


IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
In-Hospital Benefits	R316 308 per family per annum.  MC U C
Public Hospitals, Private Hospitals, Registered Unattached Theatres, Day Clinics and Psychiatric Facilities	Non-network hospital co-payment R15 000 per hospital admission.  MC U C
Surgical Procedures	R29 213 per family per annum.  MC U C
Advanced Radiology	Sub-limit of R10 122 or R15 183 if R10 122 sub-limit is exceeded with first CT/MRI scan per beneficiary per annum shared with out-of-hospital advanced radiology.  MC U C
Physiotherapy	R3 164 per beneficiary per annum.  MC U C
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	R7 044 per beneficiary per event shared with out-of-hospital post hip, knee and shoulder replacement or revision physiotherapy.  MC U C
Organ and tissue transplants	R28 001 per beneficiary per annum for corneal grafts (imported corneal grafts subject to managed care protocols).  MC U C
Prostheses	Sub-limit of R37 227 per family per annum for prostheses generally, plus R37 227 for joint revision only. Shared sub-limit with out-of-hospital prosthetics and appliances of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum. Crutches limited to R701 per beneficiary per annum. Wheelchairs limited to R7 716 per beneficiary every 24 months. Hearing aids limited to R6 314 per beneficiary every 36 months. One (1) CPAP device limited to R8 761 per beneficiary every 36 months. Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum. One (1) pulse oximeter of up to R467 per family per annum. One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.  MC U C
Mental Health	R12 652 per beneficiary per annum. Further shared sub-limit with out-of-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.  MC U C
Allied Health Services	R2 025 per family and R1 266 per beneficiary, per annum.  MC U C
Prescribed minimum benefits (PMBs)	 MC U C
Alcohol and drug dependencies	 % PMB MC P
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	 % PMB MC P
Blood transfusion	 % PMB A P C



TANZANITE ONE

IN-HOSPITAL BENEFITS













SERVICE/BENEFIT	2025
Emergency services (casualty department)	✓ % PMB A P C
GP and Specialist services	✓ % PMB MC P H
Renal dialysis	✓ % PMB MC A P C H
Radiology (basic)	✓ % PMB A H
Pathology and Medical Technology	✓ % PMB MC A P H
Oncology (chemotherapy and radiotherapy)	✓ % PMB A P C H

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
<p>Family Practitioner Services</p> <p>Consultations, visits and all other Family Practitioner services not specifically provided for.</p>	<p>Unlimited consultations with nominated network family practitioners subject to medical necessity and managed care protocols and processes. However, consultations: Sixteenth (16th) and subsequent consultations subject to pre-authorization.</p> <p>✓ MC U C</p>
Preventative Care Services	<p>Vaccinations (excluding influenza vaccinations, HPV vaccinations and pneumococcal vaccinations) limited to R950 per beneficiary per annum.</p> <p>✓ MC U C</p>
<p>Dental Services</p> <p>1. Clinically indicated root canal treatments</p> <p>2. Periodontal programme</p>	<p>1: Limited to one (1) root canal treatment per beneficiary per annum, which includes one (1) emergency out-of-network visit per beneficiary per annum, subject to PMBs.</p> <p>2: Paid from Risk, but limited to periodontal programme benefits.</p> <p>✓ MC U C</p>
<p>Prescribed Medication and Injection Material</p> <p>1. Acute Medical Conditions</p> <p>2. Chronic medical conditions listed in the PMB DTP and PMB CDL and Annexure D of the GEMS rules</p> <p>3. Self-Medication (over-the-counter (OTC) medicine)</p> <p>4. Female contraceptives: oral, insertables, injectables and dermal</p>	<p>1: Unlimited, but limit of R738 per family per annum for homeopathic medicine, and prescription by a dispensing Family Practitioner, dispensed by a DSP/Network Pharmacy: Limited to three (3) scripts of up to R253 each per beneficiary per annum.</p> <p>2: R4 429 per beneficiary per annum for non-PMB chronic conditions listed in Annexure D of the GEMS rules (no benefit for non-PMB chronic conditions not listed in Annexure D of the GEMS rules).</p> <p>3: R120 per beneficiary per event and R334 per beneficiary per annum.</p> <p>4: Limited to R3 757 per beneficiary per annum.</p> <p>✓ MC U C</p>
Advanced Radiology	<p>Sub-limit of R10 122 or R15 183 if R10 122 sub-limit is exceeded with first CT/MRI scan per beneficiary per annum shared with in-hospital advanced radiology.</p> <p>✓ MC U C</p>
Optical Services	<p>R1 519 per beneficiary every 2nd year.</p> <p>Post cataract surgery, optical PMB entitlement limited to R1 744 for both lens and frame with a sub-limit of R293 for the frame.</p> <p>✓ MC U C</p>
Allied Health Services	<p>Limit of R2 025 per family, and R1 266 per beneficiary, per annum, shared with out-of-hospital other professional health services, physiotherapy, audiology, occupational therapy and speech therapy.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per event shared with in-hospital post hip, knee and shoulder replacement or revision physiotherapy.</p> <p>✓ MC U C</p>
Radiology (basic)	<p>✓ % PMB MC U F</p>
Screening services	<p>✓ % PMB P</p>
Primary care extender	<p>✗</p>
Pathology and Medical Technologists	<p>✓ % PMB F</p>

