

*In addition to medical benefits, Pharos also provides various preventative benefits paid from the Major Fund to ensure members keep healthy and prevent serious illness.
What are these benefits and who can claim?*

BENEFIT	WHO QUALIFIES?	HOW OFTEN?
Preventative Care		
Baby immunisations	Children up to the age of 6 and registered through the 'our-baby' programme	As per the Department of Health schedule
Flu and Pneumococcal Vaccines	<ul style="list-style-type: none"> Members 60 years and older Members with chronic conditions that put them at high risk 	Once a year
Early identification of Serious illnesses		
Cervical Cancer Screening - pap smear by General Practitioner or Registered Nurse. Includes consultation and pathology	All women of childbearing age	Once every 2 years unless at high risk or had an abnormal test in the past 3 years.
Mammogram or Breast Ultrasound	All adult women over the age of 35 according to age and risk factors.	<ul style="list-style-type: none"> Baseline between 35 and 39 years Every two years for women aged 40 to 49 years Every year for women aged between 50 and 75 years or women with strong family history
Prostate Cancer Screening - PSA or Digital examination by General Practitioner - includes consultation and pathology	All men 50 years and older	Once a year
Colon Cancer Screening - Colonoscopy or Barium Enema including Specialist consultation	All persons 50 years and older according to risk	<ul style="list-style-type: none"> Once every 10 years unless high risk Once every 2 years for persons with known risk
Glaucoma Screening and eye examination by Optometrist or Specialist according to risk	All persons 40 years and older	<ul style="list-style-type: none"> Annually by Optometrist for persons with no known risk Annually by Ophthalmologist (Eye Specialist) for Diabetic patients or persons with known family history of Glaucoma
Blood Pressure Reading by Dedicated Professional Nurse or Pharmacist	All persons 40 years and older	Once a year or as required. Available at each monthly site visit by Dedicated Professional Nurse
Cholesterol Test	All adult members	<ul style="list-style-type: none"> Annual finger prick test by Dedicated Professional Nurse or Pharmacist Pathology test if finger prick test is greater than 6mmol/L
Blood Glucose Test	All adult members	<ul style="list-style-type: none"> Annual finger prick test by Dedicated Professional Nurse or Pharmacist Pathology test if finger prick test is greater than 8mmol/L



BENEFIT	WHO QUALIFIES?	HOW OFTEN?
Wellness Benefits		
Health Risk Assessment by Dedicated Professional Nurse includes: Blood pressure reading, Cholesterol test, Blood Glucose test, Body Mass Index, Wellness evaluation and Exercise and diet assessment	All adult members	Once a year or as requested
HIV Antibody test (pathology or clinic test)	All members 15 years and older	Once every 5 years
Maternity and Baby Programme (our - baby)		
Antenatal visits 2 pregnancy scans Urine tests Baby immunisations Baby CPR classes Baby Massage classes Nanny training Fit pregnancy subscription Baby bag and samples Baby book	All members registered on the 'our - baby' programme	Benefits according to option benefits and stage of pregnancy at time of registration (see maternity programme benefits for details)
Health Management Programmes		
Health Management of Chronic Diseases (all chronic conditions including HIV)	All members registered for a chronic condition (all conditions)	According to condition
HIV counselling and testing	All members	As required
On - Line Wellness Programme	All adult members registered with Pharos e-Care	On-line monthly e-mail specific to each member's individual profile
Health Advice	All members	Access to Dedicated Professional Nurse Monday to Friday 08h00 to 16h30. 24 hour emergency line through ER24
Lifestyle Management - Fortitude	Members with chronic conditions related to poor lifestyle	6 to 12 month programme including Biokineticist, Dietician and exercise programme such as Run Walk for Life
Emergency Evacuation		
Emergency evacuation in South Africa by ER24	All members	Valid emergencies as defined in the rules
Travel Benefits Business and Leisure		
International Emergency cover and evacuation through T.I.C. R10 million medical expenses cover	All members per 90 day journey	Travel must be declared before leaving