

**SUMMARY OF SERVICES AND BENEFITS**

| Services Offered               |  |               |               |
|--------------------------------|--|---------------|---------------|
| SERVICE                        | DESCRIPTION                                    | FLEXICARE     | FLEXICARE+    |
| GP Consultations               | Network GPs only. 100% of cost                 | Unlimited     | Unlimited     |
| Acute Medicine                 | 100% of cost – as per the formulary            | ✓             | ✓             |
| Maternity                      | 2 sonar scans per pregnancy                    | ✓             | ✓             |
| OTC Medicine                   | Up to R125/script – max R375 pbpa              | ✓             | ✓             |
| Chronic Medicine               | 100% of cost – as per the formulary            | 27 conditions | 27 conditions |
| HIV Medication                 | ARV's, Antibiotics, Prophylactics, Supplements | ✓             | ✓             |
| HIV Programme                  | Pathology, Radiology, Counselling              | ✓             | ✓             |
| Radiology                      | 100% of cost - B&W and sonar formulary         | ✓             | ✓             |
| Pathology                      | 100% of cost – as per the formulary            | ✓             | ✓             |
| Dentistry                      | Fillings, extractions, pain & sepsis, scaling  | ✓             | ✓             |
| Optometry                      | Frame and lenses every 2 years                 | ✓             | ✓             |
| MyDoctor                       | Portal & Health Advice Line                    | ✓             | ✓             |
| Ambulance                      | Call Centre and Ground Transport – ER24        | ✓             | ✓             |
| Emergency Trauma Stabilisation | Outpatient – Trauma Ward                       | R17 000       | R17 000       |
|                                | In-Patient – Private Hospital                  | ✗             | R300 000      |
| Death Cover (all lives)        | Accidental                                     | R15 000       | R15 000       |

## EXCLUSIONS

No benefits are offered for any services or claims that are caused by, or related to the following;

- Cosmetic surgery
- Suicide (or attempted suicide)
- Use of any drugs or narcotics
- Failure to follow medical advice
- Use of alcohol
- Nuclear incidents
- Services relating to Defence, Police, Rescue, Firefighting or Correctional Facilities
- Aviation activities
- Hazardous sports
- Motor racing
- Use of firearms
- Riots, wars, public disorder, terrorism and related events
- Criminal (or attempted criminal) activities
- Intentional exposure to danger

The following treatments, conditions and services are not covered;

- External prosthesis
- Appliances
- Specialised dentistry
- Rehabilitation, Frail-care and Hospice services
- Step-down facilities
- Take-home medicines from hospital
- Non ER24 ambulance and related emergency services
- Balance billing and split billing from providers
- Major medical expenses
- Specialist consultations

Claims resulting from road injury will be paid in instances where you agree to cede the benefits derived under the Road Accident Fund Act to A&G to cover the costs paid on your behalf by Flexicare.