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Medical and Surgical Appliances and Prostheses	<p>R8 761 per family.</p> <p>Shared sub-limit with in-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months.</p> <p>Hearing aids limited to R6 314 every 36 months.</p> <p>One (1) CPAP device limited to R8 761 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per Family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>Continuous Glucose Monitors (CGM) and Insulin Pumps limited to:</p> <ul style="list-style-type: none"> • R59 531 per family per annum. • One (1) device per Beneficiary every sixty (60) months since month of receipt of device. • R28 324 per Beneficiary per annum for consumables. <p>Type one (1) diabetics aged below 19 years.</p> <p>✓ MC U C</p>
Mental Health	<p>Limit of R6 326 per beneficiary, per annum.</p> <p>Further shared sub-limit with in-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Infertility	<p>Non-network hospital co-payment R15 000 per hospital admission.</p> <p>✓ MC U C</p>
Circumcision	<p>Limited to global fee of R1 994 per beneficiary.</p> <p>✓ MC U C</p>
Personal Medical Savings Account (PMSA)	<p>✗</p>
Audiology, occupational therapy and speech therapy	<p>✓ % PMB MC</p>
Block benefit (day-to-day benefit)	<p>✗</p>
Emergency assistance (road and air)	<p>✓ % PMB MC</p>
General Practitioner (GP) and Specialist services	<p>✓ % PMB MC F</p>
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	<p>✗</p>
Infertility	<p>✓ % PMB MC P C</p>

-  Available
  Not Available
  100% Scheme rates apply
  Limited to PMBs
  Subject to managed care rules
-  Subject to other sub-limits, refer to the GEMS Rules
  Subject to the service being related to admissions under the annual hospital benefit
-  Pre-authorisation is needed
  100% of cost, subject to PMB legislation
  Subject to annual hospital limit
-  Unlimited, refer to Scheme rules
  Subject to referral by network GP

