

Spectramed

Spectramed Medical Aid Scheme Comparison - 2009 Plans

Spectramed is one of the bigger **medical aid schemes** in South Africa with a total membership of approximately 210,000. It was registered in 1967 and has an excellent Global Credit Rating of A+. All their options have traditional type benefits (specific cover amounts per medical provider) and make no use of savings accounts. Their premiums are based on income so the less you earn the less you pay. All day-to-day and hospital cover is at the NHRPL (National Health Reference Price List) rate.

Spectramed:	<u>Hospital</u>	<u>Alliance</u>	<u>Elite</u>

SPECTRAMED HOSPITAL PLAN	SPECTRAMED ALLIANCE PLAN	SPECTRAMED ELITE PLAN
IN HOSPITAL BENEFIT	IN HOSPITAL BENEFIT	IN HOSPITAL BENEFIT
100% MSR	100% MSR	100% MSR
Member R 450,000	Member R 250,000	No Overall Annual Limit
Member + 1 R 643,500	Member + 1 R 357,500	* 3 days Take Home Medicine
Member + 2 R 778,500	Member + 2 R 432,500	Co-payments apply for certain procedures
Member + 3 R 949,500	Member + 3 R 527,500	Annual Sub-limits:
Member + 4 + R 1,161,000	Member + 4 + R 645,000	Physiotherapy R 5,500
* 3 days Take Home Medicine	* 3 days Take Home Medicine	Dialysis (per treatment) R 2,200
Co-payments apply for certain procedures	Co-payments apply for certain procedures	Internal Prosthesis:
Annual Sub-limits:	Annual Sub-limits:	See detailed benefit schedule
Physiotherapy R 2,350	Physiotherapy R 2,200	
Psychiatric treatment R 6,000	Psychiatric treatment R 6,000	
Dialysis (per treatment) R 2,100	Dialysis (per treatment) R 1,785	
Internal Prosthesis:	Internal Prosthesis:	
See detailed benefit schedule.	See detailed benefit schedule.	
CHRONIC MEDICATION BENEFIT	CHRONIC MEDICATION BENEFIT	CHRONIC MEDICATION BENEFIT
100% MSR	100% MSR	100% MSR
27 PMB Chronic Disease Conditions	27 PMB Chronic Disease Conditions	27 PMB Chronic Disease Conditions
Only from Direct Medicines	Only from Direct Medicines	Only from Direct Medicines
Subject to scheme formulary.	Subject to scheme formulary.	Subject to scheme formulary.
ANNUAL DAY TO DAY BENEFIT (including savings)	ANNUAL DAY TO DAY BENEFIT (including savings)	ANNUAL DAY TO DAY BENEFIT (including savings)
Does not apply		100% MSR
	GP's:	GP's:
	Member R 750	Member R 2,000
	Member + 1 R 1,070	Member + 1 R 2,850
	Member + 2 R 1,300	Member + 2 R 3,470
	Member + 3 R 1,580	Member + 3 R 4,220
	Member + 4 + R 1,930	Member + 4 + R 5,150
	Specialists:	Specialists:
	Member R 750	Subject to general out of hospital limit:
	Member + 1 R 1,070	Member R 6,400
	Member + 2 R 1,300	Member + 1 R 9,120
	Member + 3 R 1,580	Member + 2 R 11,090
	Member + 4 + R 1,940	Member + 3 R 13,510
	Conservative Dentistry:	Member + 4 + R 16,490
	Member R 1,400	Conservative Dentistry:
	Member + 1 R 2,000	

	Member + 2 Member + 3 Member + 4 +	R 2,430 R 2,960 R 3,610	Member Member + 1 Member + 2 Member + 3 Member + 4 +	R 2,300 R 3,280 R 3,990 R 4,860 R 5,930
ANNUAL THRESHOLD BENEFIT Does not apply	ANNUAL THRESHOLD BENEFIT Does not apply	ANNUAL THRESHOLD BENEFIT Does not apply	ANNUAL THRESHOLD BENEFIT Does not apply	ANNUAL THRESHOLD BENEFIT Does not apply
MONTHLY CONTRIBUTIONS	MONTHLY CONTRIBUTIONS	MONTHLY CONTRIBUTIONS	MONTHLY CONTRIBUTIONS	MONTHLY CONTRIBUTIONS
Principle Member R 627 Spouse/Adult dependant R 565 Per Child R 221	Income p/m R0 - R10,500 Principle Member R 815 Spouse/Adult dependant R 775 Per Child R 326 Income p/m R10,501 + Principle Member R 1,146 Spouse/Adult dependant R 1,089 Per Child R 459	Income p/m R0 - R11,500 Principle Member R 1,588 Spouse/Adult dependant R 875 1st Child R 478 2nd Child R 255 3rd Child R 160 Income p/m R11,501-R14,700 Principle Member R 1,667 Spouse/Adult dependant R 1,024 1st Child R 542 2nd Child R 376 3rd Child R 252 Income p/m R14,701 + Principle Member R 1,746 Spouse/Adult dependant R 1,223 1st Child R 612 2nd Child R 525 3rd Child R 525		