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| **Discovery Health Medical Aid Comparison - 2019 Plans**   |  |  | | --- | --- | | **Discovery Health** is by far the biggest **medical aid scheme** in **South Africa** and tends to dominate the industry. Their Global Credit Rating is the highest available (AA) and total membership is in excess of 2 million lives. They are an extremely innovative company and introduced a number of new concepts to the industry, including introducing the new generation savings plan schemes. | [Get Discovery Life Insurance](http://www.lifestyle-benefits.co.za/ihs/discovery-life-insurance/?utm_source=MAC&utm_medium=BannerSlider&utm_content=DiscoveryLife&utm_campaign=MACtoLB) | |
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| |  |  |  |  | | --- | --- | --- | --- | | **Discovery Health:** | [Keycare Start](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans1-3) | [Essential Core](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans1-3) | [Coastal Core](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans1-3) | | [Essential Smart Plan](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans4-6) | [Classic Smart Plan](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans4-6) | [Classic Core](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans4-6) | | [Coastal Saver](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans7-9) | [Essential Saver](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans7-9) | [Classic Delta Saver](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans7-9) | | [Classic Saver](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans10-12) | [Classic Priority](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans10-12) | [Classic Delta Comprehensive](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#plans10-12) | | [Classic Comprehensive](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#Plans13-15) | [Keycare Plus](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#Plans13-15) | [Keycare Core](http://www.medicalaidcomparisons.co.za/discoverycomp.aspx#Plans13-15) | |

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START**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#keycare%20core) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Full Cover Network Hosp to be used | | | | | |  | |  | Certain procedures only covered at | | | | | |  | |  | Network Day Clinics | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 44,050 | |  | |  | Oncology | | | | PMB | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from a State Hospital | | | | | |  | |  |  | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% scheme rate | |  | |  | GP's: | No Limit from KeyCare |  | |  |  | Network Providers |  | |  |  | (2 out of network visits) |  | |  | Specialists: | R 2,000 per person |  | |  |  | from Network Providers |  | |  |  | (must be referred by |  | |  | network GP) | |  | |  | Conservative Dentistry: | |  | |  | No Limit from KeyCare | |  | |  | Network Providers | |  | |  |  | |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | | | | | |  | |  | Does not apply | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | **Income p/m:** | **R0 - R9,150** |  | |  | Principal Member | R 839 |  | |  | Spouse /Adult | R 839 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R505 |  | |  |  |  |  | |  | **Income p/m:** | **R9,151 - R13,050** |  | |  | Principal Member | R 1,412 |  | |  | Spouse /Adult | R 1,412 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R 551 |  | |  |  |  |  | |  | **Income p/m:** | **R13,051+** |  | |  | Principal Member | R 2,198 |  | |  | Spouse /Adult | R 2,198 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R 596 |  | |  |  | | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | **ESSENTIAL CORE** | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from MedXpress | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | No Benefit | |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Does not apply |  | |  |  |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 1,931 |  | |  | Spouse/Adult dependant | R 1,448 |  | |  | Per Child (Max 3) | R 776 |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**COASTAL CORE**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#Coastal%20Core%20and%20Classic%20Core) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Network Hospitals to be used | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** |  | |  | 100% Scheme Rate |  | |  | 27  PMB Chronic Disease Conditions |  | |  | Subject to scheme formulary |  | |  | Only from MedXpress |  | |  |  |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | No Benefit | |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | | | | | |  | |  | Does not apply | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 1,770 |  | |  | Spouse/Adult dependant | R 1,330 |  | |  | Per Child (Max 3) | R 704 |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |
