

DREAD DISEASE COVER/BENEFIT

Definition/Description of Dread Disease Cover / Benefit

The annual Dread Disease Benefit or a proportion thereof shall be available to cover all or any one (1) of the conditions listed below, subject to the Scheme Rules and pre-authorisation. The Cover is provided as a benefit per family per annum regardless of family size and is extended to maintenance treatment of the qualifying conditions.

The Dread Disease Cover is available to members of the Premium Benefit Option and High Benefit Option only. For each of the two (2) benefit options the annual overall limits are as follows:

- a) **PREMIUM BENEFIT OPTION - P300 000**
- b) **HIGH BENEFIT OPTION - P150 000**

In our context, Diagnosis shall mean: A diagnosis by a registered health practitioner, supported by relevant clinical, radiological and laboratory evidence

For purposes of providing health cover beyond the annual overall limit through the Dread Disease Benefit, the following list and qualifying criteria shall apply:

Qualifying Conditions and Descriptions thereof	% OF RECOGNISED TARIFF	PREMIUM BENEFIT OPTION = P300 000	Limit Qualification
		HIGH BENEFIT OPTION = P150 000	
<p>1. Heart Attack</p> <p>The death or final cessation of a full thickness portion of the heart muscle, due to in-adequate blood supply to the relevant area. The diagnosis will be based on the following criteria:</p> <ul style="list-style-type: none"> i) a history of typical chest pain ii) new ECG changes, and iii) the elevation of cardiac enzymes 	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>2. Coronary Heart Disease</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum

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Open by-pass surgery or surgical treatment of a coronary disease.			
<p>3. Stroke Any cerebrovascular occurrence which produces neurological sequelae which lasts for more than 24 successive hours and produces evidence of permanent neurological deficit. Included herein shall be infarction (localised death because of inadequate blood supply) of brain tissue, intracranial (within the skull) and/or subarachnoid haemorrhage and embolisation (sudden blocking of blood vessels) from an extra cranial source.</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>4. Cancer A disease manifested by the presence of malignant tumour characterised by the uncontrolled growth and spread of malignant cells, and invasion of normal surrounding tissue; except that, cancers diagnosed and treated by</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum

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<p>primary biopsy only; that is, not requiring any further surgical, medical (chemotherapy etc) or radio-therapy, or other modalities are excluded. These excluded treatment areas will continue to be covered under the basic/ordinary annual limits. For 'dread disease' purposes, the term Cancer shall also include leukaemia and Hodgkins Disease (enlargement of lymph glands in the spleen, liver etc) but shall exclude all skin cancers; except invasive and malignant melanomas. As with biopsies etc, treatment of skin cancer will be enjoyed out of the base (ordinary) annual limits.</p>			
<p>5. Kidney Failure</p> <p>End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis must be instituted.</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum

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<p>6. Organ Transplant</p> <p>The human to human transplant from a donor to the Scheme's Beneficiary, of one or more of the following organs:</p> <ul style="list-style-type: none"> i) Kidney ii) Heart iii) Lung iv) Pancreas v) Bone Marrow vi) Liver <p>The transplant of all or other organs, parts of organs or any other tissue transplant is excluded.</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>7. Paraplegia</p> <p>The total and irreversible loss of the use of both limbs.</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>8. Blindness</p> <p>The total irreversible loss of vision in both eyes</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>9. Systemic Lupus Erythematosus (SLE)</p> <p>A chronic autoimmune disease that affects different parts of the body including the heart, lungs, blood vessels, muscles, joints,</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum

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kidneys, and the nervous system. Manifestation differs from person to person.			
<p>10. Multiple Sclerosis</p> <p>A disease, or diagnosis by a suitably qualified specialist practitioner, of the central nervous system, characterised by disseminated patches of demyelination (destroyed myelin tissue) in the brain or spinal cord – resulting in multiple neurological symptoms and signs, with remissions and exacerbations.</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum
<p>11. Motor Vehicle /Road Traffic Accident</p> <p>Treatment emanating from, or as a cause of the patient having been involved in a road traffic accident. The Scheme's exposure will be limited to the extent of Annexure 'C Rule 2.8 (of the existing rules) which provides that any other party (such as Motor Vehicle Accident Fund) who</p>	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum

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is liable fully, or in part, will contribute to treatment costs			
12. Hepatitis C Treatment of chronic Hepatitis C as per standard treatment guidelines	90%	Up to the relevant benefit option's Dread Disease annual overall limit	Per family per annum