



The **Optimum** option is the flagship option of the Fund aimed at families who need comprehensive medical cover. This option provides comprehensive hospital, chronic medicine and day-to-day benefits paid from risk. PMB treatment in and out of hospital is paid from risk as well.



Taking care of our own



You are covered for medical treatment with a **doctor or specialist** of your choice. These costs will be covered at the Moto Health Care negotiated rate.

Other day to day benefits covered at the Moto Health Care negotiated rate:

Acute Medicine

limited to:
M = R6 962
M+1 = R8 316
M+2 = R9 660
M+3 = R10 563
M+4 = R11 340

OTC Medicine

subject to Acute limit: R126 per event

MRI & CAT scans

(pre-auth)
two scans per beneficiary per annum

X-Rays + Pathology + Radiology

> A Designated Service Provider to be used for the HIV chronic benefit.
> Chronic medication for all other conditions may be obtained from any pharmacy or dispensing doctor.

Basic & Specialised Dentistry at a service provider of your choice will be covered at the negotiated rate subject to the limits below:

Basic: M = R1575 M+ = R3150
Specialised: M = R8 740 M+ = R13 000

Children under 7 may be paid as Hospitalisation (Subject to pre-authorization. Injury and trauma **may** be paid as hospitalisation)



During your **pregnancy** 12 ante-natal visits + 2 scans will be covered at the Moto Health Care negotiated rate.

Home births & hospital deliveries are covered at the Moto Health Care negotiated rate + two paediatric visits.

You must phone us to register on the Maternity Programme!



If you are diagnosed with a chronic condition and need medication on an on-going basis, you must apply for the Chronic Medication benefit.

Chronic medication will be supplied for the 26 Chronic Disease List conditions + 48 additional conditions.

Limits on additional 48 conditions:
M = R4000 M+ = R8 000



Your **optometrist** benefit is covered at the Moto Health Care negotiated rate with allocated amounts for:

- 1 frame: R990 + lenses per member per 2 year cycle **OR**
- Contact lenses: R2130 per member per year



Hospital Treatment.

• All treatment while in hospital will be paid at the Moto Health Care negotiated rate.



• Medicines to take home with you will be provided for up to seven days and will be paid at the Moto Health Care negotiated rate.



• Road & air **ambulance** benefit covers all emergencies between hospitals and is paid at the Moto Health Care negotiated rate.



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

2012 Contribution Table

Contribution	Monthly
Principal	R3412
Adult	R2906
Child	R 853