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person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  | | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | |  | 100% Scheme Rate | |  | 27PMB Chronic Disease Conditions | |  | Subject to scheme formulary | |  | Only from MedXpress, Clicks or Dischem | |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | Unlimited GP Benefit with | |  |  |  |  |  | |  | R100 co-payment for face-to-face | |  |  |  |  |  | |  | consultations | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  | Video call consultations paid in full | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  | 1 Dental check up with a R150 | |  |  |  |  |  | |  | co-payment | |  |  |  |  |  | |  | 1 eye test with R100 |  |  |  |  |  |  | |  | co-payment |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | | | | | |  | |  | Does not apply | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 1,285 |  | |  | Spouse/Adult dependant | R 1,285 |  | |  | Per Child (Max 3) | R 1,285 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**CLASSIC SMART PLAN**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 200% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Network Hospitals to be used | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 MB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from MedXpress,Clicks or Dischem | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | Unlimited GP Benefit with | |  |  |  |  |  | |  | R50 co-payment for face-to-face | |  |  |  |  |  | |  | consultations |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | Video call consultations paid in full | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  | Prescribed medication limited to: | |  |  |  |  |  | |  | 12 prescriptions p/person per annum | |  |  |  |  |  | |  | with a R10 co-payment per item | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  | 2 Specialist Consultations for sports | |  |  |  |  |  | |  | related injuries only with a R100 | |  |  |  |  |  | |  | co-payment | |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | 1 Dental check up with a R100 | |  |  |  |  |  | |  | co-payment |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | 1 eye test with R50 | |  |  |  |  |  | |  | co-payment |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Does not apply | |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 1,794 |  | |  | Spouse/Adult dependant | R 1,415 |  | |  | Per Child (Max 3) | R 717 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | **CLASSIC CORE** | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 200% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit | | | |  | |  | |  | schedule | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from MedXpres | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | No Benefit | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | | | | | |  | |  | Does not apply | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,248 |  | |  | Spouse /Adult dependant | R 1,772 |  | |  | Per Child (Max 3) | R 900 |  | |  |  |  |  | | | |
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thereafter 20% | |  | |  | co-payment |  |  | |  | Internal Prostheses: |  |  | |  | See detailed benefit schedule | |  | |  |  |  |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** |  | |  | 100% Scheme Rate |  | |  | 27 MB Chronic Disease Conditions |  | |  | Subject to scheme formulary |  | |  |  |  | |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | 100% Scheme Rate | |  |  |  |  |  | |  | **Limits per annum:** | |  |  |  |  |  | |  | Member | R 5,688 |  |  |  |  |  | |  | Member+Spouse | R 10,460 |  |  |  |  |  | |  | Member+Spouse+Child1 | R 12,752 |  |  |  |  |  | |  | Member+Spouse+Child2 | R 15,044 |  |  |  |  |  | |  | Member+Spouse+Child3 | R 17,336 |  |  |  |  |  | |  | Member+Child 1 | R 7,980 |  |  |  |  |  | |  | Member+Child 2 | R 10,272 |  |  |  |  |  | |  | Member+Child 3 | R 12,564 |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | Day-to-Day Extender Benefit | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Does not apply |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,373 |  | |  | Spouse/Adult dependant | R 1,783 |  | |  | Per Child (Max 3) | R 958 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**ESSENTIAL SAVER**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** |  | |  | 100% Scheme Rate |  | |  | 27 MB Chronic Disease Conditions |  | |  | Subject to scheme formulary |  | |  |  |  | |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | 100% Scheme Rate | |  |  |  |  |  | |  | **Limits per annum:** | |  |  |  |  |  | |  | Member | R 4,320 |  |  |  |  |  | |  | Member+Spouse | R 7,560 |  |  |  |  |  | |  | Member+Spouse+Child1 | R 9,288 |  |  |  |  |  | |  | Member+Spouse+Child2 | R 11,016 |  |  |  |  |  | |  | Member+Spouse+Child3 | R 12,744 |  |  |  |  |  | |  | Member+Child 1 | R 6,048 |  |  |  |  |  | |  | Member+Child 2 | R 7,776 |  |  |  |  |  | |  | Member+Child 3 | R 9,504 |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | Day-to-Day Extender Benefit | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Does not apply |  |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,400 |  | |  | Spouse/Adult dependant | R 1,800 |  | |  | Per Child (Max 3) | R 962 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**CLASSIC DELTA SAVER**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#Classic%20Comprehensive) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 200% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Network Hospitals to be used | |  | |  | **Annual Sub-limits per person:** | |  | |  | Psychiatric Treatment | 21 days |  | |  | Hospice Care | R 62,200 |  | |  | Oncology R200 000 thereafter 20% | |  | |  | co-payment |  |  | |  | Internal Prostheses: |  |  | |  | See detailed benefit schedule | |  | |  |  | |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** |  | |  | 100% Scheme Rate |  | |  | 27 PMB Chronic Disease Conditions |  | |  | Subject to scheme formulary |  | |  | Only from MedXpress |  | |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | 100% Scheme Rate | |  |  |  |  |  | |  | **Limits per annum:** | |  |  |  |  |  | |  | Member | R 7,236 |  |  |  |  |  | |  | Member+Spouse | R 12,948 |  |  |  |  |  | |  | Member+Spouse+Child1 | R 15,852 |  |  |  |  |  | |  | Member+Spouse+Child2 | R 18,756 |  |  |  |  |  | |  | Member+Spouse+Child3 | R 21,660 |  |  |  |  |  | |  | Member+Child 1 | R 10,140 |  |  |  |  |  | |  | Member+Child 2 | R 13,044 |  |  |  |  |  | |  | Member+Child 3 | R 15,948 |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | Day-to-Day Extender Benefit | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Does not apply |  |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,412 |  | |  | Spouse/Adult dependant | R 1,906 |  | |  | Per Child (Max 3) | R 969 |  | |  |  |  |  | | | |

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| |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**CLASSIC SAVER**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#Classic%20Comprehensive) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 200% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200 000 thereafter 20% | | | | | |  | |  | co-payment | | | |  | |  | |  | Internal Prostheses: | | | |  | |  | |  | See detailed benefit schedule | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | | | | | |  | |  | 100% Scheme Rate | |  |  |  |  |  | |  | **Limits per annum:** | |  |  |  |  |  | |  | Member | R 9,060 |  |  |  |  |  | |  | Member+Spouse | R 16,200 |  |  |  |  |  | |  | Member+Spouse+Child1 | R 19,824 |  |  |  |  |  | |  | Member+Spouse+Child2 | R 23,448 |  |  |  |  |  | |  | Member+Spouse+Child3 | R 27,072 |  |  |  |  |  | |  | Member+Child 1 | R 12,684 |  |  |  |  |  | |  | Member+Child 2 | R 16,308 |  |  |  |  |  | |  | Member+Child 3 | R 19,932 |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  | Day-to-Day Extender Benefit | |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  |  |  |  | |  | Does not apply |  |  | |  |  |  |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 3,021 |  | |  | Spouse/Adult dependant | R 2,382 |  | |  | Per Child (Max 3) | R 1,209 |  | |  |  |  |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**CLASSIC PRIORITY**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#keycare%20core) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 200% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Co-payments apply for certain | | | | | |  | |  | procedures | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R200,000 thereafter 20% | | | | | |  | |  | co-payment | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | Internal Prostheses: See detailed | | | | | |  | |  | benefit schedule | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  | **Limits per annum:** | |  | |  | Member | R 10,500 |  | |  | Member + Spouse | R 18,780 |  | |  | Member + Spouse + Child1 | R 22,980 |  | |  | Member+Spouse+Child2 | R 27,180 |  | |  | Member+Spouse+Child3 | R 