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
In-Hospital Benefits	<p>R1 460 702 per family per annum.</p> <p>✓ MC U C</p>
Surgical Procedures	<p>Maxillofacial surgery, subject to an annual sub-limit of R29 213 per family.</p> <p>✓ MC U C</p>
Advanced Radiology	<p>R28 226 per family per annum.</p> <p>✓ MC U C</p>
Physiotherapy	<p>R6 344 per beneficiary.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per event.</p> <p>✓ MC U C</p>
Organ and Tissue Transplants	<p>Limit of R824 901 per beneficiary per annum and a sub-limit of R28 001 per beneficiary per annum for corneal grafts (imported grafts subject to managed care protocols).</p> <p>✓ MC U C</p>
Prostheses	<p>R43 823 per family per annum for prostheses generally, plus R43 896 for joint revision only.</p> <p>Shared sub-limit with out-of-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 761 per beneficiary every 24 months.</p> <p>Hearing aids limited to R11 223 per beneficiary every 36 months.</p> <p>One (1) CPAP device limited to R13 328 per beneficiary every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>✓ MC U C</p>
Renal Dialysis	<p>R292 135 per family per annum.</p> <p>✓ MC U C</p>
Oncology (Chemo and Radiotherapy)	<p>R292 135 per family per annum.</p> <p>✓ MC U C</p>
Mental Health	<p>R23 523 per beneficiary per annum less the beneficiary's usage of the R13 272 under C19: mental health.</p> <p>Further shared sub-limit with out-of-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Medical Technologists	<p>R29 213 per family per annum.</p> <p>✓ MC U C</p>
Allied Health Services	<p>Sub-limit of R2 830 per beneficiary, and R4 255 per family, per annum.</p> <p>✓ MC U C</p>



BERYL

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Prescribed minimum benefits (PMBs)	✓ % PMB C U
Alcohol and drug dependencies	✓ % PMB MC P
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P
Blood transfusion	✓ % PMB A P C
Emergency services (casualty department)	✓ % PMB A P C
GP and Specialist services	✓ % PMB MC P H
Radiology (basic)	✓ % PMB A H
Pathology and Medical Technology	✓ % PMB MC A P H

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
<p>Family Practitioner Services</p> <ol style="list-style-type: none"> DSP/Network providers Voluntary use of out-of-network providers 	<p>1: Unlimited consultations, visits and approved minor procedures at DSP/Network providers, subject to medical necessity and managed care protocols and processes.</p> <p>Consultations: Sixteenth (16th) and subsequent consultations per Beneficiary per annum, subject to pre-authorization</p> <p>2: R1 445 per event, limited to three visits per beneficiary per annum.</p> <p>✓ MC U C</p>
Preventative Care Services	<p>Vaccinations (excluding influenza vaccinations, HPV vaccinations and pneumococcal vaccinations) limited to R950 per beneficiary per annum.</p> <p>✓ MC U C</p>
Specialist Services	<p>Limited to 5 consultations or R5 255 per family, and 3 consultations or R3 505 per beneficiary per annum.</p> <p>✓ MC U C</p>
<p>Prescribed Medication and Injection Material</p> <ol style="list-style-type: none"> Acute Medical Conditions Chronic Medical Conditions listed in PMB DTP, PMB CDL and Annexure D of the GEMS Rules Self-Medication (over-the-counter (OTC) medicine) Female contraceptives: oral, insertables, injectables and dermal. 	<p>1: Unlimited, but limit of R738 per family per annum for homeopathic medicine, and prescription by a dispensing family practitioner, dispensed by a DSP/Network pharmacy: limited to three (3) scripts of up to R253 each per beneficiary per annum.</p> <p>2: R5 567 per beneficiary per annum for non-PMB chronic conditions listed in Annexure D of the GEMS rules (no benefit for non-PMB chronic conditions not listed in Annexure D of the GEMS rules).</p> <p>3: R120 per beneficiary per event and R334 per beneficiary per annum.</p> <p>✓ MC U C</p>
Advanced Radiology	<p>R28 226 per family per annum.</p> <p>✓ MC U C</p>
Optical Services	<p>R1 924 per beneficiary every 2nd year.</p> <p>Post cataract surgery, optical PMB entitlement limited to R1 744 for both lens and frame with a sub-limit of R293 for the frame.</p> <p>✓ MC U C</p>
Allied Health Services	<p>Shared limit of R2 830 per beneficiary, and R4 255 per family, per annum.</p> <p>✓ MC U C</p>
Other Professional Health Services	<p>Sub-limit of R2 128 per family for social workers and registered counsellors.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per annum.</p> <p>✓ MC U C</p>
Personal Medical Savings Account (PMSA)	✗
Audiology, occupational therapy and speech therapy	<p>✓ % PMB MC P C</p>
Block benefit (day-to-day benefit)	✗
Dental services (conservative, dentistry including acute medicine)	<p>✓ % PMB MC</p>
Emergency assistance (road and air)	<p>✓ % PMB MC</p>
General Practitioner (GP) and Specialist services	<p>✓ % PMB MC</p>
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	✗

