

BENEFITS AND RATES FOR HERITAGE HEALTH FUND MEDICAL AID FUND

Effective August 2014

	PLATINUM	GOLD	SILVER	BRONZE	BRONZE Lite	ZINC
Global Limit	75,000.00	50,000.00	30,000.00	15,000.00	12,000.00	10,000.00
Inpatient limit	52,500.00	35,000.00	21,000.00	10,500.00	8,400.00	7,000.00
Outpatient limit	22,500.00	15,000.00	9,000.00	4,500.00	3,600.00	3,000.00
Hospital Banding	All Pvt Hospitals Access: Pres. Suite (e.g. Avenues, Trauma Centre ER & hospital)	All Pvt Hospitals Access: Two-bed. Ward (e.g. Avenues, Trauma Centre ER & hospital)	All Pvt Hospitals Access: Gen. Ward (e.g. Avenues, Trauma Centre ER)	Group B,C,D,E Hospitals (e.g. St Anne's, Westend, Baines, Galen, Michael Gelfand ER & Hospital, Southmed, Corporate 24)	Group C,D,E Hospitals (Michael Gelfand ER, BMC, Mabelreign Medical, Rock Foundation Hospital, Murambi)	Government & Mission Hospitals, and municipal clinics
Hospitalisation incl. Maternity, Radiology & Pathology	Covered up to limit	Covered up to limit	Covered up to limit	Covered up to limit (Up to 7 days)	Covered up to limit (Up to 5 days)	Covered up to limit
Chronic Drugs incl. ARVs	1,500.00	1000.00	800.00	500.00	300.00	200.00
Acute Drugs	600.00	500.00	400.00	300.00	200.00	150.00
Chronic Nursing	3,000.00	2,000.00	1,200.00	1,000.00	800.00	500.00
Dental incl. dentures	2,000.00	1,500.00	1,000.00	800.00	450.00	300.00
Orthodontic	1,500.00	800.00	500.00	300.00	200.00	150.00
Optical (once in two years)	700.00	550.00	400.00	250.00	200.00	150.00
Prosthesis	4,500.00	3,500.00	2,000.00	1,500.00	800.00	400.00
Therapy	2,500.00	1,800.00	1,250.00	750.00	500.00	250.00
Psychiatric Treatment	1,700.00	1,300.00	800.00	500.00	300.00	200.00
Preventive Care	500.00	400.00	300.00	200.00	150.00	100.00
Glucometer	100.00	90.00	80.00	70.00	N/A	N/A
Hearing Aids	500.00	400.00	300.00	200.00	N/A	N/A
24hour Emergency centres & ambulance	Guaranteed Access					
Foreign Treatment	Upon specialist referral					
Travel Cover	On Application	On Application	On Application	On Application	On Application	Not Covered
Funeral Cash Benefit - Adult	1,000.00	800.00	600.00	400.00	350.00	300.00
Funeral Cash Benefit - Child	500.00	400.00	300.00	200.00	180.00	150.00
Bereavement Subs Benefit	3 Months	3 Months	3 Months	3 Months	3 months	3 Months
Contribution Rates - CORPORATE	PLATINUM	GOLD	SILVER	BRONZE	BRONZE Lite	ZINC
Adult	165.00	88.00	55.00	37.00	25.00	15.00
Child	110.00	55.00	38.00	22.00	18.00	15.00
Adult Dependant	165.00	88.00	55.00	37.00	25.00	15.00
Contribution Rates - INDIVIDUAL	PLATINUM	GOLD	SILVER	BRONZE	BRONZE Lite	ZINC
Adult	175.00	100.00	60.00	42.00	N/A	N/A
Child	125.00	70.00	42.00	30.00	N/A	N/A
Adult Dependant	175.00	100.00	60.00	42.00	N/A	N/A