Value Care Plan
Frequently Asked Questions

	BENEFIT	YES/NO	WHAT IS MY RESPONSIBILITY	WHAT WILL BE PAID
GPS/SPECIALISTS/ALTERNATIVE HEALTHCARE PROVIDERS	Can you obtain services from **a general practitioner (GP)?**	YES	You need to obtain services from a General Practitioner that belongs to the Prime Cure Network. To find a doctor on the network visit the Prime Cure Facilities page. You will have to obtain authorisation if you visit your GP more than 6 times within a year.	If you go to a provider on the network, you will not have to pay for any service you receive, unless the doctor provides services outside the agreement with Prime Cure.
	What is included in the **fee that the GP will be paid?**			The GP will see you when medically needed and provide all the care including the consultation, acute medicine as agreed with Prime Cure and covered benefits within the Anglo Medical Scheme Rules.
	Can you obtain **services from a GP outside the network,** for example an a casualty, or your contracted healthcare provider after hours?	YES	You need to obtain authorisation for the consultation (in case of emergency, 72-hours after the event). You will have to pay for the services upfront and submit the claim to Prime Cure to request a refund.	You have a maximum allowance of 2 visits per year per family at a set limit as advertised. Please note that Prime Cure will pay up to the limit minus a 20% co-payment. There is no cover for the facility fee. If the reason for your visit is a Prescribed Minimum Benefit (PMB) the account will be paid in full.
	Can I obtain services from **a specialist** i.e. paediatrician, specialist physician, cardiologist, etc.?	YES	You need to obtain authorisation for the consultation and obtain a referral from a contracted GP. Failure to do so will result in non-payment of your claims or a co-payment of 30% should the claim be considered a PMB You may have to pay for the services upfront and submit the claim to request a refund.	Specialists do not belong to the Prime Cure Network but might have an agreed rate with Prime Cure. They are however allowed to charge at their normal rates and you might incur a co-payment. Obtain a quote from the specialist before you request an authorisation from Prime Cure. Contact the Prime Cure call centre on **0861 665 665** to obtain the authorisation. The call centre agent will also be able to assist you with the amount you may be required to pay if the specialist charges above the Prime Cure agreed rate.
	Can I obtain services from **an alternative healthcare provider** (i.e. a physiotherapist, physiologist, dietitian, speech therapist, etc.)?	YES	You need to obtain authorisation for the consultation and referral from your GP. Failure to do so and self-referral will result in non-payment or a 50% co-payment of the Prime Cure agreed rate will be applied if the claim is considered a PMB condition.	You have a maximum allowance per family at a set limit as advertised. Obtain a quote from the provider before you request an authorisation from Prime Cure. Contact the Prime Cure call centre on **0861 665 665** to obtain the authorisation. The call centre agent will also be able to assist you with the amount you may be required to pay if the specialist charges above the Prime Cure agreed rate.

