



Medication Benefits

The Scheme covers members on both **Option A** and **Option B** and their dependents for various types of medication, including prescribed, dispensed for acute; or a chronic condition including over the counter medicines.

Prescribed

A drug or medicine that legally requires a letter or prescription from a medical Practitioner for a pharmacy or any place that dispenses medicine to make it available to the member and or his or her dependents.

Acute

This is medicines that have been issued by the GP but not added to a member's repeat prescription records). For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription.

Dispensed

Dispensing refers to the process of preparing and giving medicine to a named person on the basis of a prescription.

Over-the-counter medicine

This is medicine that may be sold at pharmacies or other shops without a doctor's prescription.

Highlights

Option A

- We have added additional Chronic Medication to cover:
 - **Depression, GORD & Gout**

Option B

- We have improved the Formulary List (Medication List)
- We have added additional Chronic Medication to cover:
 - **Eczema, Depression, GORD, Gout & Menopause**

Conditions

- Members will pay 25% co-payment (payment by the member of a portion of the cost incurred) if they use a pharmacy that is not on the Scheme's list of service providers or if they use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- To access Chronic medication, your treating doctor will need to call **0860 33 33 87** to register your Chronic Medication.







Medication Benefits


2022 BENEFITS OPTION A

Benefit available **R3 430** per beneficiary per annum as follows:

	Member Only R2 010		Member + 1 R3 430
	Member + 2 R4 750		Member + 3 R6 290

Medication is subject to the Scheme's medicine list (formulary).

 **Over the Counter Limit:**
R2 000 per family per year.
Included with dispensed or acute medication limit.


 **Over the Counter Sub Limit:**
R170 per script beneficiary per claim.


2022 BENEFITS OPTION B

Benefit available **R5 170**, per beneficiary per annum as follows:

	Member Only R3 920		Member + 1 R5 170
	Member + 2 R7 890		Member + 3 R10 400

Medication is subject to the Scheme's medicine list (formulary).

 **Over the Counter Limit:**
R2 900 per family per year
Included with dispensed or acute medication limit.

 **Over the Counter Sub Limit:**
R210 per script beneficiary per claim.