

## SUMMARY OF SERVICES, BENEFITS AND EXCLUSIONS

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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 R130/script – max R390 per beneficiary per annum	✓	✓
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 – Black & White 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 – Netcare 911	✓	✓
Emergency Trauma Stabilisation	Outpatient – Trauma Ward	R17 850	R17 850
	In-Patient – Private Hospital	✗	R350 000
Death Cover (all lives)	Accidental	R15 750	R15 750

## 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 Netcare 911 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.