



	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b># IN HOSPITAL COVER * (SUBJECT TO GENESIS ISSUING A HOSPITAL ADMISSION REFERENCE NUMBER)</b>				
<b>Overall annual limit</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>General practitioners &amp; medical specialists</b>	100% of cost up to Scale of Benefits	100% of cost up to Private Rate	100% of cost up to Private Rate	100% of cost up to Private Rate
<b>Ward fees</b>	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits
<b>Psychiatric treatment</b>	100% of cost up to Scale of Benefits 3 days per person p.a. in hospital & 18 days per person p.a. in a registered facility	100% of cost up to Private Rate 3 days per person p.a. in hospital & 18 days per person p.a. in a registered facility	100% of cost up to Private Rate 3 days per person p.a. in hospital & 18 days per person p.a. in a registered facility	100% of cost up to Private Rate 3 days per person p.a. in hospital & 18 days per person p.a. in a registered facility
<b>Blood transfusion</b>	100% of cost up to Scale of Benefits for material, apparatus & operator's fees	100% of cost up to Scale of Benefits for material, apparatus & operator's fees	100% of cost up to Scale of Benefits for material, apparatus & operator's fees	100% of cost up to Scale of Benefits for material, apparatus & operator's fees
<b>Haemodialysis</b>	No benefit	100% of cost up to R300 000 per member family p.a. at Scale of Benefits	100% of cost up to R300 000 per member family p.a. at Scale of Benefits	100% of cost up to R300 000 per member family p.a. at Scale of Benefits
<b>Internal medical / surgical appliances</b>	50% of cost up to R20 000 per member family p.a.	100% of cost up to R30 000 per member family p.a.	100% of cost up to R30 000 per member family p.a.	100% of cost up to R30 000 per member family p.a.
<b>X-rays &amp; pathology services</b>	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits
<b>MRI &amp; CT scans (excluding dento-alveolar procedures, migraine, conservative treatment of back/neck conditions and diagnostic purposes unless pre-approved)</b>	100% of cost up to Scale of Benefits Member has a co-payment of R2 500 per scan Up to 2 scans per member family p.a.	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits
<b>Physiotherapy</b>	No benefit	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits	100% of cost up to Scale of Benefits
<b>Maxillo-facial surgery</b>	No benefit	100% of cost up to Private Rate Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, x-rays, root treatment, periodontal services, dentures, orthodontics, tooth extractions and related costs)	100% of cost up to Private Rate Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, x-rays, root treatment, periodontal services, dentures, orthodontics, tooth extractions and related costs)	100% of cost up to Private Rate Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, x-rays, root treatment, periodontal services, dentures, orthodontics, tooth extractions and related costs)
<b>Dental (part of "Dentistry" benefit)</b>	100% of cost up to Scale of Benefits for the surgical removal of impacted teeth, limited to the lower of cost or R9 000 per case  Subject to Genesis protocols  100% of cost up to Scale of Benefits for child beneficiaries, under the age of eight, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R9 000 per case  Limited to 1 hospital admission per beneficiary p.a.	100% of cost up to Scale of Benefits for the surgical removal of impacted teeth, limited to the lower of cost or R9 000 per case  Subject to Genesis protocols  100% of cost up to Scale of Benefits for child beneficiaries, under the age of eight, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R9 000 per case  Limited to 1 hospital admission per beneficiary p.a.	100% of cost up to Scale of Benefits for the surgical removal of impacted teeth, limited to the lower of cost or R9 000 per case  Subject to Genesis protocols  100% of cost up to Scale of Benefits for child beneficiaries, under the age of eight, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R9 000 per case  Limited to 1 hospital admission per beneficiary p.a.	100% of cost up to Scale of Benefits for the surgical removal of impacted teeth, limited to the lower of cost or R9 000 per case  Subject to Genesis protocols  100% of cost up to Scale of Benefits for child beneficiaries, under the age of eight, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R9 000 per case  Limited to 1 hospital admission per beneficiary p.a.



	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b># IN HOSPITAL COVER (CONTINUED)</b>				
Medicines used while hospitalised	100% of legislated cost	100% of legislated cost	100% of legislated cost	100% of legislated cost
Surgical procedures in doctors rooms	100% of cost up to Scale of Benefits for qualifying surgical procedures that would otherwise necessitate admission to a hospital	100% of cost up to Private Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	100% of cost up to Private Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital	100% of cost up to Private Rate for qualifying surgical procedures that would otherwise necessitate admission to a hospital
Breast reduction & augmentations	No benefit	No benefit	100% of cost subject to available savings balance	100% of cost subject to available savings balance
Cosmetic surgery, including treatment for obesity and elective procedures	No benefit	No benefit	100% of cost subject to available savings balance	100% of cost subject to available savings balance
Treatment relating to impotence	No benefit	No benefit	100% of cost subject to available savings balance	100% of cost subject to available savings balance
# Statutory Prescribed Minimum Benefits (PMB's)	In private hospitals, benefits and limits as above In public or state hospitals, benefits as prescribed by law	In private hospitals, benefits and limits as above In public or state hospitals, benefits as prescribed by law	In private hospitals, benefits and limits as above In public or state hospitals, benefits as prescribed by law	In private hospitals, benefits and limits as above In public or state hospitals, benefits as prescribed by law

