

accessed via the member mobile app 24/7.





2020 Benefits	Description	Shuttle
GP Consultations - Unlimited	100% of agreed Kaelo Prime Cure rate. Symptom checker to be completed prior to accessing benefit for non- emergency conditions. Authorisation will be provided after completion of symptom checker.	~
Nurse-Based Care	Unlimited consultations at a contracted Pharmacy Wellness Clinic provided pre-authorisation is obtained via the member completing the symptom checker. 100% of agreed Kaelo Prime Cure rate.	~
Out-of-Network Visits and after hours	1 visit per beneficiary or 2 per family per annum. Limited to a total cost of R 1 000 per event/visit including all services and medication related to the visit i.e. radiology and pathology.	~
Emergency Visits	Unlimited without co-payment provided the episode meets the requirements of the Kaelo Prime Cure definition on an <i>emergency medical condition</i> .	~
Pathology - Medical Technology	Kaelo Prime Cure agreed rates. Unlimited provided an authorisation is obtained for the referrer of the service.	~
Basic Radiology	Kaelo Prime Cure agreed rates. Unlimited provided an authorisation is obtained for the referrer of the service.	✓
Specialised Radiology incl. CT and MRI Scans	Kaelo Prime Cure agreed rates. R 18 000 per family per annum and R 8 500 per beneficiary per annum combines limit for in- and out-of-hospital specialised radiology.	~
Acute Medication	Kaelo Prime Cure agreed rates. Unlimited provided an authorisation is obtained for the referrer of the service.	~
Chronic Medication	Kaelo Prime Cure agreed rates. Member must register on the program and compliance will influence the Kaelo Prime Cure protocol.	~
Over-the-Counter Medication	R100 per event to a max of R 300 per beneficiary per annum (a max of 3 events per beneficiary per annum).	~
Basic Dentistry	Kaelo Prime Cure agreed rates. Unlimited when clinically appropriate, subject to Kaelo Prime Cure protocols.	✓
Optometry	One eye examination per beneficiary per annum and 1 set of glasses with single or bi-focal lenses every 24 months per beneficiary per annum at contracted providers only.	~
Specialist Consultations	5 Consultations per family per year, max 3 per beneficiary for non-CDL-PMB conditions. Limited for non-PMB visits: R6 500 per family and R3 250 per beneficiary per annum. Pre-authorisation required and referral from a contracted GP.	
HIV/AIDS	Ongoing care plan and anti-retroviral treatment subject to registration on the Kaelo Prime Cure HIV/AIDS programme and treatment according to an evidence based treatment protocol and medicine formulary. Each eligible member to register on the Disease Management Program once diagnosed as HIV positive.	~
Occupational Therapy and Physiotherapy, Psychology etc.	100% of agreed rate. No cover for non PMB's. Pre-authorisation required.	~
Hospitalisation	Limited to R 1 000 000 per family per annum. Pre-authorisation required prior to admission for all non- emergency cases and within 24hrs of admission for all emergency cases, or 1st working day after admission. Sub-limits and co-payments will apply for certain benefits. Preferred Provider Network of public and private hospitals contracted by Kaelo Prime Cure.	
Hospitalisation Alternatives (incl. step-down facilities and hospice)	R 10 000 per family per annum, subject to pre-authorisation and case management.	~
Emergency Road Transport	Contracted provider only. Excludes cover for non-emergency transport. Includes intra-hospital transport.	~

Contributions 2020				
Payroll Bands	Principal Member	Adult Dependant	Child Dependant	
R 0-R8500	R 935.00	R 935.00	R 468.00	
R 8 500 - R13 000	R1 115.00	R1 115.00	R 558.00	
R 13 001 - R17 000	R1 590.00	R1 590.00	R 795.00	
R17 000 +	R1 950.00	R1 950.00	R 975.00	

This information is a guide only and does not replace the rules of the Scheme. In the event of any discrepancy between the summary and the rules, the rules will prevail. All benefits are covered at the Prime Cure Tariff based on the National Health Reference Price List (NHRPL) unless otherwise stated. All benefits are annualised unless specified and pro-rated according to joining date. Subject to final Board approval and registration by the Council of Medical Schemes (CMS).

CMS Registration No.: 1464