31,380 |  | |  | Member+Child 1 | R 14,700 |  | |  | Member+Child 2 | R 18,900 |  | |  | Member+Child 3 | R 23,100 |  | |  |  | |  | |  | Day-to-Day Extender Benefit | |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Principal Member | R 15,510 |  | |  | Spouse/Adult independant | R 11,620 |  | |  | Per Child (Max 3) | R 5,080 |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  |  |  |  | |  | Principal Member | R 3,501 |  | |  | Spouse /Adult dependant | R 2,761 |  | |  | Per Child (Max 3) | R1,401 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**CLASSIC DELTA COMPREHENSIVE**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#Keycare%20Plus) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 200% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Network Hospitals to be used | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 62,200 | |  | |  | Oncology R400,000 thereafter 20% | | | | | |  | |  | co-payment | | | | | |  | |  | Specialised Medicine & Technology | | | | | |  | |  | benefit: R200,000 | | | | | |  | |  | Internal Prostheses: See detailed | | | | | |  | |  | benefit schedule | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from MedXpress | | | | | |  | |  | (Add. 23 Chronic Disease Conditions) | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% scheme rate | |  | |  | **Limits per annum:** | |  | |  | Member | R14,496 |  | |  | Member + Spouse | R28,224 |  | |  | Member + Spouse + Child1 | R31,104 |  | |  | Member+Spouse+Child2 | R33,984 |  | |  | Member+Spouse+Child3 | R36,864 |  | |  | Member+Child 1 | R17,376 |  | |  | Member+Child 2 | R20,256 |  | |  | Member+Child 3 | R23,136 |  | |  |  |  |  | |  | Day-to-Day Extender Benefit |  |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Principal Member | R 18,800 |  | |  | Spouse/Adult independant | R 18,800 |  | |  | Per Child (Max 3) | R 3,600 |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  |  | |  | |  | Principal Member | R 4,834 |  | |  | Spouse /Adult dependant | R 4,577 |  | |  | Per Child (Max 3) | R 962 |  | |  |  |  |  | | |

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R8,500** |  | |  | Principal Member | R 1,088 |  | |  | Spouse /Adult | R 1,088 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R 396 |  | |  |  |  |  | |  | **Income p/m:** | **R8,551 - R13,050** |  | |  | Principal Member | R 1,532 |  | |  | Spouse /Adult | R 1,532 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R429 |  | |  |  |  |  | |  | **Income p/m:** | **R13,051 +** |  | |  | Principal Member | R 2,249 |  | |  | Spouse /Adult | R 2,249 |  | |  | dependant |  |  | |  | Per Child (Max 3) | R 602 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **DISCOVERY HEALTH** | | [**KEYCARE CORE**](http://www.medicalaidcomparisons.co.za/Discovery-Company.aspx#Keycare%20Plus) | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Full Cover Network Hosp to be used | | | | | |  | |  | Certain procedures only covered at | | | | | |  | |  | Network Day Clinics | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | **Annual Sub-limits per person:** | | | | | |  | |  | Psychiatric Treatment | | | | 21 days | |  | |  | Hospice Care | | | | R 44,050 | |  | |  | Oncology | | | | PMB | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary | | | | | |  | |  | Only from DSP | | | | | |  | |  |  | | | | | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | Does not Apply | |  | |  |  |  |  | |  | Specialist benefit limited to R4,050 | |  | |  | per person per annum. Must be | |  | |  | referred by GP |  |  | |  |  | |  | |  |  | |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  | |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | | | | | |  | |  | Does not apply | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | | | | | |  | |  | **Income p/m:         R0 - R8,500** | | | | | |  | |  | Principal Member | | | | | R 871 |  | |  | Spouse /Adult | | | | | R 871 |  | |  | dependant | | | | | R225 |  | |  | Per Child (Max 3) | | | | |  |  | |  |  | | | | |  |  | |  | **Income p/m:** | | | | | **R8,551 - R13,050** |  | |  | Principal Member | | | | | R 1,086 |  | |  | Spouse /Adult | | | | | R 1,086 |  | |  | dependant | | | | |  |  | |  | Per Child (Max 3) | | | | | R 268 |  | |  |  | | | | | |  | |  | **Income p/m:               R13,051 +** | | | | | |  | |  | Principal Member | | | R 1,661 | | |  | |  | Spouse /Adult | | | | R 1,661 | |  | |  | dependant | | | |  | |  | |  | Per Child (Max 3) | | | R 376 | | |  | |  |  |  |  |  |  |  |  | | | |

