

SUMMARY OF SERVICES AND BENEFITS

SERVICES OFFERED			
SERVICE	DESCRIPTION	FLEXICARE	FLEXICARE+
GP Consultations	Network GPs only. 100% of cost	Unlimited	Unlimited
Acute Medicine	100% of cost – as per the formulary	✓	✓
Maternity	2 sonar scans per pregnancy	✓	✓
OTC Medicine	Up to R80/script – max R240 pbpa	✓	✓
Chronic Medicine	100% of cost – as per the formulary	27 conditions	27 conditions
HIV Medication	ARV's, Antibiotics, Prophylactics, Supplements	✓	✓
HIV Programme	Pathology, Radiology, Counselling	✓	✓
Radiology	100% of cost - B&W and sonar formulary	✓	✓
Pathology	100% of cost – as per the formulary	✓	✓
Dentistry	Fillings, extractions, pain & sepsis, scaling	✓	✓
Optometry	Frame and lenses every 2 years	✓	✓
MyDoctor	Portal & Health Advice Line	✓	✓
Ambulance	Call Centre and Ground Transport – ER24	✓	✓
Emergency Trauma Stabilisation	Outpatient – Trauma Ward	R10 000	R10 000
	In-Patient – Private Hospital	✗	R200 000
Death Cover (all lives)	Accidental	R15 000	R15 000

EXCLUSIONS

No benefits are offered for any services or claims that are caused by, or related to the following;

- Cosmetic surgery
- Suicide (or attempted suicide)
- Use of any drugs or narcotics
- Failure to follow medical advice
- Use of alcohol
- Nuclear incidents
- Services relating to Defence, Police, Rescue, Firefighting or Correctional Facilities
- Aviation activities
- Hazardous sports
- Motor racing
- Use of firearms
- Riots, wars, public disorder, terrorism and related events
- Criminal (or attempted criminal) activities
- Intentional exposure to danger

The following treatments, conditions and services are not covered;

- External prosthesis
- Appliances
- Specialised dentistry
- Rehabilitation, Frail-care and Hospice services
- Step-down facilities
- Take-home medicines from hospital
- Non ER24 ambulance and related emergency services
- Balance billing and split billing from providers
- Major medical expenses
- Specialist consultations

Claims resulting from road injury or an injury on duty will be paid in instances where you agree to cede the benefits derived under the relevant Act (Road Accident Fund Act or the Compensation for Occupational Diseases and Injuries Act) to A&G to cover the costs paid on your behalf by Jenus Flexicare.