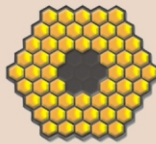


AdmedPulse

Health Insurance Policy
2010



Guardrisk
FINANCING RISK EFFICIENTLY

AdmedPulse takes the pain out of health care costs

As a member of a medical scheme, you probably expect that your costs will be covered in full should you ever need to be hospitalised.

Unfortunately, that's simply not the case, because medical scheme benefits are usually limited to the Reference Price List (RPL) tariffs.

Many medical practitioners charge considerably more than RPL tariffs – some charge as much as four times higher. This creates a shortfall between the RPL tariffs and the actual cost incurred for the medical practitioner who treated you in hospital.

As a member, you would be personally liable for the difference in cost. Which – for expensive procedures performed in hospitals, by specialists, surgeons and

other medical practitioners – can add up to a sizeable amount.

AdmedPulse provides a solution

AdmedPulse is a specially designed product, which provides cover for this shortfall. In the event of hospitalisation involving surgery or medical treatment – as well as for certain procedures performed on an out-patient basis – AdmedPulse will pay the difference between the RPL tariffs and the actual cost charged by the medical practitioner, up to a maximum of four times the RPL tariff.

If you are hospitalised for one of the following medical procedures, then the higher benefit between the covered shortfall and the listed minimum fixed benefit as per the table below will be paid out.

Benefits				
Procedure / Event	Option 1	Option 2	Option 3	Option 4
Angioplasty	R8 843	R8 843	R5 306	R5 306
Appendicectomy	R2 662	R2 662	R1 595	R1 595
Brain surgery	R21 224	R21 224	R12 731	R12 731
Caesarian Section	0	R4 241	0	R2 662
Cardiac Catheterisation	R5 306	R5 306	R3 187	R3 187
Cataract removal	R2 662	R2 662	R1 595	R1 595
D & C	R2 662	R2 662	R1 595	R1 595
Hernia Repair	R3 538	R3 538	R2 120	R2 120
Hip replacement	R8 843	R8 843	R5 306	R5 306
Hysterectomy	R3 538	R3 538	R2 120	R2 120
Knee Replacement	R8 843	R8 843	R5 306	R5 306
Large bowel resection	R8 843	R8 843	R5 306	R5 306
Laryngectomy	R21 224	R21 224	R12 718	R12 718
Lump in breast	R3 538	R3 538	R2 120	R2 120
Lung surgery	R8 843	R8 843	R5 306	R5 306

Benefits				
Procedure / Event	Option 1	Option 2	Option 3	Option 4
Major arterial surgery	R12 380	R12 380	R7 425	R7 425
Major heart surgery	R28 299	R28 299	R16 985	R16 985
Natural Childbirth	0	R2 120	0	R1 331
Open kidney surgery	R8 843	R8 843	R5 306	R5 306
Removal of gall bladder	R5 306	R5 306	R3 187	R3 187
Removal of prostate	R5 306	R5 306	R3 187	R3 187
Spinal Fusion	R12 380	R12 380	R7 425	R7 425
Stomach surgery	R8 843	R8 843	R5 306	R5 306
Tonsillectomy	R2 662	R2 662	R1 595	R1 595
Varicose veins	R2 662	R2 662	R1 595	R1 595

Please check with your HR department which option your company is on. Should an insured person undergo treatment for more than one defined procedure in the course of one hospital confinement, then only one benefit (the higher or highest applicable benefit) shall be payable.

Medical Practitioner (Appendicectomy)	Cost	RPL	Shortfall
Surgeon:	R9 024.26	R3 868.46	R5 155.80
Anaesthetist:	R2 280.70	R920.63	R1 360.07
Total:			R6 515.87

Based on this example, you would be faced with a bill of R6,515.87 as a result of charges above the recommended RPL tariff. Regardless of what the medical practitioner charged, the minimum benefit for an appendicectomy is R2 662 under option 1, as it is a stated fixed minimum benefit. However, the benefit payable to you will be R6,515.87 as it is the higher of the two.

In the event of you undergoing more than one procedure that is listed under the minimum fixed benefits, only one hospital confinement, the highest of the two benefits, will be paid. For example, in the event of both a Angioplasty and Cardiac Catheterisation, under option 1 the minimum benefit payable will be R8 843 for the Angioplasty.

The maximum benefit payable in terms of this section of the policy is:

- R150 000 in aggregate per annum per insured person.
- R1 000 000 in aggregate per annum per family.

Exclusions

No benefit is payable for hospitalisation directly or indirectly caused by or in consequence of:

- Any claim not covered by your medical scheme
- Attempted suicide or intentional self-injury
- Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft)

- Being under the influence of alcohol, drugs or narcotics
- Exposure to nuclear weapons, material or waste
- Routine physical or procedure of a purely diagnostic nature
- Investigative treatment for obesity and its sequelae, or cosmetic surgery
- Depression, insanity, mental or mental stress conditions
- Participation in military or police duty, criminal activity, riot or aviation (other than as a fare paying passenger)
- Home and private nursing.

Claims procedures

Claims must be submitted to AdmedPulse as well as to your medical scheme. Fill in a claim form and return it to:
ADMEDPULSE CLAIMS
 PO Box 786015, Sandton, 2146
 or fax to (011) 263 1419 as soon as possible.

Once you have submitted your claim form, copies of all related accounts (including hospital, surgeon and anaesthetist accounts) must be forwarded to us. A copy of the hospital account must be submitted as proof of admission. Claim forms are obtainable from your employer or from Guardrisk Insurance. Claim forms must be received by AdmedPulse within six months of the first day of your hospital confinement or procedure.

Waiting periods

Waiting periods applicable to voluntary membership groups:

- birth-related claims: 10 months.
- first 6 months: 0% benefit and 50% of the normal Admed benefit in the second 6 months for:
 - joint replacements (except as a result of an accident or injury that occurred after joining)
 - arthroscopic procedures (except as a result of an accident or injury that occurred after joining)
 - spinal surgery including spinal

fusion (except as a result of an accident or injury that occurred after joining)

- nasal surgery including sinus related (except as a result of an accident or injury that occurred after joining)
- cataract surgery
- hysterectomy (except for cancer diagnosed after joining)
- dentistry related claims (except reconstructive as a result of an accident or injury that occurred after joining)
- all hernia repairs (except as a result of an accident or injury that occurred after joining)
- all cardiac related surgery and procedures (including angioplasty, cardiac catheterization etc) diagnosed prior to date of joining

Enquiries

Enquiries should be addressed to one of the administrators at Guardrisk Insurance:

Tel: 0860 102 936 or Fax: (011) 263 2793
 email: admed@guardrisk.co.za
www.admed.co.za

FAIS FSP No. 26/10/75

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