

Rainbow Comprehensive is the absolute top of the range benefit option. Offering unlimited hospital at a first class tariff in any private hospital, unlimited chronic and unlimited day to day cover at any private provider, this is the superior solution for those with considerable healthcare needs.

In-Hospital Major Benefits

Overall Annual Limit (OAL) Unlimited

Benefits payable up to 300% of Pharos Rate* (PR)
All benefits are subject to Scheme Rules, Policies & Managed Care Protocols
Sub-limits applicable.

Specific Services in Hospital - Pre-Authorisation Required

Maternity including Neonatal Intensive Care Units	Unlimited 300% PR
Psychiatric	21 days / beneficiary. 300% PR
Renal Dialysis	Unlimited. 300% PR
Organ Transplant	Unlimited. 300% PR
Oncology	Unlimited. 300% PR
Routine medical admissions (Annexure G)	Unlimited. 300% PR R1000 up-front payment, if non PMB
Post-Discharge, Physiotherapy Black and White X-rays & Pathology	300% PR - Limited to 30 days after Pre-Authorised Surgery. Maximum 8 sessions Physio in 30 day period
Daycase Procedures and Minor Theatre (excluding Dentistry)	300% PR
Casualty Fees for Trauma Treatment on day of Injury	300% PR
Investigations e.g. gastroscopy, laparoscopy, arthroscopy, hysteroscopy	Unlimited. 100% PR
Specialised Radiology e.g. MRI, CT, PET, Nuclear studies	Unlimited. 100% PR 20% Co-payment, if non PMB
Internal Orthopaedic Prosthesis	R38 000/beneficiary/annum 100 % Pharos negotiated price
Internal Appliances	100 % Pharos negotiated price
Advanced electronic devices	100% negotiated price from Yearly Limit. Thereafter subject to Extended Cover.
TTO Appliances	100% of negotiated price from Yearly Limit. Thereafter subject to Extended Cover
TTO Medication	Maximum 7 days supply
Immuno-compromise & Opportunistic Infections	R35 000/family/annum. 100% PR
HIV/AIDS (Registration required)	Unlimited. 300% PR
Sub-acute, Step-down & Rehab (excluding substance abuse)	300% PR. Maximum 30 days
Impacted Wisdom Teeth	100% PR, R1000 up-front payment
Dental Procedures - child 6 years and under and Dental Clearance	300% PR for Hospital account and Anaesthetist subject to R1500 up-front payment by member. Dentist and associated accounts 100% PR from Yearly Limit/Extended Cover

Out of Hospital Benefits

Benefits are subject to available funds in the **Yearly Limit** and will be paid at cost of treatment*. Dental paid at 100% Pharos Rate up to R18 000 per annum. The Yearly Limit holds the **Annual Allowance** and any accumulated funds from previous years.

Annual Allowance & Threshold Values

Principal	R 6 792
Adult	R 2 316
Child	R 1 512

Unused Annual Threshold at year end may be transferred through to the next benefit year as per Scheme Rules

Once members have reached their Yearly Limit, claims will be paid from **Extended Cover** subject to applicable Managed Care Protocol.

Extended Cover - Unlimited at 80% of Pharos Rate
Dentistry up to R18 000 overall per annum.

Emergency Transportation

Unlimited subject to an authorised admission as per Managed Care Protocol

24 HOUR EMERGENCY LINE:

084 124
0861 101 569

Chronic Medication

Unlimited when registered as per MCP

RAINBOW COMPREHENSIVE CONTRIBUTIONS 2010

Principal	Adult	Child
R 2 712	R 2 156	R 646

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.
Up-front payments may be claimed from the Yearly Limit but do not accumulate to threshold.

*Accumulates at 100% Pharos Rate

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