



C A M A F

MEDICAL SCHEME

IN A CLASS OF ITS OWN

2024

BENEFIT OPTION
BROCHURE

ALLIANCE PLUS & ALLIANCE NETWORK

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

HOSPITAL ACCOMMODATION Including childbirth confinements, Subject to pre-authorization	See In Hospital and Prescribed Minimum Benefits above
EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme	Baby Apnoea Monitors: R3 372 Breast pumps: R5 517
METABOLIC SCREENING FOR NEW BORN BABIES	100% Negotiated Rate per new born baby
ANTE-NATAL FOETAL SCANS PER PREGNANCY	6 scans at 80% CBT Subject to Annual Overall Day-to-Day Limit
ANTE-NATAL CLASSES	80% CBT limited to R3 227 per pregnancy Subject to Annual Overall Day-to-Day Limit
UMBILICAL STEM CELL HARVESTING	Negotiated discount with Cryo-Save <i>Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</i>

DOUBLE PLUS & DOUBLE NETWORK

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

<p>HOSPITAL ACCOMMODATION Including childbirth confinements. Subject to pre-authorisation.</p>	See In Hospital and Prescribed Minimum Benefits
<p>EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme</p>	<p>Baby Apnoea Monitors: R3 313 Breast pumps: R5 517</p>
<p>METABOLIC SCREENING FOR NEW BORN BABIES</p>	100% Negotiated Rate per new born baby
<p>ANTE-NATAL FOETAL SCANS PER PREGNANCY</p>	<p>4 scans at 80% CBT Subject to Annual Overall Day-to-Day Limit</p>
<p>ANTE-NATAL CLASSES</p>	<p>80% CBT limited to R2 366 per pregnancy Subject to Annual Overall Day-to-Day Limit</p>
<p>UMBILICAL STEM CELL HARVESTING</p>	<p>Negotiated discount with Cryo-Save Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</p>

VITAL PLUS & VITAL NETWORK

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

<p>HOSPITAL ACCOMMODATION Including childbirth confinements. Subject to pre-authorisation.</p>	<p>See In Hospital and Prescribed Minimum Benefits</p>
<p>EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme</p>	<p>Baby Apnoea Monitors: R3 307 Breast pumps: R5 517</p>
<p>METABOLIC SCREENING FOR NEW BORN BABIES</p>	<p>100% Negotiated Rate per new born baby</p>
<p>UMBILICAL STEM CELL HARVESTING</p>	<p>Negotiated discount with Cryo-Save Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</p>

ESSENTIAL PLUS & ESSENTIAL NETWORK

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

<p>HOSPITAL ACCOMMODATION Including childbirth confinements. Subject to pre-authorisation.</p>	See In Hospital and Prescribed Minimum Benefits
<p>EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme</p>	Subject to Medical Savings Account
<p>METABOLIC SCREENING FOR NEW BORN BABIES</p>	100% Negotiated Rate per new born baby
<p>ANTE-NATAL FOETAL SCANS PER PREGNANCY</p>	Subject to Medical Savings Account
<p>ANTE-NATAL CLASSES</p>	Subject to Medical Savings Account
<p>UMBILICAL STEM CELL HARVESTING</p>	<p>Negotiated discount with Cryo-Save Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</p>

FIRST CHOICE

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

<p>HOSPITAL ACCOMMODATION Including childbirth confinements. Subject to pre-authorisation.</p>	See In Hospital and Prescribed Minimum Benefits
<p>EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme</p>	<p>Baby Apnoea Monitors: R2 703 Breast pumps: R4 648</p>
<p>METABOLIC SCREENING FOR NEW BORN BABIES</p>	100% Negotiated Rate per new born baby
<p>ANTE-NATAL FOETAL SCANS PER PREGNANCY</p>	3 scans at 80% CBT. Subject to the Advanced Scans limit
<p>ANTE-NATAL CLASSES</p>	<p>80% CBT subjects to sub-limit R1 246 per pregnancy. Subject to limit (c) of Annual Overall Day-to-Day Benefit Limit</p>
<p>UMBILICAL STEM CELL HARVESTING</p>	<p>Negotiated discount with Cryo-Save Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</p>

NETWORK CHOICE

All benefits listed below are annual, unless otherwise stated. Where a condition qualifies as a PMB and is registered with the Scheme, payment will be governed by the legislation set out in the Regulations listed in the Medical Schemes Act.

MATERNITY BENEFITS

<p>HOSPITAL ACCOMMODATION Including childbirth confinements. Subject to pre-authorisation.</p>	See In Hospital and Prescribed Minimum Benefits
<p>EXTERNAL APPLIANCES SUBJECT TO OVERALL EXTERNAL APPLIANCES LIMIT BREAST PUMPS AND APNOEA MONITORS Three months prior to expected due date and within six months after the birth of the baby. Subject to registration on the Mother-to-be-Programme</p>	<p>Baby Apnoea Monitors: R2 703 Breast pumps: R4 648</p>
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<p>ANTE-NATAL CLASSES</p>	<p>80% CBT subjects to sub-limit R1 246 per pregnancy. Subject to limit (c) of Annual Overall Day-to-Day Benefit Limit</p>
<p>UMBILICAL STEM CELL HARVESTING</p>	<p>Negotiated discount with Cryo-Save Note: Please note that CAMAF does not cover expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. The cash discount that is offered is passed directly on to you and is not paid from your health plan benefits.</p>