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| **FedHealth Medical Aid Comparison - 2019 Plans**  **Fedhealth** is a well-established **medical aid** registered in 1969, it covers close to 200,000 lives and has one of the highest Global Credit Ratings at AA-. They have a range of new generation schemes all covering hospital and related bills at 3 x NHRPL (National Health Reference Price List) rate (Private Rate). |
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| |  |  |  |  | | --- | --- | --- | --- | | **Fedhealth Plans:** | [Myfed  (replaces EntryZone)](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 1-3) | [FlexiFed 2 ANY  (replaces Maxima Saver)](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 1-3) | [Flexifed 3 ANY  (replaces Maxima Core)](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 1-3) | | [FlexiFed 3 ANY  (replaces Maxima Basis)](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 4-6) | [FlexiFed 4 ANY (replaces Maxima Standard)](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 4-6) | [Maxima Exec](http://www.medicalaidcomparisons.co.za/fedhealthcomp.aspx#plans 4-6) | |

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on voluntary | | | | | |  | |  | non-network admissions | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  | \*Oral Contraceptives | | | | | |  | |  | \*7 days Take Home Medicine | | | | | |  | |  | \*Emergency Trauma at Out Patients | | | | | |  | |  | Psychiatric Treatment - R8,800 | | | | | |  | |  | Hospice Care - n/a | | | | | |  | |  | Internal Prosthesis - PMB | | | | | |  | |  | Oncology (only at DSP) -PMB | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | |  | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  |  | |  | |  | GP's: No Limit from Network | |  | |  | Providers (2 out-of Network visits | |  | |  |  | |  | |  | Specialists: 2 Visits limited to R1 750 | |  | |  | per person from Network Providers | |  | |  | (must be referred by Network GP) | |  | |  |  | |  | |  | Conservative Dentistry: | |  | |  | Only from a Network Provider | |  | |  | (Fillings, extractions, consultations) | |  | |  | Plastic dentures limited to 1 set per | |  | |  | person every 2 years. |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Does not Apply |  |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | **Income p/m   R1 - R5,953** |  |  | |  | Principal Member | R 916 |  | |  | Spouse/Adult dependant | R 784 |  | |  | Per Child (Max 3) | R 440 |  | |  |  |  |  | |  | **Income pm  R5954 - R9732** |  |  | |  | Principal Member | R1,161 |  | |  | Spouse/Adult dependant | R 989 |  | |  | Per Child (Max 3) | R 567 |  | |  |  |  |  | |  | **Income pm  R9733-R12021** |  |  | |  | Principal Member | R1627 |  | |  | Spouse/Adult dependant | R1393 |  | |  | Per Child (Max 3) | R624 |  | |  |  |  |  | |  | **Income pm R12022-13739** |  |  | |  | Principal Member | R2,068 |  | |  | Spouse/Adult dependant | R1,672 |  | |  | Per Child (Max 3) | R808 |  | |  |  |  |  | |  | **Income pm R13740 +** |  |  | |  | Principal Member | R2,804 |  | |  | Spouse/Adult dependant | R2,506 |  | |  | Per Child (Max 3) | R1,068 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **FEDHEALTH** | | [**FLEXIFED 2 ANY (replaced FedHealth Maxima Saver)**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Core) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 100% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Co-payments are due for certain | |  | |  | procedures | |  | |  | (e.g R7,800 Anthroscopy ) | |  | |  | \*30 days Post Hospital Cover | |  | |  | \*7 days Take Home Medicine | |  | |  | Oral Contraceptives | |  | |  | \*Emergency Trauma at Out Patients | |  | |  |  |  |  | |  | Psychiatric Treatment | R 23,700 |  | |  | Hospice care | R 31,000 |  | |  | Oncology (only at DSP) | R 277,900 |  | |  | Internal Prosthesis: | PMB |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  |  | |  | |  | Member              R300 | |  | |  | Spouse               R252 | |  | |  | Per Child            R84 | |  | |  |  | |  | |  | MediVault Savings amounts are not | |  | |  | pro-rated and can be transferred | |  | |  | back to your wallet at any time and | |  | |  | paid back interest free over a period | |  | |  | of 12 months | |  | |  |  | |  | |  | Member             R4,200 | |  | |  | Member + 1       R7,800 | |  | |  | Member + 2       R9,000 | |  | |  | Member + 2 +    R10,800 | |  | |  |  |  |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Member             R4,200 |  | |  | Member + 1       R7,800 |  | |  | Member + 2       R9,000 |  | |  | Member + 2 +    R10,800 |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Member | R 2,086 |  | |  | Spouse/Adult dependant | R 1,768 |  | |  | Per Child (Max 3) | R 615 |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **FEDHEALTH** | | [**FLEXIFED 3 