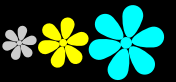
	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b>AUXILIARY SERVICES</b>				
Endoscopy (diagnostic)	No benefit	R1 600 per procedure for colonoscopy & gastroscopy (all inclusive)	R1 600 per procedure for colonoscopy & gastroscopy (all inclusive)	R1 600 per procedure for colonoscopy & gastroscopy (all inclusive)
Emergency pre-hospital treatment, evacuation and transport, including inter hospital transfers within RSA	100% of cost when using the preferred provider (ER24)	100% of cost when using the preferred provider (ER24)	100% of cost when using the preferred provider (ER24)	100% of cost when using the preferred provider (ER24)

	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b># MAJOR MEDICAL ILLNESS COVER * (SUBJECT TO GENESIS ISSUING A HOSPITAL ADMISSION REFERENCE NUMBER)</b>				
Procedures and medication administered in and out of hospital for:-	Limited to statutory Prescribed Minimum Benefits (PMB's)	Annual limit R550 000 per beneficiary up to Private Rate for cancer, stroke, motor-neuron disease and organ transplant. Further sub-limits apply for:	Annual limit R550 000 per beneficiary up to Private Rate for cancer, stroke, motor-neuron disease and organ transplant. Further sub-limits apply for:	Annual limit R550 000 per beneficiary up to Private Rate for cancer, stroke, motor-neuron disease and organ transplant. Further sub-limits apply for:
Cancer		Oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRI/CT/PET scans, pathology tests & materials up to R200 000 per beneficiary p.a.	Oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRI/CT/PET scans, pathology tests & materials up to R200 000 per beneficiary p.a.	Oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRI/CT/PET scans, pathology tests & materials up to R200 000 per beneficiary p.a.
Stroke		In hospital rehabilitation up to R75 000 per member family p.a.	In hospital rehabilitation up to R75 000 per member family p.a.	In hospital rehabilitation up to R75 000 per member family p.a.
Organ transplant		Cost of immunosuppressant medication up to R80 000 per member family p.a.	Cost of immunosuppressant medication up to R80 000 per member family p.a.	Cost of immunosuppressant medication up to R80 000 per member family p.a.
Hospice: ▶ Accommodation ▶ Home care visits ▶ Home visits by medical practitioner		100% of cost R165 per day 100% of cost up to Scale of Benefits	100% of cost R165 per day 100% of cost up to Scale of Benefits	100% of cost R165 per day 100% of cost up to Scale of Benefits



	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b># CHRONIC COVER* (SUBJECT TO AUTHORISATION &amp; REGISTRATION)</b>				
<b>Prescribed chronic disease list conditions</b>	In accordance with the published therapeutic algorithms 100% of the cost of formulary drugs	In accordance with the published therapeutic algorithms 100% of the cost of formulary drugs	In accordance with the published therapeutic algorithms 100% of the cost of formulary drugs	In accordance with the published therapeutic algorithms 100% of the cost of formulary drugs

