



Administered by Discovery Health

Remedi Standard Option

Risk benefits

Overall annual limit ("OAL") of R450 000 per family ("pf")

Hospital Benefit (private) – public limited to R190 000 pf

Eg: Accommodation, GP and specialist visits in hospital, anaesthetists, confinements and antenatal consultations, treatment by renal dialysis, surgical and medical procedures (excl conservative dental, maxilla-facial and oral surgery), material and equipment, incl: blood transfusions (products and transport).

Organ transplants, renal failure and dialysis
Funded in line with PMB protocols from OAL

Screening Benefit

Eg: Cholesterol, blood glucose, blood pressure, BMI, HIV, Mammogram, Pap smear, PSA, colonoscopy*, flu vaccination**.

Pregnancy Benefit

Consultations, related tests and 2D scans are available through the Remedi Standard Option GP Network.

Cancer treatment

Subject to OAL with a sub-limit of R164 000 per beneficiary (hospice, frail care and private nursing is funded in line with PMB protocols).

Internal and external prostheses, devices and appliances

(sub-limits apply – please consult benefit schedule for details).

Insured Out-of-hospital benefits (IOH)

Member only: R1 780

Family: R2 530

GPs and specialists

GPs unlimited at Remedi Standard Option Network providers. Specialists limited to M0: R1 780; M+ R2 530 at Remedi Standard Option Network providers. An out-of-area benefit exists and members have access to three GP visits to a maximum of R1 350 per family per year.

Optical Benefit

Only at a Remedi Standard Option Network optometrist (see opposite side for more information).

Acute medicine

Available as dispensed by a Remedi Standard Option Network GP or pharmacy according to a medicine formulary (see opposite page).

Pathology and radiology

Basic pathology and radiology as requested by your Remedi Standard Option Network GP and subject to clinical protocols (see information opposite side).

MRI and CT scans

In-hospital benefit only. Subject to OAL and referral by specialist required.

Other

Conservative or basic dentistry

Only at a Remedi Standard Option Network dentist (see opposite side for more information).

Treatment programmes

Eg: Infertility is funded in line with the PMB treatment protocols. HIV care require registration on the HIV/AIDS programme managed by Discovery Health, trauma recovery is subject to sub-limits (please consult your benefit schedule).

Prescribed Minimum Benefits

Subject to PMB clinical entry criteria.

Psychiatric Benefit in hospital and in lieu of hospitalisation, incl treatment of alcoholism and drug dependency.

Subject to OAL. Limited to 21 days pa. Managed in line with PMB legislation.

Therapy (IH):

Sub-limit of R2 940 pf pa for extended physiotherapy, occupational, speech and biokinetics maintenance therapy ***.

Therapy (OOH):

Rehabilitation therapy after hospitalisation is also subject to a sub-limit of R2 940 pf pa AND must start within two weeks of being discharged from hospital.

Notes

The Standard Option uses a Remedi Standard Network contracted healthcare service provider as its Designated Service Provider (DSP). See opposite side for more information.

You can visit www.yourremedi.co.za to find your nearest Remedi Standard Option Network GPs, dentists, optometrists and pharmacies (Health tools/Find a provider using MaPS).

Claims can be submitted to the Administrator for processing at claims@discovery.co.za

This information leaflet is for ease of reference only. It does not replace the registered Remedi Scheme Rules, which are legally binding and always take precedence. For further information, please visit the website at www.yourremedi.co.za or call the Remedi call centre on 0860 116 116.

* Colonoscopy: As part of the Screening Benefit, is one test every 10 years for members older than 55 – performed in doctors' rooms.

** Flu vaccination is one per year, for high risk members over the age of 65.

*** Typically preceded by a rehabilitation programme and/or arising from a congenital defect of a mental or physical nature.

Remedi Standaard Opsie

Risiko voordeel

Algehele jaarlikse limiet ("AJL") van R450 000 per gesin ("pg")

Hospitaalvoordeel (privaat) – publieke beperk tot R190 000 pg

Bv: Verblyf, besoeke aan algemene praktisyns en spesialiste in die hospitaal, narkotiseurs, bevallings en voorgeboortekonsultasies, behandeling deur renale dialise, chirurgiese en mediese prosedures (behalwe konserwatiewe tandheelkundige, maksilla-fasiale en orale chirurgie), benodigdhede en toerusting, waaronder: bloedoortappings (produkte en vervoer).

Orgaanoorplanting, nierversaking en dialise

Befonds in ooreenstemming met protokol, volgens die AJL

Siftingsvoordeel

Bv: Cholesterol, bloedglukose, bloeddruk, LMI, MIV, Mammogram, Papsmeer, PSA, kolonoskopie*, griepentstof**.

Swangerskapvoordeel

Konsultasies, verwante toetse en 2D skanderings is deur Remedi Standaard Opsie se Netwerk van algemene praktisyns.