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Medical and Surgical Appliances and Prostheses	<p>R14 606 per family.</p> <p>Shared sub-limit with in-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months.</p> <p>Hearing aids limited to R11 223 every 36 months.</p> <p>One (1) CPAP device limited to R13 328 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>Continuous Glucose Monitors (CGM) and Insulin Pumps limited to:</p> <ul style="list-style-type: none"> • R59 531 per family per annum. • One (1) device per Beneficiary every sixty (60) months since month of receipt of device. • R28 324 per Beneficiary per annum for consumables. <p>Type one (1) diabetics aged below 19 years.</p> <p>✓ MC U C</p>
Mental Health	<p>R13 272 per family per annum.</p> <p>Further shared sub-limit with in-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Infertility	<p>Non-network hospital co-payment R15 000 per hospital admission.</p> <p>✓ MC U C</p>
Circumcision	<p>Global fee of R1 994 per beneficiary.</p> <p>✓ MC U C</p>
Infertility	<p>✓ % PMB MC P C</p>
Radiology (basic)	<p>✓ % PMB MC U F</p>
Screening services	<p>✓ % PMB P</p>
Primary care extender	<p>✗</p>
Pathology and Medical Technologists	<p>✓ % PMB P F</p>

- ✓ Available
 ✗ Not Available
- % 100% Scheme rates apply
 PMB Limited to PMBs
MC Subject to managed care rules
- SUB Subject to other sub-limits, refer to the GEMS Rules
 A Subject to the service being related to admissions under the annual hospital benefit
- P Pre-authorisation is needed
 C 100% of cost, subject to PMB legislation
H Subject to annual hospital limit
- U Unlimited, refer to Scheme rules
 F Subject to referral by network GP

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Advanced Radiology	<p>R29 694 per family per annum.</p> <p>✓ MC U C</p>
Physiotherapy	<p>R6 673 per beneficiary per annum.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per event.</p> <p>✓ MC U C</p>
Organ and Tissue Transplants	<p>R824 901 per beneficiary per annum.</p> <p>R28 001 per beneficiary per annum for corneal grafts.</p> <p>✓ MC U C</p>
Prostheses	<p>R56 131 per family per annum shared with Medical and Surgical Appliances and Prostheses generally, plus R56 131 for joint revisions only.</p> <p>Shared sub-limit with out-of-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months.</p> <p>Hearing aids limited to R11 223 per beneficiary every 36 months.</p> <p>One (1) CPAP device limited to R13 328 per beneficiary every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee and one (1) back brace of up to R3 499 per brace per beneficiary per annum</p> <p>✓ MC U C</p>
Renal Dialysis	<p>R353 521 per beneficiary per annum.</p> <p>✓ MC U C</p>
Oncology (Chemo and Radiotherapy)	<p>R445 453 per family per annum R336 702 per family for biological and similar specialised medicines.</p> <p>✓ MC U C</p>
Mental Health	<p>R24 746 per family per annum.</p> <p>Further shared sub-limit with out-of-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Prescribed minimum benefits (PMBs)	<p>✓ % PMB U C</p>
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	<p>✓ % PMB MC P</p>
Alcohol and drug dependencies	<p>✓ % PMB MC P</p>
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	<p>✓ % PMB MC P</p>
Blood transfusion	<p>✓ % PMB A P C</p>
GP and Specialist services	<p>✓ % PMB MC P</p>
Pathology and Medical Technology	<p>✓ % PMB MC A P</p>

