

## Oxygen

### Oxygen Medical Aid Comparison - 2009 Plans

**Oxygen** is the fourth largest **medical aid** in the country and has the benefit of being backed by **Old Mutual**. It has approximately 230,000 lives covered with an excellent Global Credit Rating of A+. They are one of only a few schemes that combine traditional day-to-day cover with an overriding medical savings account, that is available should any provider benefit be exhausted. On all of the options we market, a premium is only payable for one child, so it is excellent value for large families.

|                |                            |                   |                  |
|----------------|----------------------------|-------------------|------------------|
| <b>Oxygen:</b> | <u>Essential CareCross</u> | <u>Essential</u>  | <u>Core Plus</u> |
|                | <u>Standard Plus</u>       | <u>Elite Plus</u> |                  |

| OXYGEN<br>ESSENTIAL CARECROSS   | OXYGEN<br>ESSENTIAL  | OXYGEN<br>CORE PLUS  |
|---|--|--|
| <b>IN HOSPITAL BENEFIT</b>  | <b>IN HOSPITAL BENEFIT</b>   | <b>IN HOSPITAL BENEFIT</b>   |
| 100% MSR<br>R500,000 Per Family per annum<br>Primary Network Hospitals to be used<br><b>Annual Sub-limits per person:</b><br>Oncology R 100,000<br>Wisdom Teeth Removal R 1,500<br>Internal Prostheses: R 8,000   | 100% MSR<br>R500,000 Per Family per annum<br>Primary Network Hospitals to be used<br><b>Annual Sub-limits per person:</b><br>Oncology R 100,000<br>Wisdom Teeth R 1,500<br>Internal Prostheses: R 8,000                | Private Provider Rates<br><br>No overall Annual limit<br><b>Annual Sub-limits per person:</b><br>Rehabilitation Benefit R 40,000<br>Jaw Surgery R 15,000<br>Wisdom Teeth R 4,600<br>Oncology R200,000<br>Internal Prostheses: R 15,000 |
| <b>CHRONIC MEDICATION BENEFIT</b>   | <b>CHRONIC MEDICATION BENEFIT</b>  | <b>CHRONIC MEDICATION BENEFIT</b>  |
| 100% Medicine Price<br>27 PMB Chronic Disease Conditions<br>Subject to CareCross formulary  | 100% Medicine Price<br>27 PMB Chronic Disease Conditions<br>Only from Scriptnet Pharmacies   | 100% Medicine Price<br>27 PMB Chronic Disease Conditions<br>Only from Scriptnet Pharmacies<br>Basic formulary  |
| <b>ANNUAL DAY TO DAY BENEFIT<br/>(including savings)</b>  | <b>ANNUAL DAY TO DAY BENEFIT<br/>(including savings)</b>   | <b>ANNUAL DAY TO DAY BENEFIT<br/>(including savings)</b>   |
| 100% MSR<br><b>GP's &amp; Accute Medication:</b><br>No limit from CareCross<br>Network Providers<br><br><b>Specialists:</b><br>2 visits per annum. Must be referred by Carecross GP<br><br><b>Conservative Dentistry:</b><br>No Limit from Carecross Network Providers. Subject to Scheme Protocols | 100% MSR<br><b>GP's &amp; Acute Medication:</b><br>Member R 900<br>Member + 1 R1,300<br>Family R1,700<br><br><b>Specialists:</b> R 400<br><br><b>Conservative Dentistry:</b><br>Unlimited. Subject to Scheme Protocols | Does not apply<br>(Optional Medical Grow Account)  |
| <b>ANNUAL THRESHOLD BENEFIT</b>   | <b>ANNUAL THRESHOLD BENEFIT</b>  | <b>ANNUAL THRESHOLD BENEFIT</b>  |
| Does not apply  | Does not apply   | Does not apply   |
| <b>MONTHLY CONTRIBUTIONS</b>  | <b>MONTHLY CONTRIBUTIONS</b>   | <b>MONTHLY CONTRIBUTIONS</b>   |
| <b>Income p/m R0 - R3,500</b><br>Principle Member R 595<br>Spouse/Adult dependant R 530<br>1st Child Only R 285   | <b>Income p/m R0 - R3,500</b><br>Principle Member R 575<br>Spouse /Adult dependant R 510<br>1st Child Only R 280   | Principle Member R 935<br>Spouse/Adult dependant R 785<br>1st Child Only R 435   |