Kankerbehandeling

Onderhewig aan AJL met 'n sublimiet van R164 000 per begunstigde (hospies, verswaktesorg en privaot verpleging word in ooreenstemming met VMV-protokols befonds).

Interne en eksterne prosteses, toestelle en apparate

(sublimiete geld – raadpleeg asseblief voordeelskedule vir besonderhede).

Versekerde Buite-hospitaalvoordeel (VBH)

Net lid: R1 780

Gesin: R2 530

Algemene praktisyns en spesialiste

Algemene praktisyns onbeperk by Remedi Standaard Opsie Netwerk verskaffers. Spesialiste beperk tot M0: R1 780, M+ R2 530 by Remedi Standaard Opsie Netwerk verskaffers. 'n Buite-gebied-voordeel bestaan en lede het toegang tot drie GP besoeke tot hoogstens R1 350 per gesin per jaar.

Optiese Voordeel

Slegs by 'n oogkundige in Remedi Standaard Opsie Netwerk (sien keersy vir meer inligting).

Akute medisyne

Soos voorgeskryf en geresepieer deur 'n Remedi Standaard Opsie algemene praktisyn of apteek in lyn met 'n medisyne formuler (sien oorkantse bladsy).

Patologie en radiologie

Basiese patologie en radiologie soos aangevra deur 'n Remedi Standaard Opsie Netwerk algemene praktisyn en onderhewig aan kliniese protokolle (sien inligting op die oorkantse bladsy).

MR- en RT-skanderings

Net Hospitaalvoordeel. Onderhewig aan AJL. Verwysing deur spesialis noodsaaklik.

Konserwatiewe of basiese tandheelkunde

Slegs by 'n tandarts in die Remedi Standaard Opsie Netwerk (sien oorkantse bladsy vir meer inligting).

Ander

Behandelingsprogramme

Bv: Onvrugbaarheid word in ooreenstemming met die VMV-behandelingsprotokolle befonds. MIV-sorg vereis registrasie vir die MIV/VIGS-program wat deur Discovery Health bestuur word. Traumaherstel is onderhewig aan sublimiete (raadpleeg asseblief u voordeelskedule).

Voorgeskrewe Minimum Voordele

Onderhewig aan kliniese intreekriteria vir VMV.

Psigiatrisie Voordeel in die hospitaal en in die plek van hospitalisasie, waaronder behandeling

vir alkoholisme en dwelmafhanglikheid.

Onderhewig aan AJL. Beperk tot 21 dae pj. Bestuur in ooreenstemming met VMV-wetgewing.

Terapie (hospitaalbehandeling):

Sublimiet van R2 940 pg pj vir uitgebreide fisioterapie, arbeidsterapie, spraak- en biokinetiese instandhoudingsterapie ***.

Terapie (nie-hospitaal):

Rehabilitasiebehandeling ná hospitalisasie is onderhewig aan 'n sublimiet van R2 940 pg pj EN moet begin word binne twee weke ná ontslag uit die hospitaal.

Notas

Die Standaard Opsie gebruik Remedi Standaard Opsie Netwerk verskaffers as aangewese diensverskaffer. Kry meer inligting op die keersy.

U kan www.yourremedi.co.za besoek om uit te vind waar u naaste Remedi Standaard Opsie Netwerk algemene praktisyns, tandartse, oogkundiges en apteke is (Health tools/Find a provider using MaPS).

Eise kan aan die Administrateur gestuur word by claims@discovery.co.za ingedien word.

Hierdie inligtingsblaadje is slegs om verwysing te vergemaklik. Dit vervang nie Remedi se geregistreerde skemareëls nie. Die skemareëls is regtensbindend en geniet voorkeur. Vir nadere inligting, besoek die webwerf by www.yourremedi.co.za of skakel Remedi se oproepsentrum by 0860 116 116.

* Kolonoskopie: As deel van die Siftingsvoordeel, is dit een elke 10 jaar vir lede ouer as 55 – as dit in die dokter se spreekkamer gedoen word.

** Griepentstof is een per jaar, vir lede ouer as 65 met 'n hoë risiko.

*** Tipies voorafgegaan deur 'n rehabilitasieprogram en/of na aanleiding van 'n aangebore geestes- of liggaamsgebrek.



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Remedi Standard Option/ Network Service Provider

Out-of-hospital and day-to-day benefits

GP VISITS

Visit your **Remedi Standard Option** Network GP for medically necessary consultations.

The Network GP will also be able to help you with the treatment of minor trauma such as stitching of wounds, limb casts, removal of foreign bodies, excisions and repair, drainage of subcutaneous abscesses and avulsion of nail repair. If you are pregnant, your Network GP may supervise your pregnancy up to week 20. Your GP may prescribe any of the following to facilitate your treatment:

Basic X-rays

According to a specific list which includes two 2D sonar scans per pregnancy.
Only on request from the Network GP.