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Block Benefits	<p>R3 009 per family per annum.</p> <p>✓ MC U C</p>
Dental Services	<p>R4 489 per beneficiary per annum, excluding dental sealants for beneficiaries under the age of 18 years.</p> <p>✓ MC U C</p>
Prescribed Medication and Injection Material 1. Acute Medical Conditions 2. Chronic Medical Conditions 3. Self-Medication (over-the-counter (OTC) medicine)	<p>1: Subject to PMSA and limit of R738 per family per annum for homeopathic medicine.</p> <p>2: Unlimited, but subject to PMB legislation.</p> <p>3: Subject to PMSA and limited to R251 per beneficiary per event.</p> <p>✓ MC U C</p>
Advanced Radiology	<p>R29 694 per family per annum.</p> <p>✓ MC U C</p>
Optical Services	<p>Frame sub-limit: R1 636 per beneficiary once members are claiming from Block Benefit.</p> <p>Post cataract surgery, optical PMB entitlement limited to R1 744 for both lens and frame with a sub-limit of R293 for the frame.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per annum.</p> <p>✓ MC U C</p>
Medical and Surgical Appliances and Prostheses	<p>Shared limit with in-hospital prosthesis of R56 131 per family per annum.</p> <p>Sub-limit of R21 901 per family per annum.</p> <p>Shared sub-limit with in-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months.</p> <p>Hearing aids limited to R11 223 every 36 months.</p> <p>One (1) CPAP device limited to R13 328 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>Continuous Glucose Monitors (CGM) and Insulin Pumps limited to:</p> <ul style="list-style-type: none"> • R59 531 per family per annum. • One (1) device per beneficiary every sixty (60) months since month of receipt of device. • R28 324 per Beneficiary per annum for consumables. <p>Type one (1) diabetics aged below 19 years.</p> <p>✓ MC U C</p>
Preventative Care Services 1. All vaccinations	<p>1: Vaccinations (excluding influenza vaccinations, HPV vaccinations and pneumococcal vaccinations) limited to R950 per beneficiary per annum.</p> <p>✓ MC U C</p>
Emergency assistance (road and air)	<p>✓ % PMB MC</p>
Infertility	<p>✓ % PMB MC P C</p>
Primary care extender	<p>✗</p>
Screening services	<p>✓ % PMB P</p>

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Mental Health	<p>Limited to PMSA.</p> <p>Shared sub-limit with B18: mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>Limited to one (1) individual psychologist consultation and one (1) group psychologist consultation per day.</p> <p>✓ MC U C</p>
Infertility	<p>Non-network hospital co-payment R15 000 per hospital admission.</p> <p>✓ MC U C</p>
Circumcision	<p>Global fee of R1 994 per beneficiary.</p> <p>✓ MC U C</p>



Available



Not Available

% 100% Scheme rates apply **PMB** Limited to PMBs **MC** Subject to managed care rules

SUB Subject to other sub-limits, refer to the GEMS Rules **A** Subject to the service being related to admissions under the annual hospital benefit

P Pre-authorisation is needed **C** 100% of cost, subject to PMB legislation **H** Subject to annual hospital limit

