

FROM  
**R368** PER MONTH

CompCare  
Wellness









SMS 'youth' to **32673** if you are keen to find out more

# NETWORX for students #RealValue




WELLNESS/INNOVATION/INTEGRITY/DETERMINED/PERFORMANCE/MOTIVATED

## SO MUCH MORE THAN JUST HEALTHCARE COVER

*NETWORX R368 gets you...*

-  Unlimited visits to the doctor.
-  Full cover for acute and chronic medicine.
-  Excellent 'out-of-hospital' benefits.
-  Full cover when injured, even during extreme sports.
-  Emergency assistance, including airlifts from the scene of an accident.
-  Radiology, pathology and specialist consultations.
-  Optometry and dental benefits.
-  Repatriation cover via the loyalty programme, Universal 360°.

*If you are...*

-  Playing sport, we've got you covered.
-  Looking for a loyalty programme, that will give you that little extra? Then Universal 360° is yours for free.
-  In need of repatriation insurance? It's covered by Universal's loyalty programme.

*Everyone's looking for value...*

- But only NETWORX can truly make value rise in 2018.
- With NETWORX you simply pay much less for better healthcare cover.
- With NETWORX you save money, without compromising care.



**Universal**  
Administrators

**NETWORX**  
*Altogether Better, Infinitely Cheaper*

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## The NETWORKX Option 2018

<p><b>In-hospital benefits</b> Prescribed Minimum Benefits: Overall Annual Limit (OAL) for non-PMB and elective admissions</p>	<ul style="list-style-type: none"> <li>• Unlimited – subject to scheme protocols</li> <li>• R1 160 000 per family per year</li> </ul>
<p><b>Services covered in hospital</b> 100% of the agreed tariff (AT), subject to the Overall Annual Limit, pre-authorisation and Network DSP hospitals. All treatment in hospital is subject to case management and scheme protocols</p>	<ul style="list-style-type: none"> <li>• GPs and specialists</li> <li>• Ward fees – general ICU and high care</li> <li>• Theatre fees</li> <li>• Medication while in hospital</li> <li>• Blood transfusions</li> <li>• Oncology</li> <li>• Surgical prostheses (PMB only)</li> <li>• Clinical technologists limited to R11 000 per family</li> <li>• Radiology – MRI, CT and PET scans</li> <li>• Pathology</li> <li>• Confinements are subject to clinical protocols</li> <li>• Psychiatric treatment is limited to 21 days in hospital</li> <li>• Organ and bone marrow transplants, plasmapheresis and renal dialysis (PMB only)</li> <li>• Cover for professional sports</li> <li>• Emergency medical treatment for injuries resulting from accidents or trauma</li> <li>• Physiotherapy</li> <li>• Alcoholism, drug dependence and narcotism</li> </ul>
<p><b>Cover for chronic conditions</b> <i>26 chronic conditions covered</i> Chronic medication is subject to the Core Formulary list of medicines and a Formulary reference price (FRP). Members are required to register for all chronic conditions</p>	<ul style="list-style-type: none"> <li>• Chronic medication is unlimited, subject to medicine formulary and if prescribed by a <b>Universal Network Provider</b> and dispensed within a Universal Network pharmacy or by a dispensing Universal Network GP. Any voluntary use of chronic medicine prescribed by an out-of-network provider and any non-formulary medicines are for the member's own account, unless pre-authorized by the medical advisor. (PMB rules apply)</li> <li>• Subject to formulary reference pricing</li> </ul>
<p><b>Unlimited day-to-day services</b> not subject to the Annual Flexi Benefit (AFB)</p> <p><b>Services subject to the use of the Universal Provider Network</b></p>	<ul style="list-style-type: none"> <li>• GP visits- unlimited at a selected Universal Network GP, subject to clinical necessity</li> <li>• Two out-of-area visits per beneficiary per annum (20% co-payment at point of service limited to a maximum of R1 000 per event, including medicine, pathology and radiology excluding facility fees)</li> <li>• Acute medication - unlimited if prescribed by a Universal Network GP, or by a specialist provided member referred by a Universal Network GP. Subject to formulary. No cover for non-formulary medicines unless otherwise pre-authorized. No cover in case of voluntary use of non-Universal providers, or voluntary use of specialist without referral by a Universal Network GP</li> <li>• Basic radiology- unlimited, subject to specific codes- referral by a Universal Network GP required</li> <li>• Basic pathology- unlimited, subject to specific codes- referral by a Universal Network GP required</li> </ul>
<p><b>Day-to-day services paid from the Annual Flexi Benefit (AFB)</b> at 100% of the agreed tariff</p> <p>AFB – R2 940 per beneficiary R4 380 per family</p>	<ul style="list-style-type: none"> <li>• Specialist consultations- limited to two per beneficiary, maximum of three per family, subject to referral by a Universal Network GP, pre-authorisation required. Referrals limited to specialists in DSP Network hospitals only. Two ante-natal visits per pregnancy</li> <li>• Basic dentistry - limited to one consultation per beneficiary including preventative care, infection control, fillings, extractions and dental X-rays at a Universal Network dentist – R1 500 PB up to R2 500 PMF</li> <li>• Optometry- limited to one test per beneficiary every 24 months, including lenses – clear plastic lenses for single vision and frames limited to R820. Bi-focals and frames limited to R1 315 at a Universal Network optometrist. Contact lenses paid from AFB</li> <li>• Hospital emergency room/casualty emergency visits</li> </ul>
<p><b>Wellness: Lifestyle and preventative care</b> Paid from risk</p>	<ul style="list-style-type: none"> <li>• Blood pressure, blood sugar, cholesterol, BMI and waist circumference- limited to R175 per beneficiary over the age of 18</li> <li>• Flu vaccinations- one dose per beneficiary per annum</li> <li>• HIV tests- one per beneficiary per annum</li> <li>• Emotional wellness benefit</li> </ul>

All information relating to the 2018 CompCare Wellness Medical Scheme benefits and contributions are subject to formal approval by the Council for Medical Schemes. On joining the scheme, all members will receive a detailed member brochure, as approved. The final registered rules of the scheme will apply.

Want to know more?

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