Blood tests

According to a specific list. Only on request from the Network GP.

Acute medicine

According to a specific medicine list.

Dispensing GPs will give you the medicine at their rooms.

Scripting GPs will give you a prescription to take to the pharmacy to collect your medicine.

Chronic medicine

Your Network GP will confirm your diagnosis and complete the chronic medicine application form, and give a prescription for the medicine to be funded in line with PMB protocols.

Optometry

Only at a **Remedi Standard Option PPN** Network optometrist.

One pair of spectacles in a standard frame every two years per beneficiary, subject to clinical protocols.

Excludes:

- Tinting
- Coating
- Designer frames

Dentistry

Basic dentistry.

Only at a **Remedi Standard Option DRC** Network dentist.

Includes:

- Fillings
- Extractions
- Scale and polish
- Emergency pain relief

Excludes:

- Dentures
- Root canal treatment
- Orthodontics
- Advanced or specialised dentistry

Emergencies and out-of-network GP visits

Limited to three visits per family per year, to a maximum of R1 350 per family per year.

IMPORTANT

- Contact **Remedi** on 0860 116 116 or visit their website at www.yourremedi.co.za to find your nearest **Remedi Standard Option** Network provider.
- Always have your membership card with you when visiting a **Remedi Standard Option** Network provider.
- All benefits are subject to protocols and specified lists and your annual Benefit Brochure should be consulted for more information in respect of limits available.
- Ask your Network provider if the treatment will be covered by the Standard Option benefits.
- Tests and services not covered under the Standard Option benefit will be for the member's own account.

Remedi Standaard Opsie/ Netwerk Diensverskaffers

Nie-hospitaal- en dag-tot-dag-voordele

Doktersbesoeke (algemene praktisyen)

Besoek u **Remedi Standaard Opsie** Netwerk dokter (algemene praktisyen) vir medies noodsaaklike konsultasies.

Die Netwerk dokter (algemene praktisyen) kan geringe trauma behandel soos om steke in wonde te sit, ledemate in gips te sit, vreemde voorwerpe uit die liggaam te verwyder, uitsnydings en herstel te doen, subkutane absesse te dreineer en naelavulsie te herstel. As u swanger is, kan die Netwerk dokter tot week 20 oor u swangerskap toesig hou. U algemene praktisyen kan enige van die volgende ter behandeling voorskryf:

Basiese X-straalfoto's

Ooreenkomstig 'n bepaalde lys, wat twee 2D-sonarskanderings per swangerskap insluit.
Slegs op versoek van die Netwerk dokter.

Bloedtoetse

Ooreenkomstig 'n bepaalde lys. Slegs op versoek van die Netwerk dokter.

Akute medisyne

Ooreenkomstig 'n bepaalde medisyne.

Resepterende dokters (algemene praktisyens) sal by hulle spreekkamers medisyne aan u gee.

Voorskrywende algemene praktisyens sal vir u 'n voorskrif gee sodat u die medisyne by 'n apteek kan gaan haal.

Chroniese medisyne

U Netwerk dokter (algemene praktisyen) sal u diagnose bevestig, die aansoekvorm vir chroniese medisyne invul en 'n voorskrif gee. Die medisyne sal befonds word in lyn met VMV kriteria en protokolle.

Optometrie

Slegs by 'n oogkundige in die **Remedi Standaard Opsie PPN** Netwerk.

Een bril met 'n standaard raam elke twee jaar – per begunstigde, onderhewig aan kliniese protokolle.

Nie ingesluit:

- Lenstint
- Brillensbehandeling
- Ontwerpersrame

Tandheelkunde

Basiese tandheelkunde.

Slegs by 'n tandarts in die **Remedi Standaard Opsie DRC** Netwerk.

Waaronder:

- Stopsels
- Ekstraksies
- Skalering en polering
- Noodpynverligting

Nie ingesluit:

- Kunstande
- Wortelkanaalbehandeling
- Ortodontiek
- Gevorderde of gespesialiseerde tandheelkunde

Noodgevalle en doktersbesoeke buite die Netwerk

Beperk tot drie besoeke per familie per jaar tot hoogstens R1 350 per gesin per jaar.

BELANGRIK

- Kontak **Remedi** by 0860 116 116 of besoek hulle webwerf by www.yourremedi.co.za om uit te vind wie u naaste Netwerk verskaffer is.
- Neem asseblief altyd u lidkaart saam wanneer u 'n Netwerk verskaffer besoek.
- Alle Standaard Opsie voordele is onderhewig aan protokol en bepaalde lys en jou jaarlikse Voordele Brosjyre moet geraadpleeg word vir meer inligting omtrent beskikbare limiete.
- Vra u Netwerk verskaffer of die behandeling deur die Standaard Opsie voordele gedek sal word.
- Die lid moet self betaal vir toetse en dienste wat nie volgens die Standaard Opsie voordeel gedek word nie.