U Unlimited, refer to Scheme rules **F** Subject to referral by network GP



EMERALD & EMERALD VALUE

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Public Hospitals, Private Hospitals, Registered Unattached Theatres, Day Clinics and Psychiatric Facilities	Non-network hospital co-payment R15 000 per hospital admission. MC
Advanced Radiology	R29 694 per family per annum. MC
Physiotherapy	R6 673 per beneficiary per annum. MC
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	R7 044 per beneficiary per event. MC
Organ and Tissue Transplants	R824 901 per beneficiary per annum. Sub-limit of R28 001 per annum for corneal grafts. MC
Prostheses	R56 131 per family per annum shared with Medical and Surgical Appliances and Prostheses generally, plus R56 131 for joint revision only. Shared sub-limit with out-of-hospital prosthetics and appliances of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum. Crutches limited to R701 per beneficiary per annum. Wheelchairs limited to R7 716 per beneficiary every 24 months. Hearing aids limited to R11 223 per beneficiary every 36 months. One (1) CPAP device limited to R13 328 per beneficiary every 36 months. Three (3) pairs of compression stockings of up to R584 per pair per Beneficiary per annum. One (1) pulse oximeter of up to R467 per Family per annum. One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum. MC
Renal Dialysis	R353 521 per beneficiary per annum MC
Oncology (Chemo and Radiotherapy)	Limit of R494 945 per family per annum. Sub-limit of R336 702 per family for biological and similar specialised medicines. MC
Mental Health	R24 746 per family per annum. Further shared sub-limit with out-of-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists. MC
Allied Health Services	R2 128 per family per annum. MC
Other Professional Health Services	Sub-limit of R1 652 per family for social workers and registered counsellors. MC



EMERALD & EMERALD VALUE

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Prescribed minimum benefits (PMBs)	✓ % PMB U C
Alcohol and drug dependencies	✓ % PMB MC P
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P U
Blood transfusion	✓ % PMB A P C U
GP and Specialist services	✓ % PMB MC P U
Pathology and Medical Technology	✓ % PMB MC A P U
Radiology (basic)	✓ % PMB A U
Surgical procedures (including maxillofacial surgery)	✓ % PMB A P U



EMERALD & EMERALD VALUE

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Day to day Block Benefit	R6 173 per beneficiary and R12 351 per family per annum.
Primary Care Extender Benefit	The additional benefit of R2 063 per beneficiary per annum
Physiotherapy	R3 066 per beneficiary and R6 132 per family per annum.
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	R7 044 per beneficiary per event.
Audiology, Occupational Therapy and Speech Therapy	R3 011 per beneficiary and R6 034 per family per annum. Sub-limit of R2 424 per beneficiary and R4 840 per family per annum.
Pathology and Medical Technology	R3 011 per beneficiary and R6 034 per family per annum.
Dental Services	R6 900 per beneficiary, excluding dental sealants for beneficiaries under the age of 18 years.
Optical Services	R3 099 per beneficiary every 2nd year OR every two (2) years; and R5 942 per family per annum. Frames not to exceed R1 636 . Post cataract surgery, optical PMB entitlement limited to R1 744 for both lens and frame with a sub-limit of R293 for the frame. For Beneficiaries with Keratoconus, the family and beneficiary limits specified hereinabove shall be subject to an additional optometry booster benefit of R2 751 per family per annum for scleral contact lenses.
Basic Radiology	R4 930 per beneficiary and R9 034 per family per annum.
Prescribed Medication and Injection Material 1. Acute Medical Conditions 2. Chronic Medical Conditions 3. Self-Medication 4. Female contraceptives: oral, insertables, injectables and dermal	1: R4 950 per beneficiary, and R14 847 per family, per annum, subject to limit of R738 for homeopathic and alternative medicine per family per annum. 2: R14 847 per beneficiary and R29 897 per family per annum. 3: R1 247 per beneficiary per annum, R334 event limit. Family limit R1 994 per annum. 4: R3 757 per beneficiary per annum.
Advanced Radiology	R29 694 per family per annum.



