CompCare
Medical Scheme

2027u

Scan to Sign Up Now
Or SMS 'youth' to 32673 to find out more

Umbono I+Plus

From only **R670** p/m

Medical Aid for International Students

Unlimited hospitalisation

Unlimited doctor visits

Excellent **out-of-hospital** benefits

Emergency assistance, including airlifts

Playing sport? We've got you covered

Repatriation cover via Universal Rewards

Preventative care benefits to the value of R6 520

0860 735 363
student@universal.co.za

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.

Administered by Universal®

Umbono Plus

In-Hospital Benefits
Overall Annual Limit (OAL)

100% of the CompCare Rate, unlimited, subject to pre-authorisation and scheme protocols.
Specialists are paid at 100% of the CompCare Rate.

Services Covered In Hospital

100% of the CompCare Rate, subject to pre-authorisation.
All treatment in hospital is subject to pre-authorisation, clinical guidelines, case management, and managed care protocols.

- **GPs and specialists.**
- **Ward fees:** General, ICU and high care.
- **Theatre fees.**
- **Medication while in hospital.**
- **Blood transfusions.**
- **Oncology.**
- **Surgical prostheses** (unlimited for PMBs).
- Clinical technologists (limited to **R13 040**).
- Radiology: MR and CT scans.
- **Pathology.**
- **Confinements.**
- **Psychiatric treatment:** Subject to pre-authorisation and protocols (unlimited for PMBs).
- **Organ and bone marrow transplants, plasmapheresis and renal dialysis** (unlimited for PMBs).
- **Cover for injuries sustained whilst participating in professional and adventure sports.**
- **Emergency medical treatment for injuries resulting from accidents or trauma.**
- **Physiotherapy:** Limited to **R3 360 PB.** Combined auxiliary services limit in and out of hospital.
- **Alcoholism, drug dependence and narcotism.**

Cover for Chronic Conditions
32 Chronic Conditions Covered

Chronic medication is subject to the Core Formulary list of medicines and a Formulary reference price (FRP). Members are required to register for all chronic conditions.

- **Chronic medication:** Unlimited, subject to medicine formulary and if prescribed by a Universal Network Provider and dispensed at any pharmacy or within a Universal Network pharmacy or by a dispensing Universal Network GP. Any voluntary use of chronic medicine prescribed by an out-of-network provider and any non-formulary medicines are for the member's own account, unless pre-authorised by the medical advisor (PMB rules apply). Subject to formulary reference pricing.

Unlimited Day-to-Day Services
Not subject to Annual Flexi Benefit (AFB)

Services subject to the use of the Universal Provider Network.

- **GPs:**
  - In-Network: Unlimited. Pre-authorisation may be required after the 4th visit.
  - Virtual consultations: Unlimited at participating providers.
  - Out-of-Network: 2 visits PB. Limited to **R2 170 per event** including medicines, pathology, radiology (all related costs). A 20% co-payment applies. Member to pay at point of service and claim back from the Scheme.
- **Acute medication:** 100% of RP. Unlimited. Subject to the Universal Care medication formulary and prescription by a Universal Care Network GP as part of the acute consultation, or by a DSP pharmacy where prescribed by a non-dispensing practitioner. Non-formulary medication limited to **R440 PB.** The prescription must be collected on the same day as the service.
- **Basic radiology:** Unlimited subject to Universal Care approved codes. Referral from a Network GP required.
- **Basic pathology:** Unlimited subject to Universal Care approved codes and managed care protocols. Referral from a Network GP required.

Day-to-Day Services
Paid from Annual Flexi Benefit (AFB)

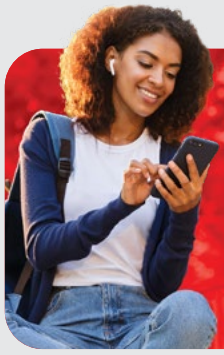
Paid at 100% of the CompCare Rate.
AFB: **R4 240 PB** per year.
R6 310 PF per year.

- **Specialist consultations:** Subject to referral from a Universal Care Network GP. Limited to 2 visits PB and 3 visits PF per year. Subject to AFB. Once benefit is depleted, PMB rules apply.
- **Basic dentistry:** 100% of the CompCare Rate. One consultation PB limited to **R2 170 PB,** up to a maximum of **R3 740 PF per year.**
- **Optometry:** 100% of SAOA tariff.
  - Optometry visits: One eye test PB every two years. Benefits are available through Universal Network optometrists. Subject to AFB and managed care protocols.
  - Lenses and contact lenses: Clear plastic single-vision lenses. Limited to **R1 250 PB** for single-vision lenses or **R1 950 PB** for bifocal lenses, every two years. **R1 250 PB** for contact lenses, included in the single-vision lens limit. Voluntary out-of-network use: services will be paid up to the agreed rate for services obtained from a DSP.
  - Frames: Included in the lenses limit.
- **Out of hospital physiotherapy:** Limited to **R3 360 PB** (paid from risk). This forms part of the in and out of hospital auxiliary benefit limit of **R3 360.**
- **Hospital emergency room/casualty emergency visits for non-emergency consultations.**

Wellness
Lifestyle and Preventative Care

Paid from risk.

- **Blood pressure, blood sugar, cholesterol, BMI and waist circumference:** One measurement PB over the age of 18 years. Limited to **R310 per event.**
- **Flu vaccinations:** one vaccination PB.
- **Unlimited telephonic counselling sessions through the Universal Wellness Care Centre,** with an option for referral to one-on-one sessions with qualified psychologists, social workers or registered counsellors to a maximum of 3 referral sessions PB per year.
- **Oral contraceptives:** Limited to 13 scripts with a maximum of **R210 per script** for female beneficiaries up to the age of 55 years.
- **Pap smear:** One per female beneficiary over the age of 18 per year.
- **Mammogram:** One per female beneficiary over the age of 35 every second year.
- **Prostate-specific antigen (PSA) blood test:** One test per male beneficiary over the age of 40 per year.



To register for affordable membership, please click on

studentplan.co.za

to renew your membership or join online!

This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of a discrepancy between the summary and the rules, the rules will prevail. On joining the scheme, all members will receive a detailed member brochure, as approved. The final registered rules of the scheme will apply. This is subject to approval by the Council for Medical Schemes.

***Terms and conditions apply**

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.

Administered by Universal®