

Furnmed Sick Benefit Society 2012



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HOSPITALISATION	ANNUAL BENEFIT
HOSPITAL COVER - including treatment and services related to hospitalisation costs, Radiology including MRI / CT Scans and Pathology, Blood transfusions, Oncology, Renal Dialysis and Internal Prosthesis.	R 100 000 per family subject to R 30 000 event limit. Pre-authorisation through MSO is required for all Hospital admissions.
Maternity Benefit	Subject to event limit per family - no cover for the first 9 months of joining. Pre-authorisation is required from MSO. This benefit only applies to confinement. All day to day treatment will be subject to the Day to Day benefit limits.
Surgical Dentistry (as out-patient)	R 5 000 per family per annum (subject to pre-authorisation from MSO)
Optical Surgery (as out-patient)	R 2 500 per family per annum (subject to pre-authorisation from MSO)
Frail Care, Step Down Facility	R 1 000 per family (subject to pre-authorisation from MSO)
DAY TO DAY BENEFITS	ANNUAL BENEFIT
GP and small in-rooms procedures	7 visits per beneficiary per annum. Member's are required to select a maximum of 2 GP's from the Eminent Wealth Provider list. Only these selected providers will be paid for services.
Specialist Visits (out of Hospital)	R 1 000 per family (this benefit is only available on referral from your selected General Practitioner)
Out of network visits	1 visit per beneficiary or 2 visits per family. Limited to R 500 per event including consultation, services and medication
Emergency GP Visits and Emergency facilities	R 500 per family per annum - Only medical emergencies after 18:00 weekdays and after 13:00 weekends will be considered for payment.
Pathology Benefit	Unlimited if clinically appropriate and referred by contracted network providers. Specialist requested tests are not covered. A Further R 500 per family will be available for pathology benefits outside the EWC protocol.
Radiology Benefit	Unlimited if clinically appropriate and referred by contracted network provider. Specialist requested tests are not covered. Foetal/Maternal ultrasound scans are limited to 2 scans (2D) per pregnancy. A Further R 500 per family will be available for radiology benefits outside the EWC protocol.
MRI / CT Scan (as out-patient)	R 2 500 per family per annum (subject to pre-authorisation through MSO)
Acute Medication Benefit	Unlimited if clinically appropriate and strictly in accordance with Mediscor approved Formulary and medicine protocol. Members have to obtain a prescription from their selected GP and obtain the medication from selected Pharmacies only.
Chronic Medication Benefit	Unlimited cover for 20 approved conditions according to the Core Mediscor formulary and medicine protocol. A further R 5 000 per family available for chronic medication which includes an additional 6 conditions. Chronic prescriptions that fall outside the Core Mediscor formulary will be approved as part of the additional Chronic benefit. (Subject to the Reference Price List and a 30% co-payment) No further extension for medication will be allowed. Members are required to register for Chronic medication. Medipost is the approved provider.
Dentistry	Conservative Dentistry / Basic Dentistry including consultation, examination, fillings and extraction. Dentures available every 2 years per beneficiary - Dental benefits must be approved through DRC, members may only utilise the services of the DRC Contracted network.
Specialised Dentistry	R 1 000 per family per annum, excluding Orthodontic treatment and services.
Emergency out of network dental benefit	1 Consultation per beneficiary per annum. Emergency pain and sepsis treatment and extraction only. Subject to DRC approval which includes clinical and treatment protocols.
Optical Benefit	R 650 per beneficiary including 1 Consultation per annum. 1 pair of spectacles per beneficiary every 24 months. Contact lenses, tinted lenses and any accessories are excluded.
Remedial therapies, including Physiotherapy, Bio-Kinetics, Hearing Aid, Acoustician, Podiatry, Psychology, Speech Therapy, Social Workers.	R 500 per family per annum
External Prosthesis (out of hospital)	R 1 000 per family per annum
Appliances and Orthopaedic Supplies (Nebulisers, Oxygen, Crutches, Braces)	R 500 per family per annum
HIV Benefit	None
Ambulance Services	Netcare 911

Claims and Benefit Queries: 086 163 6840 furnmed@eminentwealth.co.za
 Hospital Authorisation: 011 259 5054 furnmed@mso.co.za
 Dental Benefit Authorisation: 086 111 5057
 Mediscor (ChroniLine) 0860 119 553
 Emergency Ambulance Service: 082 911

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