations, TB treatment).
6. Hyperbaric oxygen treatment.
7. Cochlear implants.
8. Private wards unless motivated by the attending physician and for sound medical reasons.
9. Services rendered by persons not registered with a recognised professional body constituted by an act of Parliament.
10. Services rendered by any institution (except a State or Provincial hospital) that is not registered in terms of law.
11. Services rendered outside the borders of South Africa.
12. Mammary surgery, except when related to carcinoma, tumours and abscesses.
13. Elective maxillofacial and oral surgery.
14. All costs relating to cancelled appointments or “no shows”.
15. Holidays for recuperative purposes, travelling costs (including to and from hospital) or accommodation once discharged from hospital.
16. Costs relating to non-medical treatment.
17. Treatment of obesity, stop smoking; contraceptives and related devices including aphrodisiacs.
18. Treatment and procedures for cosmetic purposes, including cosmetic dentistry and the cost of gold as an alternative to non-precious metal in crowns, inlays and bridges.
19. Examinations or similar services for insurance, school camp, visa or employment purposes.
20. Old age homes or similar institutions catering for the aged.
21. Optical accessories, non-prescription sunglasses, colour contact lenses, trial fitting fee, contact lens starter kits and solutions.
22. All refractive eye surgery, including Lasik eye surgery and radial keratotomy.
23. Exercise or fitness equipment or programmes e.g. ante- and post natal exercises, cardiac rehabilitation.
24. 3D scans during pregnancy.
25. Costs arising out of a member or dependant donating human tissue.
26. Injuries sustained or conditions developed as a result of participation in high risk/adventure/professional sports.
27. Repairs to; and batteries for Glucometers, hearing aids or similar appliances.
28. Patent medicines and proprietary preparations.
29. Toiletries, cosmetic preparations and other consumable or disposable items such as syringes (other than for diabetics).
30. Patented foods, including baby foods; tonics, slimming preparations, multi-vitamins, and mineral supplements.
31. Household, biochemical, herbal or homeopathic remedies and preparations not registered with the Medicines Control Council.