



Footprint Primary is a generous entry level hospital plan for the young, fit and healthy

In-Hospital Major Benefits

Overall Annual Limit (OAL) Unlimited

Benefits payable up to 100% of Pharos Rate* (PR)
All benefits are subject to Scheme Rules, Policies & Managed Care Protocols
Sub-limits and deductibles may apply as per Scheme Rules.

Specific Services in Hospital - Pre-Authorisation Required

Maternity including Neonatal ICU	100% PR Neo-natal including NICU limited to R82 000
Specialised Units e.g. ICU	100% PR Limited to R32 550/ family/ annum
Psychiatric	5 days / beneficiary. 100% PR
Percutaneous Cardiac procedures including stents	100% PR. Stents limited to a maximum of 2 and R30 000 limit per family per annum
Arrhythmia	R30 000 /family / annum , excluding pace-maker
Pace maker	R16 275 /family/ annum
Neurosurgery not related to trauma	R54 500/family / annum
Blood and related products	R10 850 / annum
Internal fixation devices	R16 275 / admission
Renal Dialysis	PMB at Designated Service Provider
Organ Transplant	PMB at Designated Service Provider
Oncology	PMB at Designated Service Provider
Routine medical admissions	100% PR R500 up-front payment, if non-PMB
Post-Discharge, Physiotherapy Black and White X-rays & Pathology	100% PR - Limited to 30 days after Pre-Authorised Surgery. Maximum 8 sessions Physio in 30 day period
Daycase Procedures and Minor Theatre (excluding Dentistry)	100% PR
Casualty Fees for Trauma Treatment on day of Injury	100% PR
Investigations e.g. gastroscopy, laparoscopy, arthroscopy, hysteroscopy	100% PR
Specialised Radiology e.g. MRI, CT, Nuclear studies	100% PR 20% Co-payment, if non-PMB
Spinal Surgery	PMB at Designated Service Provider
Joint Replacement	No benefit
Advanced electronic devices	No benefit
TTO Appliances	No benefit
TTO Medicines	Maximum 7 days supply
Immunocompromise & Opportunistic Infections	R20 000/family/annum. 100% PR
HIV/AIDS (Registration required)	PMB at Designated Service Provider
Sub-acute, Step-down & Rehab (excluding substance abuse)	100% PR. Maximum of 14 days
Impacted Wisdom Teeth	100% PR, R500 up-front payment
Dental Procedures - child 6 years and under and Dental Clearance	100% PR for Hospital account and Anaesthetist subject to R1500 up-front payment by member.

Deductibles

Procedure	Deductible
Nissen (Hiatus Hernia, Anti-reflux procedure)	R1 250
Cholecystectomy	R1 250
Hysterectomy	R1 000
Sinus & Nasal surgery	R1 000
Tonsils, Adenoids & Grommets	R 500

Emergency Transportation

Unlimited subject to an authorised admission
as per Managed Care Protocol

24 HOUR EMERGENCY LINE:

084 124
0861 101 569

Chronic Medication

- **PMB only for legislated CDL conditions**
- **Generic reference pricing & Mediscor primary/core formulary**

Registration required

FOOTPRINT PRIMARY CONTRIBUTIONS 2010

Principal	Adult	Child
R 542	R 500	R 202

This marketing document is for summary reference purposes only and in no way supersedes the Pharos Rules which are available from the Administrator.

*This is the negotiated service provider rate that Pharos sets for the re-imbursment of claims as described in the Pharos Rules. - Preferred Providers may apply.

CDL - Chronic Disease List
OAL - Overall Annual Limit

DSP - Designated Service Provider
PMB - Prescribed Minimum Benefit

MCP - Managed Care Protocol
TTO's - To Take Out