



The **Custom** option is aimed at the young family and is a cost-effective solution to manage your healthcare. Day-to-day benefits are provided via the CareCross network and hospitalisation is available at any public or private facility.

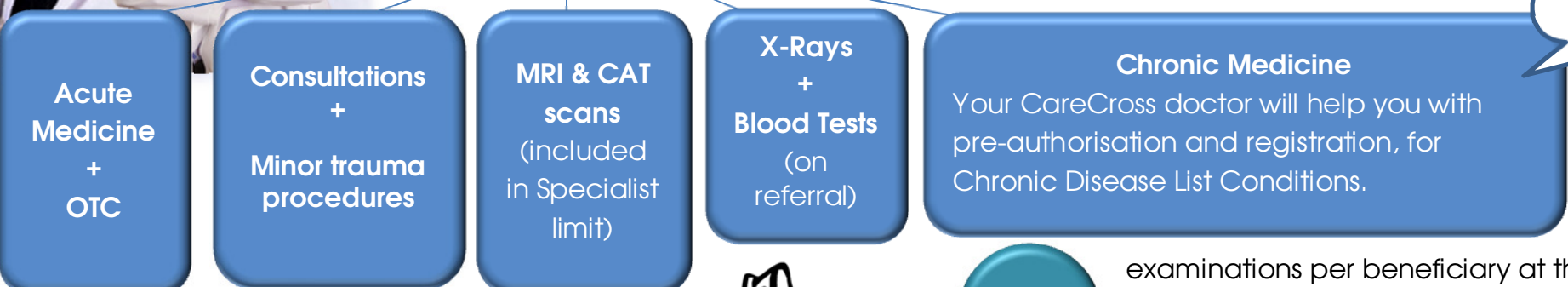


Taking care of our own

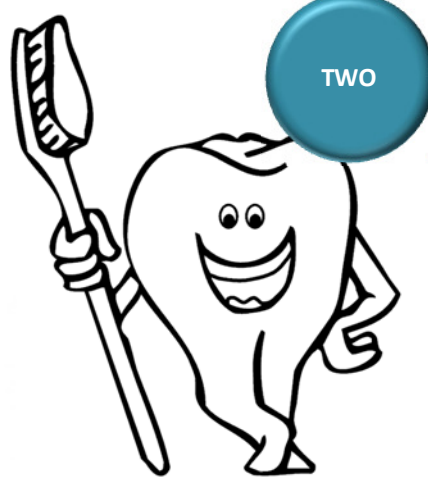
The CareCross network **doctors** provide medical treatment for your healthcare needs. **Specialist** care is available via the CareCross doctor who will give a referral letter; the member must contact the call centre and obtain an authorisation number.

Specialist limits are shown below:
M= R2500
M+= R5000

Your selected CareCross doctor will cover the following:



➤ This option has an OTC limit (see SoB) of 5 scripts per family per year.
➤ If your income changes please contact the call-centre.



TWO

examinations per beneficiary at the CareCross network **dentists** per year are allowed.

Treatment at the dentist includes:

- ✓ Fillings
- ✓ Extractions
- ✓ Scale & polish
- ✓ Emergency pain relief
- ✓ 1 set of dentures for adult members every 2 years
- ✓ Injury and trauma **may** be paid as hospitalisation

During your **pregnancy** you can go to the CareCross network doctor for your check-ups.

When you go to hospital to have your baby, the cost will be paid from the hospital limit.

You must phone us to register on the Maternity Programme!!!



Hospital Treatment

• All treatment while in the public or private facility will be paid for from the hospital limit.



• **Medicines** you take home with you will be provided for up to seven days and will be paid from the hospital limit.



• In the event of an emergency, an **ambulance** will take you to the nearest hospital. This is paid from the hospital limit.



Contact the call centre to get a pre-authorisation number when you need to go to hospital!



Benefits include

- 1 examination per beneficiary at a CareCross network **optometrist**
- one pair of frames with lenses per beneficiary per two year cycle

2012 Contribution Table

<R5500	Monthly	R5501-R10 000	Monthly	R10 001+	Monthly
Principal	R630	Principal	R733	Principal	R953
Adult	R455	Adult	R529	Adult	R687
Child	R140	Child	R163	Child	R212