EMERALD & EMERALD VALUE

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Mental Health	<p>R24 746 per family per annum (shared with in-hospital mental health B18).</p> <p>R7 338 sub-limit for out-of-hospital psychologist consultations.</p> <p>Further shared sub-limit with B18: mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Medical and Surgical Appliances and Prostheses	<p>R56 131 per family per annum.</p> <p>R21 901 for medical and surgical appliances per family per annum.</p> <p>Shared sub-limit with in-hospital prosthetics of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months</p> <p>Hearing aids limited to R11 223 every 36 months.</p> <p>One (1) CPAP device limited to R13 328 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>Continuous Glucose Monitors (CGM) and Insulin Pumps limited to:</p> <ul style="list-style-type: none"> • R59 531 per family per annum. • One (1) device per Beneficiary every sixty (60) months since month of receipt of device. • R28 324 per Beneficiary per annum for consumables. <p>Type one (1) diabetics aged below 19 years</p> <p>✓ MC U C</p>
Preventative Care Services 1. All vaccinations	<p>1: Vaccinations (excluding influenza vaccinations, HPV vaccinations and pneumococcal vaccinations) limited to R950 per beneficiary per annum.</p> <p>✓ MC U C</p>
Infertility	<p>Non-network hospital co-payment R15 000 per hospital admission.</p> <p>✓ MC U C</p>
Circumcision	<p>Global fee of R1 994 per beneficiary.</p> <p>✓ MC U C</p>
Personal Medical Savings Account (PMSA)	<p>✗</p>
Emergency assistance (road and air)	<p>✓ % PMB MC</p>
Infertility	<p>✓ % PMB MC P C</p>
Screening services	<p>✓ % PMB P</p>

- ✓ Available
- ✗ Not Available
- % 100% Scheme rates apply
- PMB Limited to PMBs
- MC Subject to managed care rules
- SUB Subject to other sub-limits, refer to the GEMS Rules
- A Subject to the service being related to admissions under the annual hospital benefit
- P Pre-authorisation is needed
- C 100% of cost, subject to PMB legislation
- H Subject to annual hospital limit
- U Unlimited, refer to Scheme rules
- F Subject to referral by network GP

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Advanced Radiology	<p>R37 123 per family per annum.</p> <p>✓ MC U C</p>
Physiotherapy	<p>R6 673 per beneficiary per annum.</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per event.</p> <p>✓ MC U C</p>
Organ and Tissue Transplants	<p>R824 901 per beneficiary per annum.</p> <p>Sub-limit of R28 001 per annum for corneal grafts.</p> <p>✓ MC U C</p>
Prostheses	<p>R75 823 per family per annum shared with medical and surgical appliances and prostheses generally, plus R75 823 per family per annum for Joint revisions only.</p> <p>Shared sub-limit with out-of-hospital prosthetics and appliances of R6 164 for foot orthotics and prosthetics with sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 per beneficiary every 24 months.</p> <p>Hearing aids limited to R11 223 per beneficiary every 36 months One (1) CPAP device limited to R13 328 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>✓ MC U C</p>
Renal Dialysis	<p>R353 521 per beneficiary per annum.</p> <p>✓ MC U C</p>
Oncology (Chemo and Radiotherapy)	<p>R649 619 per family per annum.</p> <p>R439 078 per family for biological and similar specialised medicines.</p> <p>✓ MC U C</p>
Mental Health	<p>R51 966 per family per annum.</p> <p>Further shared sub-limit with out-of-hospital mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Other Professional Health Services	<p>Sub-limit of R1 652 per family for social workers and registered counsellors.</p> <p>✓ MC U C</p>
Prescribed minimum benefits (PMBs)	<p>✓ % PMB U C DSP</p>
Alcohol and drug dependencies	<p>✓ % PMB MC P</p>
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	<p>✓ % PMB MC P U</p>



ONYX

IN-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Pathology and Medical Technology	✓ % PMB MC A P U
Radiology (basic)	✓ % PMB A U
Surgical procedures (including maxillofacial surgery)	✓ % PMB A P U
GP and Specialist services	✓ % PMB MC P
Blood transfusion	✓ % PMB A P C U

