

Nimas

Nimas Medical Aid Comparison - 2009 Plans

Nimas is a relatively small medical aid with approximately 40,000 members. It was registered in 1971 and is administered by Metropolitan Health. They have a full range of options of which we are marketing the Quantum options because of their excellent value and definite fit to our value proposition for hospital plans with limited day-to-day options.

Nimas:	<u>Primary Option</u>	<u>Classic Option</u>
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NIMAS PRIMARY OPTION	
IN HOSPITAL BENEFIT	
100% MSR	
R600,000 per family per annum	
PrimeCure Network Hospital to be used	
* 7 days Take Home Medicine	
Annual Sub-limits	
Maxillo Facial Surgery	R 12,000
Blood transfusions	R 12,000
Organ Transplants	R 120,000
Oncology (limit per family)	R 120,000
Renal Dialysis	R120,000
Internal Prosthesis	R 17,600
Neo-natal Intensive Care	R29,700
CHRONIC MEDICATION BENEFIT	
100% Medicine Price	
27 PMB Chronic Disease Conditions	
Subject to PrimeCure formulary	
ANNUAL DAY TO DAY BENEFIT (including savings)	
100% MSR	
GP's:	No limit from PrimeCure Network Providers. 1 out of-network visit per person per annum or 2 per family, limited to R650 per event, subject to a 20% co-payment.
Specialists:	Single: R 1,800 (3 Consultations) Per family: R 2,450 (5 Consultations) 2 Additional consultations for pregnant members
Conservative Dentistry: No limit from PrimeCure Network Providers. Emergency pain and sepsis treatment and extractions, limited to one event per person	

NIMAS CLASSIC OPTION	
IN HOSPITAL BENEFIT	
100% MSR	
No Overall Annual Limit	
*5 days Take Home Medicine	
Annual Sub-limits:	
Acute Dialysis (per treatment)	R 2,400
Haemodialysis	R 110,000
Peritoneal Dialysis	R 95,000
Neo-natal Intensive Care	15 days
Oncology	R100,000
Internal Prosthesis:	
See detailed benefits	
CHRONIC MEDICATION BENEFIT	
100% Medicine Price	
27 MB Chronic Disease Conditions	
Only from Network Provider	
ANNUAL DAY TO DAY BENEFIT (including savings)	
100% MSR	
Member	R 3,500
Member +Spouse	R 6,500
Member +Spouse +1 Child	R 7,100
Member +Spouse +2 Child	R 7,700
Member +Spouse +3 Child	R 8,300
Dental Sub-limit	
Single	R 2,500
Per family	R 5,000

ANNUAL THRESHOLD BENEFIT	
Does not apply	
MONTHLY CONTRIBUTIONS	
Income p/m:	Below R 4,000
Principal Member	R 563
Spouse/Adult dependant	R 468
Per Child	R 222
Income p/m:	R 4,001 - R 6,000
Principal Member	R 601
Spouse/Adult dependant	R 507
Per Child	R 242
Income p/m:	R 6,001 - R 8,000
Principal Member	R 973
Spouse/Adult dependant	R 870
Per Child	R 319
Income p/m:	Above R 8,000
Principal Member	R 1,166
Spouse/Adult dependant	R 1,059
Per Child	R 388

ANNUAL THRESHOLD BENEFIT	
Does not apply	
MONTHLY CONTRIBUTIONS	
Member	R 990
Spouse/Adult dependant	R 842
Per Child	R 396