

BOTSWANA PUBLIC OFFICERS' MEDICAL AID SCHEME

Benefit Tables (Effective 01 April 2013)

Standard Benefit Option

Member Categories

M+0 = Member without dependants
M+1 = Member with one dependant
M+2 = Member with two dependants
M+3 = Member with three dependants
M+4 = Member with four dependants
M+5+ = Member with five or more dependants

A. SCOPE OF BENEFITS FOR THE **STANDARD BENEFIT OPTION**

BENEFIT C: STANDARD OPTION	% of Recognised Tariff	Annual and other limits in Pula						Limit Qualification
Member Category		M+0	M+1	M+2	M+3	M+4	M+5 +	
Overall Annual Limit (including hospitalisation)		21 600	24 900	27 000	27 900	28 800	30 000	Per family per annum
1. Medical Practitioners								
1.1. General Practitioners & Medical Specialists, including Psychiatrists								
1.1.1.Consultations visits, non-surgical & surgical procedures, operations, anaesthetics and other professional services, including confinement services	100%	Up to annual overall limit						Per family per annum
1.2. Confinement Facility Fees								
1.2.1.Normal	100%	8 000	8 000	8 000	8 000	8 000	8 000	Per beneficiary per annum
1.2.2.Caesarean		12 650	12 650	12 650	12 650	12 650	12 650	
2. Physiotherapy	100%	Up to annual overall limit and upon referral by a medical doctor						Per family per annum

BENEFIT C: STANDARD OPTION	% of Recognised Tariff	Annual and other limits in Pula						Limit Qualification
Member Category		M+0	M+1	M+2	M+3	M+4	M+5 +	
3. Dentistry								
3.1. Maxilo-facial & Oral Surgery	100%	Up to annual overall limit						Per family per annum
3.2. Conservative dentistry including plastic based dentures								
3.3. Limited Dentistry								
3.3.1. Inlays, crowns, bridgework, study models, metal base dentures and their repair, periodontics, prosthodontics and orthodontics	100%	3 000	3 000	3 000	3 000	3 000	3 000	Per family per annum
4. Medicines (non-antiretroviral)								
4.1. Overall Medicines Limit		8 620	8 890	9 030	9 160	9 280	9 420	Per family per annum
4.1.1. Pharmacy Only Medicines (Over the Counter medicines)	100%	2 580	2 665	2 700	2 750	2 780	2 830	
4.1.2. Prescription Only Medicines		6 030	6 225	6 330	6 410	6 490	6 590	
4.1.3. Injection materials supplied/administered by a medical practitioner, Dentists or authorised health professional	100%	Up to the overall medicines limit						
5. Govt and Private Hospitals (in-patients)								
5.1. Accommodation (general ward)	100% in Govt and 90% in private hospitals	A total of 350 per day for all under categories 5.1 to 5.5						Per family per annum
5.2. Intensive Care or High Care								
5.3. Recovery Room Fees								
5.4. Medicines, materials & apparatus								
5.5. Theatre Fees								
5.6. Prosthesis used in surgery		5 300 per case						
6. Paramedical Services								

BENEFIT C: STANDARD OPTION	% of Recognised Tariff	Annual and other limits in Pula						Limit Qualification
Member Category		M+0	M+1	M+2	M+3	M+4	M+5 +	
6.1. Ambulance (Inter-hospital transfer)	100%	560 per case						Per family per annum
6.2. Audiology and Speech Therapy	100%	2 800	2 800	2 800	2 80	2 800	2 800	
6.3. Blood Transfusion	100%	Up to annual overall limit						
6.4. Chiropody	100%	1 400	1 400	1 400	1 40	1 400	1 400	Per family per annum
6.5. Clinical Psychology	100%	1 400	1 400	1 400	1 40	1 400	1 400	
6.6. Medical and Surgical Appliances	100%	255	510	640	64 0	640	640	
6.7. Medical Assistive Devices	100%	4 500	4 500	4 500	4 50	4 500	4 500	
6.8. Step down Facility (Private nursing)	100%	Not available						
6.9. Occupational Therapy	100%	1 400	1 400	1 400	1 40	1 400	1 400	Per family per annum
6.10. Home-based Nursing	100%	Not available						
6.11. Dietician (Doctor's referral required)	100%	1 400	1 400	1 400	1 40	1 400	1 400	Per family per annum
6.12. Nurse Practitioner (Family Nurse Practitioner)	100%	At a consultation tariff equivalent to half that for general practitioner						
7. Optical								
7.1. Eye test by Optometrist	100%	At agreed tariff						
7.2. Orthoptistry	100%	570	725	74 0	75 0	820	840	Per beneficiary per two financial years
7.3. Spectacles and Contact Lenses and contact lenses solutions		950	950	95 0	95 0	950	950	
8. Associated Health Services								
8.1. Chiropractic	100%	215	380	43 0	46 0	480	495	Per family per annum
8.2. Homeopathic/Naturopathy		215	380	43 0	46 0	480	495	
8.3. Acupuncture		290	650	95 0	95 0	950	950	