	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
<b># OUT OF HOSPITAL</b>				
<b>Savings facility</b>	No benefit	No benefit	R 2 580 per adult p.a. **	R 5 100 per adult p.a. **
<b>Medicines</b>	No benefit	No benefit	100% of legislated cost subject to available savings balance	100% of legislated cost limited to R2 280 per adult p.a. ** Balance subject to available savings balance
<b>Consultation benefit:</b> General practitioners & medical specialists Speech therapy & audiology Chiropractic services Dietician's services Psychologist Social worker Physiotherapy / Biokenetics Optometrist Alternative treatments Homeopath & related services	No benefit	No benefit	100% of cost up to Private Rate subject to available savings balance	Six (6) consultations per adult p.a. with any healthcare provider registered with the Health Professions Council of SA, subject to a maximum amount of the lesser of cost or R250 per consultation ** Balance paid at 100% of cost up to Private Rate subject to available savings balance
<b>Spectacles &amp; contact lenses</b>	No benefit	No benefit	100% of cost subject to available savings balance	100% of cost subject to available savings balance
<b>External surgical appliances and/or repair</b>	No benefit	No benefit	100% of cost subject to available savings balance	100% of cost subject to available savings balance
<b>Radiology (i.e. X-rays) and pathology services</b>	No benefit	No benefit	100% of cost up to Private Rate subject to available savings balance	100% of cost up to Private Rate subject to available savings balance
<b>Dentistry</b>	The lower of cost or Scale of Benefits up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a Dental Practitioner: <ul style="list-style-type: none"><li>▶ Two consultations</li><li>▶ Fillings</li><li>▶ Tooth extractions</li><li>▶ X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li><li>▶ Root canal (excluding root canal treatment on wisdoms and excluding crowns and temporary / provisional crowns)</li><li>▶ * Surgical removal of teeth including wisdom teeth where pathology and pain are directly associated with wisdom teeth</li></ul>	The lower of cost or Scale of Benefits up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a Dental Practitioner: <ul style="list-style-type: none"><li>▶ Two consultations</li><li>▶ Fillings</li><li>▶ Tooth extractions</li><li>▶ X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li><li>▶ Root canal (excluding root canal treatment on wisdoms and excluding crowns and temporary / provisional crowns)</li><li>▶ * Surgical removal of teeth including wisdom teeth where pathology and pain are directly associated with wisdom teeth</li></ul>	The lower of cost or Scale of Benefits up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a Dental Practitioner: <ul style="list-style-type: none"><li>▶ Two consultations</li><li>▶ Fillings</li><li>▶ Tooth extractions</li><li>▶ X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li><li>▶ Root canal (excluding root canal treatment on wisdoms and excluding crowns and temporary / provisional crowns)</li><li>▶ * Surgical removal of teeth including wisdom teeth where pathology and pain are directly associated with wisdom teeth</li></ul>	The lower of cost or Scale of Benefits up to R25 000 per beneficiary p.a. for the following qualifying dental benefits when obtained from a Dental Practitioner: <ul style="list-style-type: none"><li>▶ Two consultations</li><li>▶ Fillings</li><li>▶ Tooth extractions</li><li>▶ X-rays for conservative dentistry (excluding wide angle / panorex imaging and CT / MRI scans)</li><li>▶ Root canal (excluding root canal treatment on wisdoms and excluding crowns and temporary / provisional crowns)</li><li>▶ * Surgical removal of teeth including wisdom teeth where pathology and pain are directly associated with wisdom teeth</li></ul>



Benefits reflected in this schedule are for the full benefit year and will be pro-rated for those members joining Genesis during the benefit year.

**Scale of Benefits:** means the schedule of tariffs formerly known as the National Health Reference Price List ("NHRPL") in respect of relevant health services determined and published by the Department of Health that was in operation on 1 July 2010, as adjusted by Genesis, or the fee determined in terms of any agreement between the Scheme and a service provider(s) in respect of the payment of relevant health services.

**Private Rate:** Means the private rate at which Genesis will reimburse medical practitioners.

- \* These benefits are subject to Genesis issuing a hospital admission reference number.
- \*\* Beneficiaries on all options share the benefits of adult members, unless expressly stated to the contrary.

# PMB's cannot be limited beyond the limits prescribed by law. For further information contact Genesis.

Members of the Private Plus and Private Comprehensive options are subject to a three (3) month cancellation period.

The Scheme Rules, including a list of excluded conditions, procedures and services for all benefit options are available on request.



## CONTRIBUTIONS 2012

CONTRIBUTIONS	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
Adult	R750 per month	R1 115 per month	R1 360 per month	R1 965 per month
First child dependant	R320 per month	R320 per month	R320 per month	R320 per month
Each additional child dependant	R60 per month	R60 per month	R60 per month	R60 per month

### ANNUAL OUT OF HOSPITAL BENEFIT FACILITY PER ADULT - INCLUDED IN CONTRIBUTIONS

CONTRIBUTIONS	PRIVATE CHOICE	PRIVATE	PRIVATE PLUS	PRIVATE COMPREHENSIVE
Savings Facility	R0	R0	R2 580	R5 100
Medication Benefit	R0	R0	R0	R2 280
Consultation Benefit	R0	R0	R0	R1 500 (6 x R250 each)
Dental Benefit	R25 000	R25 000	R25 000	R25 000
<b>Total</b>	R25 000	R25 000	R27 580	R33 880

Whilst every effort has been made to ensure that the benefits set out herein comprise a detailed summary of the relevant Rules of Genesis, any dispute will be resolved by reference to the registered Rules of Genesis approved by the Registrar of Medical Schemes.

**Website**  
www.genesismedical.co.za

**New members**  
0861 564 6669

**Existing members**  
0860 10 20 10

**Hospital admissions**  
0860 10 62 05

**Chronic programme**  
0860 10 62 03

**Fax**  
021 447 4707

**Email**  
genesis@genesismedical.co.za

**Physical Address** The Terraces - 4th Floor - Black River Park - Fir Street - Observatory - 7925

**Postal Address** PO Box 5467 - Cape Town - 8000

