

IMPORTANT CHANGES TO BENEFITS SEPTEMBER 2017 -2021

Description	Benefit
Additional Congenital Benefit	An additional benefit of USD 10,000 for the treatment of congenital conditions when the condition has only manifested after the member's join date and <u>cannot be considered a pre-existing condition by normal definition</u>
Bone Marrow Transplants	Specific clarification that surgical costs of bone marrow transplants are covered in full as medically necessary treatment under in-hospital benefits, but that costs related to donor search costs and donor testing, are not eligible for benefit
Customary and Reasonable	Further definition to note that awards are limited to the USD rates charged at inception of the Service Provider Service Level Agreement, or the previous year, unless otherwise negotiated
Dental Implants	Inclusion of dental implants as eligible for benefit as per fillings, crowns and bridges under the relevant dental benefit
Dental Surgery	Medically necessary dental surgery is eligible for benefit whether in or out of hospital
Dental Treatment (Accidental Damage)	Medically necessary dental surgery for the treatment of accidental damage to teeth is eligible for benefit whether in or out of hospital
Diagnostic testing for cardio-vascular disease	The advanced imaging benefit to include coronary calcium scans for the accurate assessment of both acute and chronic cardio-vascular disease
Epidurals for pain control during childbirth	The maternity benefit includes the full costs of prescribed epidurals as medically necessary for pain control during the birthing process
Evacuation by Commercial Airline	The benefit is limited to reasonable and customary charges, which may be established by way of comparing three quotations
Idiopathic scoliosis – equipment benefit	Members diagnosed after their join date with idiopathic scoliosis can utilise relevant benefits for equipment that provides effective treatment and which may obviate requirements for higher cost surgical interventions
Kidney Dialysis	The benefits for kidney dialysis are restricted to in-hospital treatment of acute kidney failure or acute on chronic episodes
Maternity Benefits	This benefit can be utilised as per the benefit table for the biological child of a member, restricted to the membership benefits of the mother
Maternity Benefits Waiting Period	The maternity waiting period for a spouse does not apply in cases when the father has been a member for 5 years or more
New-born Benefits	To specify that these benefits are from either the mother's benefit, or from the father's benefit, but cannot be amalgamated from both parents
Physiotherapy benefit for recovery from joint surgery	To include costs of prescribed physiotherapy treatment for recovery and rehabilitation after knee surgery, including the use of registered cold pressure devices
Stem Cell Tissue Storage	Inclusion of stem cell tissue storage benefit for new born infants (50% co-payment applies)
Short Term Cover for returning immediate family	Cover for immediate family members visiting a plan holder for a maximum of 90 days. The cover is only for Accidents and Emergencies only and exclude cover for any pre-existing conditions