ANY (replaced FedHealth Maxima Core)**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Core) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 100% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Co-payments are due for certain | |  | |  | procedures | |  | |  | (e.g R7,800 Anthroscopy ) | |  | |  | \*30 days Post Hospital Cover | |  | |  | \*7 days Take Home Medicine | |  | |  | Oral Contraceptives | |  | |  | \*Emergency Trauma at Out Patients | |  | |  |  |  |  | |  | Psychiatric Treatment | R 25,100 |  | |  | Hospice care | R 31,000 |  | |  | Oncology (only at DSP) | R 277,900 |  | |  | Internal Prosthesis: | R 25,000 |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 30 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  |  | |  | |  | Member              R300 | |  | |  | Spouse               R364 | |  | |  | Per Child            R108 | |  | |  |  | |  | |  | MediVault Savings amounts are not | |  | |  | pro-rated and can be transferred | |  | |  | back to your wallet at any time and | |  | |  | paid back interest free over a period | |  | |  | of 12 months | |  | |  |  | |  | |  | Member             R5,100 | |  | |  | Member + 1       R9,600 | |  | |  | Member + 2       R11,100 | |  | |  | Member + 2 +    R13,200 | |  | |  |  |  |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Member             R5,100 |  | |  | Member + 1       R9,600 |  | |  | Member + 2       R11,100 |  | |  | Member + 2 +    R13,200 |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Member | R 2,294 |  | |  | Spouse/Adult dependant | R 2,018 |  | |  | Per Child (Max 3) | R 818 |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | | | |
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--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | |  | | --- | | **FEDHEALTH** | | [**FLEXIFED 3 ANY (replaced FedHealth Maxima Basis)**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Core) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 100% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Co-payments are due for certain | |  | |  | procedures | |  | |  | (e.g R7,800 Anthroscopy ) | |  | |  | \*30 days Post Hospital Cover | |  | |  | \*7 days Take Home Medicine | |  | |  | Oral Contraceptives | |  | |  | \*Emergency Trauma at Out Patients | |  | |  |  |  |  | |  | Psychiatric Treatment | R 25,100 |  | |  | Hospice care | R 31,000 |  | |  | Oncology (only at DSP) | R 277,900 |  | |  | Internal Prosthesis: | R 25,000 |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 30 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | |  | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  |  | |  | |  | Member              R300 | |  | |  | Spouse               R364 | |  | |  | Per Child            R108 | |  | |  |  | |  | |  | MediVault Savings amounts are not | |  | |  | pro-rated and can be transferred | |  | |  | back to your wallet at any time and | |  | |  | paid back interest free over a period | |  | |  | of 12 months | |  | |  |  | |  | |  | Member             R5,100 | |  | |  | Member + 1       R9,600 | |  | |  | Member + 2       R11,100 | |  | |  | Member + 2 +    R13,200 | |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Member             R5,100 |  | |  | Member + 1       R9,600 |  | |  | Member + 2       R11,100 |  | |  | Member + 2 +    R13,200 |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Member | R 2,294 |  | |  | Spouse/Adult dependant | R 2,018 |  | |  | Per Child (Max 3) | R 818 |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **FEDHEALTH** | | [**FLEXIFED 4 ANY (replaced FedHealth Maxima Standard)**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Core) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 100% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Co-payments are due for certain | |  | |  | procedures | |  | |  | (e.g R2,400 Anthroscopy ) | |  | |  | \*30 days Post Hospital Cover | |  | |  | \*7 days Take Home Medicine | |  | |  | Oral Contraceptives | |  | |  | \*Emergency Trauma at Out Patients | |  | |  |  |  |  | |  | Psychiatric Treatment | R 25,100 |  | |  | Hospice care | R 31,000 |  | |  | Oncology (only at DSP) | R 444,700 |  | |  | Internal Prosthesis: | R 25,000 |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 43 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | |  | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  |  | |  | |  | Member              R300 | |  | |  | Spouse               R264 | |  | |  | Per Child            R96 | |  | |  |  | |  | |  | MediVault Savings amounts are not | |  | |  | pro-rated and can be transferred | |  | |  | back to your wallet at any time and | |  | |  | paid back interest free over a