

Comprehensive Medical Cover  
for students from only  
**R325** PER MONTH


## CompCare Wellness NetworX


The student's choice in healthcare


Nobody wants to spend time or money 'sweating the small stuff' when it comes to healthcare cover. Your healthcare cover must work for you – every step of the way. Easier said than done? Not with CompCare Wellness NetworX, the number one brand in student healthcare.


**Get comprehensive medical cover from only R325 per month with benefits designed especially for you.**

- All major medical expenses covered, including emergency room treatment
- Excellent out-of-hospital benefits like:

 unlimited visits to your GP

 acute and chronic medication

 radiology, pathology and specialist consultations

 optometry and dentistry



### Are you...

- A professional sportsman or woman? We'll cover your injuries.
- Looking for a top-notch loyalty programme? You get access to Universal 360° for free.
- In need of repatriation? It's covered by Universal's loyalty programme.

**For your free International travel cover phone 0860 100 491**

**We're all about you  
and your future.**

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



**brand** in student  
healthcare!

## The NetworX Option 2015

<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 million per family per year</li> </ul>
<p><b>Services Covered in Hospital</b> 100% of the Agreed Tariff (AT), subject to the OAL, 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 whilst in hospital</li> <li>• Blood transfusion</li> <li>• Oncology</li> <li>• Surgical prosthesis (PMB only)</li> <li>• Clinical technologists limited to R10 110 p/f</li> <li>• Radiology – MRI, CT and PET scans</li> <li>• Pathology</li> <li>• Confinements limited 3 days for normal birth and 4 days for Caesarean section</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 dependance and narcotism</li> </ul>
<p><b>Cover for Chronic Conditions</b> 27 Chronic conditions covered 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 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-authorised 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 p/b per annum (20% co-payment at point of service limited to a maximum of R900 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-authorised. 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>Day-to-day services paid from the Annual Flexi Benefit (AFB) at 100% at the Agreed Tariff (AT)</p> <p>AFB – R2 532 p/b R3 780 p/f</p>	<ul style="list-style-type: none"> <li>• Specialist consultations - limited to 2 p/b, max 3 p/f, subject to referral by a Universal Network GP (pre-authorisation required). Referrals limited to specialists in DSP Network Hospitals only. 2 ante-natal visits per pregnancy</li> <li>• Basic dentistry - limited to 1 consultation p/b including preventative care, infection control, fillings, extractions and dental x-rays at a Universal Network Dentist</li> <li>• Optometry - limited to 1 test p/b every 24 months, including lenses – clear plastic lenses for single vision and frames limited to R695. Bi-focals and frames limited to R1 113 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 R155 p/b over the age of 18</li> <li>• Flu vaccinations - 1 dose p/b per annum - limited to R80:</li> <li>• HIV tests - 1 per annum per beneficiary</li> <li>• Emotional wellness benefit</li> </ul>

## Want to know more?

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All information relating to the 2015 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.