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Healthier, Happier Lives.



Bomaid
The medical aid you can trust

INTERNATIONAL STUDENT SCHEME BENEFIT SCHEDULE 2016

OVERALL SCHEME BENEFIT LIMIT		825,269
1	IN-HOSPITAL BENEFITS	
1.1	Hospitalisation maximum * (daily maximum room rate at agreed tariff **) (within the above, the following sub-limits will apply)	374,500
1.2	Professionals fees	150,000
1.2.1	Doctors and Other Professionals	up to limit 1.2
1.2.2	Radiology	up to limit 1.2
1.2.3	Pathology	up to limit 1.2
1.3	Acute post trauma maxillo-facial and oral surgery limit ^	20,000
1.4	In-patient dentistry *(the following sub-limits will apply)	
1.4.1	Hospital fees	12,000
1.4.2	Dentist fees	5,500
1.4.3	Anaesthetist fees	4,500
1.5	Psychiatry ^ (in-patient cover in a recognised psychiatric facility, includes professional fees)	40,000
1.6	Prosthesis ^(external and internal)	30,000
1.7	Sub-acute care (post admission step down - maximum 30 days)	13,600
1.8	Laser refractive eye surgery (referrals from approved Ophthalmologist/Optometrist)	4,500
1.9	Managed Care	
1.9.1	Chemotherapy, radiation therapy and brachytherapy ** (pre-authorization required)	130,000
1.9.2	Renal dialysis for chronic renal failure ** (pre-authorization required)	130,000
1.9.3	Chronic medication (supplied through the Managed Care Program in accordance with the Bomaid list of approved chronic conditions) REGISTRATION WITH THE BOMAID MANAGED CARE PROGRAM REQUIRED	36,000
1.9.4	ARV therapy (supplied through the Managed Care Program) REGISTRATION WITH THE BOMAID MANAGED CARE PROGRAM REQUIRED	12,000
**Where fixed fee arrangement has been entered into, those fees will apply		
° Guaranteed ^ Cover on assessment *Pre-authorization required		
2	DAY-TO-DAY BENEFITS	
2.1	Outpatient Medical Care	
2.1.1	Consultations (General practitioners and Specialists)	2,070
2.1.2	Procedures (medical/surgical)	4,450
2.2	Diagnostic/Investigative Care	
2.2.1	Pathology	2,000
2.2.2	Xray/Ultrasound	1,800
2.2.3	MRI/CT scans	7,000
2.3	Medications	
2.3.1	Doctor dispensed medications (for acute cases only)	750
2.3.2	Over the counter medications	200
2.3.3	Pharmacy dispensed medicine (includes dental & ophthalmic prescribed medications)	3,750
2.4	Dental Care - Dental Overall Limit (subject to managed care protocols)	6,249
2.4.1	Basic dentistry (includes consultations, radiology, filling, extraction, cleaning, scaling and polishing incision and drainage, root canal treatment)	up to limit 2.4
2.4.2	Specialised Dentistry ~ (includes crowns, bridges and dentures)**	up to limit 2.4
2.4.3	Orthodontic/maxillo-facial/oral surgery (includes implants) (subject to case management) **	up to limit 2.4

Level 1 and 2 conservative services and specialised services per specified dental protocols.

**Pre-authorization required ~ Refers to treatment every 2 years		
Level 1 and 2 conservative services and specialised services per specified dental protocols		
Dentures limited to 1 plastic denture per 24 month cycle and are only available for members older than 21 years.		
2.5	Optical Care	
2.5.1	Designated Service Providers (MANAGED CARE PROTOCOLS APPLY) - comprehensive cover and reduced levels of copayment.	
2.5.2	Non-Designated Service Providers (MANAGED CARE PROTOCOLS APPLY)	
2.5.2.1	Consultation	115
2.5.2.2	Clear aquity single vision lenses (per lens)	175
2.5.2.3	Clear aquity bifocal lenses (per lens)	500
2.5.2.4	Frame and/or any lens enhancements	550
3	APPLIANCES OVERALL LIMIT	9,000
3.1	General appliances	4,500
3.2	Medical appliances (including glucometers, nebulisers)	700
3.3	Surgical appliances (for non-permanent disability) (to be recommended by surgeon/orthopaedic surgeon) (includes knee/collar/chest/foot braces, crutches and walking frames) Pre-authorization required	700
3.4	Wheel chairs, crutches and walking frames (for permanent disability)	up to limit 5.1
3.5	Hearing aid (prescription required) (maximum 1 pair of appliances per 2 year cycle)	up to limit 5.0
4	ALLIED HEALTH SERVICES	7,506
4.1	REHABILITATION THERAPY (Medical Referral Needed for Sub-Limits 6.1.1 to 6.1.5)	
4.1.1	Physiotherapy (motivational report needed for cases requiring more than 20 treatment sessions)	6,506
4.1.2	Occupational therapy	3,253
4.1.3	Speech therapy	3,253
4.1.4	Clinical psychology	3,253
5	SAFE MALE CIRCUMCISION	1,050
(SUBJECT TO MANAGED CARE PROTOCOLS) - Global fee includes related costs of pre-operative testing and post-operative care within 1 month of procedure.		
6	SEVERE ILLNESS BENEFIT	
100% cash payout to the life assured on 1st diagnosis of any one of the pre-defined severe illnesses)		20,000
7	SCREENING AND PREVENTION BENEFIT - subject to scheme rules and managed care protocols.	
8	FUNERAL BENEFIT	10,000
9	EMERGENCY MEDICAL SERVICES - full cover through a contracted service provider.	