period | |  | |  | of 12 months | |  | |  |  | |  | |  | Member             R7,600 | |  | |  | Member + 1       R14,100 | |  | |  | Member + 2       R16,200 | |  | |  | Member + 2 +    R19,500 | |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Member             R13,650 |  | |  | Member + 1       R24,150 |  | |  | Member + 2       R27,660 |  | |  | Member + 2 +    R31,500 |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Member | R 2,294 |  | |  | Spouse/Adult dependant | R 2,018 |  | |  | Per Child (Max 3) | R 818 |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **FEDHEALTH** | | [**MAXIMA EXEC**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Plus) | | | |  |  |  |  | | --- | --- | --- | --- | |  |  | |  | |  | **IN HOSPITAL BENEFIT** | |  | |  | 200% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | Co-payments are due for certain | |  | |  | procedures(eg: R2,400 Arthroscopy) | |  | |  | \*30 days Post Hospital Cover | |  | |  | \*7 days Take Home Medicine | |  | |  | Oral Contraceptives | |  | |  | \*Emergency Trauma at Out Patients | |  | |  | **Annual Sub-limits per person:** | |  | |  | Psychiatric Treatment | R 32,000 |  | |  | Hospice Care | R 31,000 |  | |  | Oncology | R555,900 |  | |  | Specialised Medication | R173,400 |  | |  | Benefit |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 51 PMB Chronic Disease Conditions | | | | | |  | |  | Only from MED-Rite,Clicks, Dischem & | | | | | |  | |  | Pharmacy Direct | | | | | |  | |  | **Add. Disease List Annual limit:** | | | | | |  | |  | Single | | | | R 7,100 | |  | |  | Per Family | | | | R 13,100 | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  | **Limits per annum:** | |  | |  | Member | R8,040 |  | |  | Member + Spouse | R15,000 |  | |  | Member + Spouse + Child 1 | R17,508 |  | |  | Member + Spouse + Child 2 | R20,016 |  | |  | Member + Spouse + Child 3 | R22,524 |  | |  | Member + Child 1 | R10,548 |  | |  | Member + Child 2 | R13,056 |  | |  | Member + Child 3 | R15,564 |  | |  |  |  |  | |  | Unlimited Network GP benefit |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Member | R 13,651 |  | |  | Mem+Spouse/Adtdependant | R 10,482 |  | |  | Per Child (Max 3) | R 3,511 |  | |  |  | |  | |  |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 5,336 |  | |  | Spouse/Adult dependant | R 4,625 |  | |  | Per Child (Max  3) | R 1,666 |  | |  |  | |  | | | |

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| **Bonitas Medical Aid Comparison - 2019 Plans**  **Bonitas** is the second largest medical aid scheme in SA. The fund covers in excess of 600 000 lives. It has been operating for more than 25 years and has an excellent Global Credit Rating of AA-.Both traditional and new generation products are available to members. |
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| |  |  |  |  | | --- | --- | --- | --- | | **Bonitas** | [BonEssential](http://www.medicalaidcomparisons.co.za/bonitascomp.aspx#row1) | [Primary](http://www.medicalaidcomparisons.co.za/bonitascomp.aspx#row1) | [Bonsave](http://www.medicalaidcomparisons.co.za/bonitascomp.aspx#row1) | |  | [Standard](http://www.medicalaidcomparisons.co.za/bonitascomp.aspx#plans 4-6) |  |  | |

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 |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Does not apply |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 1,731 |  | |  | Spouse/Adult dependant | R 1,324 |  | |  | Per Child | R 507 |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **BONITAS** | | **PRIMARY** | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 100% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Co-payments apply for certain | | | | | |  | |  | procedures | | | | | |  | |  | \*R380 Take Home Medicine | | | | | |  | |  | **Annual Sub-limits:** | | | | | |  | |  | Oncology | | | | R 165,500 | |  | |  | Psychiatric Treatment | | | | R15,830 | |  | |  | Hospice Care | | | | R16,550 | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | **100% Scheme Rate** | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary, | | | | | |  | |  | only from Pharmacy Direct | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  | **Limits  per annum:** | |  | |  | Member | R 2,310 |  | |  | Member + 1 | R 4,140 |  | |  | Member + 2 | R 4,860 |  | |  | Member + 3 | R 5,230 |  | |  | Member + 4 + | R 5,660 |  | |  | **Network GP Limit:** | |  | |  | Member | R 1,900 |  | |  | Member + 1 | R 3,490 |  | |  | Member + 2 | R4,130 |  | |  | Member + 3 | R4,440 |  | |  | Member + 4 + | R5,030 |  | |  |  | |  | |  | Once Annual Day to Day Benefit is | |  | |  | exhausted, there is R1,270 Wellness | |  | |  | Extender Benefit for