

# HEALTH SQUARED

## FLEX

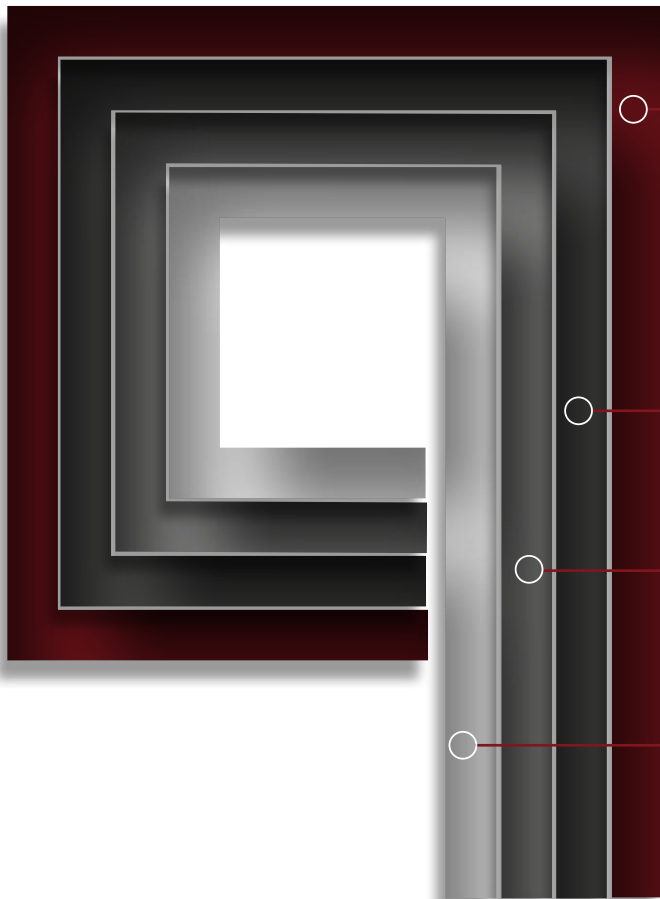


**Flex** is our flagship option and one of our most popular solutions for young, healthy families who need comprehensive, flexible cover. With the enhanced hybrid benefit structure, **Flex** offers the best of both worlds: a Medical Savings Account (**MSA**) where you have absolute freedom of choice in use of healthcare benefits **PLUS** additional stated benefits.

The **Flex** option features unlimited hospitalisation cover at our wide network of private hospitals, extended maternity benefits like specialist visits and scans (2D and 3D), as well as cover for **29** chronic conditions.



## KEY BENEFIT FEATURES



### OUT-OF-HOSPITAL BENEFITS

Day-to-day benefits are covered from the Medical Savings Account (MSA), plus additional stated benefits for GP, physio & psychology consultations, maternity cover and Preventative Care.

Medical savings & stated day-to-day benefits combined, provide cover in excess of **R21 000** per family, per annum\*

### PREVENTATIVE CARE COVER

Comprehensive range of preventative care benefits to the value of **R3 125** per family

### CHRONIC COVER

Full cover for **29** CDL chronic conditions & additional conditions covered from the MSA

### UNLIMITED HOSPITAL COVER

Extensive network of contracted hospital groups

\*Family of 4: principal member, adult dependant & 2 child dependants).

## CONTRIBUTIONS

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
2022 Contributions	R3 556	R3 195	R1 106
Medical Savings Account	R3 408	R3 060	R1 056





## RISK & CHRONIC

Private Hospitalisation	<b>Unlimited Hospitalisation</b> Contracted network hospitals*
Professional Fees	<b>100%</b> of Scheme Rate
Casualty   Emergency Room	<b>Unlimited</b> Trauma, accidents & PMB's
Maternity Benefit	<b>Normal Delivery:</b> 3 days & 2 nights <b>Caesarean Section:</b> 4 days & 3 nights
Antenatal Care	<b>Maternity Scan Cover:</b> 2x 2D scans & 1x 3D scan <b>Maternity Products:</b> R722 <b>Maternity Consultations:</b> 3x specialist, GP & midwife consultations
Internal Prosthesis	<b>PMB:</b> Unlimited <b>Non-PMB:</b> R50 000 per annum
Oncology	<b>Unlimited PMB</b> oncology treatment, in line with ICON Essential networks & protocols <b>Non-PMB</b> treatment: R250 000 per family
Specialised Radiology	<b>Unlimited</b> cover for trauma & PMB-related MRI & CT scans All other scans are covered to the value of <b>R11 356</b> per annum
Emergency Evacuation & Ambulance Services: Netcare 911	<b>Unlimited</b> road & air transport covered at <b>100%</b> of Scheme rate
PMB CDL Chronic Cover	<b>29 Conditions</b> <b>100%</b> of Scheme Rate
Additional Chronic Cover	Covered from MSA

## PREVENTATIVE CARE & DAY-TO-DAY

### Day-to-day Cover

#### Stated Benefits

<b>Primary Care Network (PCN) Consultation Benefit</b>	If the PCN benefit is selected, consultations can be used for GP, physiotherapy or psychology visits: <b>M: 6 consultations</b>   <b>M+1: 10 consultations</b>   <b>M+2+: 13 consultations</b>
<b>Non-contracted GP Cover Consultation Benefit</b>	Consultations are covered from the following stated benefits: <b>M: 4 consultations</b>   <b>M+1: 7 consultations</b>   <b>M+2+: 9 consultations</b>

#### Medical Savings Account (MSA)

<b>Annual Savings Values</b>	Principal: <b>R3 408</b>   Adult: <b>R3 060</b>   Child: <b>R1 056</b>
<b>Medical Savings Account (MSA)</b>	Benefits covered from your <b>Medical Savings Account (MSA)</b> : Conservative & Advanced Dentistry Optometry Specialist Consultations Acute & Over-the-Counter (OTC) Medication Radiology & Pathology Alternative Healthcare services

#### Preventative Care Cover

<b>Preventative Care Benefits</b>	<b>Preventative Care benefits</b> are covered to the value of <b>R3 125</b> per family, per annum
<b>Preventative Screening</b>	<b>Annual tests:</b> Blood Pressure, Blood Sugar, Cholesterol, Body Mass Index; <b>&gt;18 years</b>
<b>Mammogram (Screening)</b>	<b>Annual examination:</b> Female beneficiaries over the age of <b>40</b>
<b>Pap Smear</b>	<b>Annual examination:</b> Female beneficiaries
<b>PSA Testing</b>	<b>Annual test:</b> Male beneficiaries over the age of <b>45</b>
<b>Flu Vaccination</b>	<b>1x Dose:</b> Per beneficiary per annum
<b>Childhood Immunisations</b>	<b>Childhood immunisations up to 18 months:</b> <b>R2 304</b> per annum
<b>Oral Contraception</b>	<b>Cover for female beneficiaries</b> to the value <b>R154</b> per month & <b>R1 848</b> per annum
<b>HIV Test</b>	<b>Annual test:</b> 1x per beneficiary

\*Co-payment might apply for voluntary use of non-network hospitals