

BENEFIT EXCLUSIONS

1. Unless otherwise decided by the Management Board, costs and or expenses incurred by the member and or any dependant in connection with any of the following shall not be paid by the Fund:-
 - 1.1 Purchase of patent foods including baby foods, patent medicines, preparations of the type generally promoted to the public to increase consumption, cosmetics, proprietary preparations, biological substances, contraceptives and slimming preparations, medicines advertised to the public and domestic-, biochemical-, or herbal remedies except when prescribed by a homeopath, anti-smoking treatment and substances.
 - 1.2 Expenses arising out of wilful self-injury; or attempted suicide or professional sport or speed contests and/or speed trials; provided that an accident resulting from participation in school organised sports shall not be deemed to be excluded in terms of the Fund Rules.
 - 1.3 Treatments or operations for purely cosmetic purposes, obesity, infertility and artificial insemination, as described by Act 65 of 1983, The Human Tissue Act, or undertaken to facilitate pregnancy except for the pickwician syndrome
 - 1.4 Expenses arising from or connected with, misconduct, other operations/procedures of choice other than circumcisions and preventive procedures..
Note: "Preventive procedures" do not include the following:
 - Preventive influenza measures prescribed by a medical practitioner;
 - Hibtiter and Tetatiter vaccinations;
 - Vaccinations as approved by the Department of Health;
 - Preventative Malaria measures prescribed by a medical practitioner.
 - 1.5 Expenses arising from any event, which is connected with war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Any foreseeable act, of any person acting on behalf of or in connection with any organisation, with activities towards the overthrow, by force of any government (whether with legal authority or not) or by any foreseeable act of terrorism or violence.
 - 1.6 Treatment for Alzheimer's disease, frail care and sickbay care in retirement villages, old age homes or private residences.
 - 1.7 Services rendered by naturopaths and any other person not registered with the South African Medical and Dental Council as a medical auxiliary or registered with the South African Nursing Council as a registered nurse.
 - 1.8 Medical cover outside the borders of South Africa: Moto Health Care will cover medical services rendered in the SADEC regions only, treatment will be paid in accordance with the reference price list and the scheme will apply the South African currency exchange rate applicable on the date the treatment was rendered. Members travelling outside the borders of South Africa to participate in non – professional or professional sports must ensure he/she takes out additional cover as this will not be covered by Moto Health Care.
 - 1.9 No benefits shall be paid for sunglasses or lenses for sunglasses.
 - 1.10 Sleep clinics and holidays for recuperative purposes.
 - 1.11 The cost of contraceptives, examinations, preparations and apparatus, and treatment exclusively for the purpose of contraception.
 - 1.12 Examinations or tests requested for emigration, immigration, insurance policies, employment, admission to schools, school camps or universities, court medical reports, fitness examinations and tests.
 - 1.13 Breathing exercises for chronic airway diseases.
 - 1.14 Toiletries, cleansing agents, anabolic steroids, sun-block.
 - 1.15 Account for appointments not kept by members.
 - 1.16 Efamol G and related products, vitamins, tonics and minerals except for potassium with a diuretic and pre-natal vitamin.
 - 1.17 Telephonic consultations with medical practitioners.
 - 1.18 Aphrodisiacs.
 - 1.19 Batteries for Hearing Aids
 - 1.20 Ante- and post- natal exercises or classes, or mother-craft and breast feeding instructions.
 - 1.21 Costs, which are more than the annual maximum due to the member and his/her dependants in a given medical year.
 - 1.22 Contact lens cleaning materials and spectacle/contact lens cases.
 - 1.23 Experimental, unproven or unregistered treatment or practices.
 - 1.24 Injuries on duty or occupational disease (The member must advise the service provider that he/she was injured on duty (IOD) or that the problem is related to the occupational environment (i.e. an occupational disease case) which is not the medical fund's responsibility, the Workman's Compensation Act covers claims of such nature.)
 - 1.25 Medical treatment in a research environment.
 - 1.26 Operations, medicines, treatment and procedures for gender alteration or re-alignment for personal reasons and not directly caused by or related to illness, accident or disease. Furthermore, any medical condition or complication that arises at a later stage, whether directly or indirectly, as a result of the original excluded treatment is similarly excluded from benefits, unless complications qualify as a PMB.
 - 1.27 Travelling expenses.
 - 1.28 Drugs, where there is no evidence to prove efficacy or cost effectiveness for chronic conditions.
 - 1.29 Cost of repairs, maintenance, parts or accessories of external appliances.
 - 1.30 Skin lesions, except where cancer is proven by submission of histology results.
 - 1.31 Any condition which arises from the deliberate refusal of medical treatment except in cases of terminally ill patients
 - 1.32 Reversal of vasectomies/sterilisation.
 - 1.33 The following Dental services are excluded:-
 - 1.33.1 Services mentioned in Rule 13 per B1, B2, B3,B4 B5, B6 and B7 where no written authorisation was given by the Fund;
 - 1.33.2 The cost of gold, metal or other inlays in a denture or crown;
 - 1.33.3 Fee for after hours visits which the Fund considers as convenience visits;
 - 1.33.4 Bleaching of vital teeth;
 - 1.33.5 Unregistered items and items listed as "by agreement" or "Not Applicable" in the National Reference Price List by the Council for Medical Schemes for Dentistry and Dental Technician list of fees;
 - 1.33.6 Lingual orthodontic treatment;
 - 1.33.7 Services which deviate from the available guidelines of the National Reference Price List by the Department of Health and which are deemed to be excluded from benefits after evaluation of the available information;
 - 1.33.8 Gum guards for sport purposes;
 - 1.33.9 Laboratory costs, which according to the Fund's norms and judgement, seem to be above the general cost claimed by other dental service providers and dental laboratories treating similar conditions;
 - 1.33.10 Services or procedures which are regarded by the Fund as cosmetic, when alternative functional services exist (in which case the benefit will be excluded entirely or in part and/or paid in accordance with the cost of such functional alternative service).
 - 1.34 The cost of a written report compiled by a dental practitioner or specialist for which prior authorisation was not granted by the Fund.