GP, Physiotherapy | |  | |  | Biokineticist, Dietician visits | |  | |  |  |  |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Does not apply |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,240 |  | |  | Spouse/Adult dependant | R 1,752 |  | |  | Per Child | R 713 |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | | **BONITAS** | | **BONSAVE** | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | | | | | |  | |  | 150% Scheme Rate | | | | | |  | |  | No Overall Annual Limit | | | | | |  | |  | Co-payments apply for certain | | | | | |  | |  | procedures | | | | | |  | |  | \*R380 Take Home Medicine | | | | | |  | |  | **Annual Sub-limits:** | | | | | |  | |  | Oncology | | | | R 344,500 | |  | |  | Psychiatric Treatment | | | | R32,210 | |  | |  | Hospice Care | | | | R16,550 | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | **100% Scheme Rate** | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Subject to scheme formulary, | | | | | |  | |  | only from Pharmacy Direct | | | | | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  | **Limits  per annum:** | |  | |  | Member | R 4,776 |  | |  | Member +Spouse | R 8,472 |  | |  | Member +Spouse +Child 1 | R 9,900 |  | |  | Member +Spouse +Child 2 | R 11,328 |  | |  | Member +Spouse +Child 3 | R 12,756 |  | |  | Member +Child 1 | R 6,204 |  | |  | Member +Child 2 | R 7,623 |  | |  | Member +Child 3 | R 9,060 |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  | |  | |  | Once Annual Day to Day Benefit is | |  | |  | exhausted, there is R1,270 Wellness | |  | |  | Extender Benefit for GP, Physiotherapy | |  | |  | Biokineticist, Dietician visits | |  | |  |  | |  | | | |  |  |  | | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** |  | |  | Does not apply |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | |  | |  | Principal Member | R 2,486 |  | |  | Spouse/Adult dependant | R 1,952 |  | |  | Per Child | R 744 |  | |  |  | |  | | | | | . |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  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--- | | **BONITAS** | | [**STANDARD**](http://www.medicalaidcomparisons.co.za/FedHealth-Company.aspx#Maxima Plus) | | | |  |  |  |  | | --- | --- | --- | --- | |  | **IN HOSPITAL BENEFIT** | |  | |  | 100% Scheme Rate | |  | |  | No Overall Annual Limit | |  | |  | \*R465 Take home medicine | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  | **Annual Sub-limits per person:** | |  | |  | Psychiatric Treatment | R 40,600 |  | |  | Hospice Care | R 16,550 |  | |  | Oncology | R 344,500 |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  | |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **CHRONIC MEDICATION BENEFIT** | | | | | |  | |  | 100% Medicine Price | | | | | |  | |  | 27 PMB Chronic Disease Conditions | | | | | |  | |  | Additional 18 Chronic Disease | | | | | |  | |  | Conditions | | | | | |  | |  | **Annual limit:** | | | | | |  | |  | Single | | | | R 9,610 | |  | |  | Per Family | | | | R 19,280 | |  | |  |  |  |  |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL DAY TO DAY BENEFIT (including savings)** | |  | |  | 100% Scheme Rate | |  | |  | **Day to Day benefits** | |  | |  | Member | R 5,820 |  | |  | Member + 1 | R 8,850 |  | |  | Member + 2 | R 10,240 |  | |  | Member + 3 | R 11,180 |  | |  | Member + 4 + | R 12,180 |  | |  |  |  |  | |  | **Network GP limit** | |  | |  | Member | R 4,170 |  | |  | Member + 1 | R 6,110 |  | |  | Member + 2 | R 6,770 |  | |  | Member + 3 | R 7,110 |  | |  | Member + 4 + | R 7,720 |  | |  |  |  |  | |  | Once Annual Day to Day Benefit is | |  | |  | exhausted, there is R1,750 Wellness | |  | |  | Extender Benefit for GP, Physiotherapy | |  | |  | Biokineticist, Dietician visits | |  | |  |  | |  | |  |  | |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  | |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  | | --- | --- | --- | --- | |  | **ANNUAL THRESHOLD BENEFIT** | |  | |  | Does not apply |  |  | |  |  |  |  | |  |  |  |  | |  |  | |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | **MONTHLY CONTRIBUTIONS** | | | | | |  | |  | Principal Member | | | | R 3,556 | |  | |  | Spouse/Adult dependant | | | | R 3,083 | |  | |  | Per Child | | | | R 1,043 | |  | |  |  |  |  |  |  |  |  | |  |  | | | | | |  | | | |  |  |  | | --- | --- | --- | | |  | | --- | |  | |  | | | |  |  |  |  | | --- | --- | --- | --- | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  | |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  | | | | | |  | |  |  | | | |  | |  | |  |  | | | |  | |  | |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  | | | |  |  |  | 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