

## **ANNEXURE C**

### **EXCLUSIONS**

1. Unless otherwise provided for or decided by the Board, or where any of these services form part of the prescribed minimum benefits, expenses incurred in connection with any of the following shall not be paid by the Fund:
  - 1.1 Accommodation in an old age home, frail care centre or similar institution.
  - 1.2 All costs for operations, medicines, treatment and procedures for cosmetic or for psychological purposes including but not limited to the following:
    - Blepharoplasty repair
    - Breast Augmentation and Breast Implantation
    - Electrolysis & Hair Transplants
    - Face Lifts
    - Intersex Changes
    - Silicone Injections
  - 1.3 All costs for operations, medicines, treatment and procedures related to weight reduction, including but not limited to Abdominal Lipectomy, Abdominoplasty and Bariatric surgery.
  - 1.4 Operations to reverse sterilization.
  - 1.5 Artificial insemination (Gift or similar procedures).
  - 1.6 Treatment of addiction to alcohol or other forms of addiction other than treatment specified in terms of the PMB regulations.
  - 1.7 Patent foods, including baby food, except where supplied during hospitalisation.
  - 1.8 Slimming preparations.
  - 1.9 Household remedies or preparations, herbal and natural remedies.
  - 1.10 Aphrodisiacs.

- 1.11 Cosmetic soaps, shampoos and other topical applications medicated or otherwise but excluding those intended for treatment of lice, scabies and other parasitic or fungal infestations.
- 1.12 Sun screening and sun tanning agents.
- 1.13 Cosmetic preparations, medicated or otherwise.
- 1.14 Contact Lens preparations.
- 1.15 Holidays for recuperative purposes.
- 1.16 Charges for appointments which a member or dependant of a member fails to keep.
- 1.17 Costs for services rendered by –
  - 1.17.1 persons not registered with a recognised professional body constituted in terms of an Act of Parliament; or
  - 1.17.2 any institution, nursing home or similar institution except a state or provincial hospital not registered in terms of any law.
- 1.18 Multivitamin and Mineral Supplements except when used to treat proven deficiency.

## **2. LIMITATION OF BENEFITS**

- 2.1 The maximum benefits to which a member and his dependants are entitled in any financial year are limited as set out in Annexure B1 and B2.
- 2.2 Beneficiaries admitted during the course of a financial year are entitled to the benefits set out in annexure B1 and B2, with the maximum benefits being adjusted in proportion to the period of membership calculated from the date of admission to the end of the particular financial year.
- 2.3 Medicine obtained on a prescription shall be limited to 30 day's supply for every such prescription or repeat thereof.