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Day-to-day Block Benefit	<p>R12 986 per beneficiary and R25 973 per family per annum.</p> <p>✓ MC U C</p>
Other Professional Health Services	<p>Sub-limit of R1 652 per family for social workers and registered counsellors</p> <p>✓ MC U C</p>
Post Hip, Knee and Shoulder Replacement or Revision Physiotherapy	<p>R7 044 per beneficiary per event.</p> <p>✓ MC U C</p>
Mental Health	<p>Shared sub-limit with B18: mental health of R2 879 per family per annum for services by educational and industrial psychologists.</p> <p>✓ MC U C</p>
Female contraceptives	<p>R4 707 per family per annum.</p> <p>✓ MC U C</p>
Dental Services	<p>R12 310 per beneficiary per annum, excluding dental sealants for beneficiaries under the age of 18 years.</p> <p>✓ MC U C</p>
Prescribed Medication and Injection Material 1. Acute Medical Conditions 2. Chronic Medical Conditions 3. Self-Medication	<p>1: R8 343 per beneficiary, and R23 368 per family, per annum, subject to limit of R738 for homeopathic and alternative medicine per family per annum.</p> <p>2: R25 353 per beneficiary and R51 966 per family per annum.</p> <p>3: R1 521 per beneficiary per annum, R415 event limit. Family limit R2 519 per annum.</p> <p>✓ MC U C</p>
Advanced Radiology	<p>R37 123 per family per annum.</p> <p>✓ MC U C</p>
Optical Services	<p>R3 659 per beneficiary every 2nd years; and R7 033 annual limit per family. Limit of R2 645 per frame.</p> <p>Post cataract surgery, optical PMB entitlement limited to R1 744 for both lens and frame with a sub-limit of R293 for the frame.</p> <p>For Beneficiaries with Keratoconus, the family and beneficiary limits specified hereinabove shall be subject to an additional optometry booster benefit of R2 751 per family per annum for scleral contact lenses.</p> <p>✓ MC U C</p>
Medical and Surgical Appliances and Prostheses	<p>Shared limit with in-hospital internal prostheses (B14) of R75 823 per annum.</p> <p>Sub-limit of R25 349 for medical and surgical appliances per family per annum.</p> <p>Shared sub-limit with in-hospital prosthetics of R6 164 for foot orthotics and prosthetics with a sub-limit of R1 761 for orthotic shoes, foot/ankle/shoe inserts and levellers per beneficiary per annum.</p> <p>Crutches limited to R701 per beneficiary per annum.</p> <p>Wheelchairs limited to R7 716 every 24 months.</p> <p>Hearing aids limited to R11 223 every 36 months.</p> <p>One (1) CPAP device limited to R13 328 every 36 months.</p> <p>Three (3) pairs of compression stockings of up to R584 per pair per beneficiary per annum.</p> <p>One (1) pulse oximeter of up to R467 per family per annum.</p> <p>One (1) knee brace and one (1) back brace of up to R3 499 per brace per beneficiary per annum.</p> <p>Continuous Glucose Monitors (CGM) and Insulin Pumps limited to:</p> <ul style="list-style-type: none"> • R59 531 per family per annum. • One (1) device per Beneficiary every sixty (60) months since month of receipt of device. • R28 324 per Beneficiary per annum for consumables. <p>Type one (1) diabetics aged below 19 years.</p> <p>✓ MC U C</p>



ONYX

OUT OF-HOSPITAL BENEFITS

SERVICE/BENEFIT	2025
Preventative Care Services 1. All vaccinations	1: Vaccinations (excluding influenza vaccinations, HPV vaccinations and pneumococcal vaccinations) limited to R950 per beneficiary per annum. ✓ MC U C
Infertility	Non-network hospital co-payment R15 000 per hospital admission. ✓ MC U C
Circumcision	Global fee of R1 994 per beneficiary. ✓ MC U C
Personal Medical Savings Account (PMSA)	✗
Emergency assistance (road and air)	✓ % PMB MC
Infertility	✓ % PMB MC P C
Primary care extender	✗
Screening services	✓ % PMB P



Available



Not Available

% 100% Scheme rates apply PMB Limited to PMBs MC Subject to managed care rules

SUB Subject to other sub-limits, refer to the GEMS Rules A Subject to the service being related to admissions under the annual hospital benefit

P Pre-authorisation is needed C 100% of cost, subject to PMB legislation H Subject to annual hospital limit

U Unlimited, refer to Scheme rules F Subject to referral by network GP