

### Summary of Benefits 2018

	Ingwe Option	Impact Option	Custom Option	Incentive Option	Extender Option	Summit Option
<b>Major Medical Benefit</b>						
	R1 260 000 annual limit per family State or Private hospitals Up to 100% of MHR Specialists covered up to 100% of MHR	No overall annual limit applies Private hospitals Up to 100% of MHR Specialists covered up to 100% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full Other specialists covered up to 100% of MHR R1 300 co-payment	No overall annual limit applies Private hospitals Associated specialists covered in full Other specialists covered up to 200% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full Other specialists covered up to 200% of MHR	No overall annual limit applies Private hospitals Associated specialists covered in full Other specialists covered up to 300% of MHR
<b>Choice of provider</b>	Any hospital, Ingwe Network or State hospitals	Impact Network hospitals	Any hospital or Associated hospitals	Any hospital or Associated hospitals	Any hospital or Associated hospitals	Any hospital
<b>Chronic Benefit</b>						
	26 PMB conditions – no annual limit applies Network entry-level formulary	26 PMB conditions – no annual limit applies Standard, Network entry-level or State formulary	26 PMB conditions – no annual limit applies Any: Core formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies +6 additional conditions limited to R9 300 per family Any: Standard formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies +36 additional conditions limited to R9 300 per family Any: Extended formulary Associated: Entry-level formulary State: State formulary	26 PMB conditions – no annual limit applies +36 additional conditions accumulating to the overall day-to-day limit of R23 500 per beneficiary Comprehensive formulary
<b>Choice of provider</b>	Ingwe Primary Care or Ingwe Active Primary Care Network	Any, Impact Network or State	State, Associated or Any	State, Associated or Any	State, Associated or Any	Freedom-of-choice
<b>Day-to-day Benefit</b>						
	Primary Care (e.g. GP visits, prescribed medicine, etc.) Secondary Care (Specialist visits)	Primary Care (e.g. GP visits, prescribed medicine, etc.) Secondary Care (Specialist visits)	Subject to HealthSaver+, if available	10% Savings of total contributions	25% Savings of total contributions Extended Cover	Paid from risk benefit Subject to overall day-to-day limit of R23 500 per beneficiary
<b>Choice of provider</b>	Ingwe Primary Care or Ingwe Active Primary Care Network	Impact Primary Care Network	Any provider	Any provider	Any or Associated providers	Freedom-of-choice
<b>Health Platform Benefit</b>						
	Preventative care Early detection Maternity programme Local emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation	Preventative care Early detection Maternity programme Local and international emergency evacuation
<b>Provider</b>	Ingwe Primary Care or Ingwe Active Primary Care Network	Impact Primary Care Network	Any or Associated	Any or Associated	Any or Associated	Any provider

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