



# Benefits and Contributions

## Summary 2025

**The Makoti Medical Scheme was developed with the following in mind:**

- To provide high quality medical care at affordable cost
- To introduce control measures in order to sustain the plan for a long period
- To prevent illness wherever possible by dealing with healthcare issues in the community we serve
- All benefits are paid at the scheme tariff and are subject to managed care protocols

Benefit	Primary Option	Comprehensive Option
COVID-19 Vaccinations	Covered	Covered
Overall Limit	No Limit	No Limit
General Practitioner Services	At members nominated GP paid at Scheme Rate	At members nominated GP, paid at Scheme Rate
Medication: Acute and Chronic	As per the Scheme formulary	As per the Scheme formulary
Over the counter medicine (OTC)	Limited to R452 per family per annum	Limited to R482 per family per annum
Chronic Illness Screening by General Practitioner	Annual or when requested	Annual or when requested

**All the following services must be authorised by calling 0860 00 24 00 or 060 982 3823 in the case of an emergency**

Benefit	Primary Option	Comprehensive Option
Basic Pathology and Radiology	Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy  Pathology: PAP smear single slide, Glucose, HbA1c, Hb, WCC, Platelets, RPR, Blood Group and HIV Elisa Test	Limited to list of codes Subject to pre-authorization and managed care protocols
Specialist Services	As per Prescribed Minimum Benefits only in State Hospitals	Subject to managed care protocols

Hospitalisation	As per Prescribed Minimum Benefits only in State Hospitals	Private Hospitals Subject to managed care protocols
Emergency Stabilisation / Casualty in a private hospital	Medical Emergencies only	Medical Emergencies only
Maternity Benefit	In private hospitals limited to R29 400 per pregnancy or access to the Birthing Team units where available; Subject to managed care protocols	Subject to managed care protocols
HIV/AIDS	As per managed care protocols. Provides cover for all related treatment	As per managed care protocols. Provides cover for all related treatment

### Other services

Benefit	Primary Option	Comprehensive Option
Ambulance for medical emergencies	Emergency Services are covered at the Scheme Rate via the preferred provider	Fully Covered through Lifemed on 0861 086 911
Clinical Psychology	Prescribed Minimum Benefits in state facility only	8 consultations per family per year
Hearing Aids	Prescribed Minimum Benefits only	R4 082 per beneficiary every 4 years
Appliances	Prescribed Minimum Benefits only	R4 042 per family every year
Internal Prostheses	R61 728 per family per year	R61 728 per family per year
Auxiliary Benefits	Prescribed Minimum Benefits only	20 consultations per family per year Including Physiotherapy, Occupational Therapy, Dieticians, Podiatry, Speech Therapy and Audiology
Optometry	R1 123 per beneficiary every 24 months including full cost of eye test	R3 116 per beneficiary every 24 months including full cost of eye test

### Dentistry

Benefit	Primary option	Comprehensive option
Basic prevention, fillings and extractions	Subject to managed care protocols	Subject to managed care protocols
Specialised Dentistry	In State Hospitals	R4 211 per family per year
Dentures	No Benefit	1 set per beneficiary every 4 years

### Contribution table effective 1 January 2025

Primary Plan	Principal (R)	Adult (R)	Child (R)
<b>R0 – R7 596</b>	406	406	273
<b>R7 597 -R10 206</b>	905	745	333
<b>R10 207 -R13 608</b>	970	784	358
<b>R13 609 – R18 144</b>	1 042	833	378
<b>R18 145 +</b>	1 118	870	400

### Comprehensive Plan: Full Plan including Hospital and Prescribed Minimum Benefits

Comprehensive Plan	Principal (R)	Adult (R)	Child (R)
<b>0 – R10 586</b>	2 738	2 359	910
<b>R10 587 – R14 020</b>	3 166	2 636	1 032
<b>R14 021 – R18 598</b>	3 413	2 867	1 108
<b>R18 599 +</b>	3 744	3 209	1 218

### Emergency services are available 24 hours a day, 7 days a week

**Enabled:** 0860 002 400 / **Ambulance services:** Lifemed 0861 086 911 / **National 24-hour call line:** 0860 002 400