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MEDICINE/PHARMACIES	Can I obtain **medicine** from a network pharmacy if an out-of-network doctor prescribes acute medicine?	YES	Prime Cure has contracted with certain pharmacies to provide services to our members. To find a pharmacy on the network visit the Prime Cure Facilities page. Only medicine prescribed by a network provider will be covered if on the Prime Cure formulary. Medicine prescribed by a specialist will be covered if a Network GP referred you and you obtained an authorisation for the specialist visit and only medicine on the medicine list.	Medicine listed on the Prime Cure formulary (an extensive list of generic medicine) will be covered. Ask the prescribing doctor whether this is a covered medicine to prevent out-of-pocket expenses.
	Can I visit a network pharmacist and obtain **over-the-counter medicine?**	YES	You can obtain over-the-counter medicine from a contracted Prime Cure pharmacy. To find a pharmacy on the network visit the Prime Cure Facilities page.	Medicine listed on the Prime Cure formulary (an extensive list of generic medicine) will be covered. Remember, this is a limited benefit.
	Will Prime Cure pay for chronic **conditions and medicine?**	YES	Please refer to your Benefit Guide and refer to covered Prescribed Minimum Benefits (PMBs) on page 18. You need to register your condition with Prime Cure on **0861 665 665** and obtain authorisation. We will pay for medicine if your Network GP prescribes it. After completion of the application process you can obtain your first month's chronic medicine at a selected pharmacy in the Prime Cure pharmacy network. Thereafter, you will have the choice of either obtaining chronic medicine on a monthly basis from the network pharmacy, or from a courier pharmacy who will deliver the medicine to your local post office, to your home or your network doctor.	Medicine listed on the Prime Cure formulary (an extensive list of generic medicine) will be covered. Ask the prescribing doctor whether this is a covered medicine to prevent out-of-pocket expenses.
DENTISTS	Do I have cover if I visit a **dentist?**	YES	Please refer to your Benefit Guide for any benefit limits that may apply. To find a dentist on the network visit the Prime Cure Facilities page.	Very specific services (identified by a set of basic dental codes) will be paid for dentistry services, at the Prime Cure agreed rate. If you obtain services outside a network provider, additional costs might be for your pocket. Medicine found on the medicine list that is prescribed by the dentist can be obtained from a Network pharmacy. You can obtain a set of dentures per family every 24 months. There is a 20% co-payment on dentures.
	Can you obtain services from a **dentist outside the network?**	YES		Emergency treatment is covered i.e. pain and sepsis treatment and extractions only limited to one event per member per year.

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OPTOMETRIST	Do I have cover if I visit an **optometrist?**	YES	Please refer to your Benefit Guide for any benefit limits that may apply. To find an optometrist on the network visit the Prime Cure Facilities page.	We cover very specific optometry services (identified by a set of codes) at the Prime Cure agreed rate: ■ One eye examination for a member each year and one set of glasses every 24 months. ■ Only single vision or bifocal lenses. If you obtain services from a provider outside the network, you will be responsible for the additional cost. We cover one pair of glasses every 24 months in line with product codes and qualifying tests.
HOSPITAL SERVICES	Am I entitled to **hospital services?**	YES	Always phone Prime Cure on **0861 665 665** to obtain authorisation for any hospital event. A non-emergency admission must be preauthorised before you are admitted and in the case of an emergency authorisation is required within 24 hours of the admission or the first working day. Failure to obtain an authorisation for non-emergency services will result in a R2 000 co-payment.	Failure to obtain and authorisation will result in either non-payment of the event or a co-payment. Some services are subject to sub-limits in the family hospital limit i.e. blood transfusion at R17 110.
	Can I go to any **hospital?**	YES	Always phone Prime Cure on **0861 665 665** to obtain authorisation for any hospital event. Once you have depleted your family private hospital benefit, you will be authorised for admission to a state hospital.	The services in a private hospital will be funded at the Prime Cure agreed rate and up to R75 000 for the relevant services that were authorised. Once this limit has been reached, you will be transferred to a state hospital.
	Do I have cover for **in-hospital radiology and pathology?**	YES	Always phone Prime Cure on **0861 665 665** to obtain authorisation for any hospital event.	Sub-limits in the family hospital limit will apply for radiology and pathology tests. Please refer to your Benefit Guide. The claims will be paid at the Prime Cure agreed rate.
EMERGENCY/ CASUALTY WARD	Do I have cover in case of **emergency?**	YES	Should you need to visit a casualty ward or a doctor in case of emergency, ensure to phone **0861 665 665** to obtain authorisation within 24-hours or if the event occurs over the weekend, on the Monday thereafter.	You have to pay the account and submit the claim to Prime Cure. The claim will be paid at the Prime Cure agreed rate. The facility fee charged by the casualty ward will be covered for emergencies.
	Do I have cover if I visit a **casualty ward?**	YES	Should you need to visit a casualty ward ensure to phone **0861 665 665** to obtain authorisation within 24-hours or, if the event occurs over the weekend, on the Monday thereafter. Remember to obtain an authorisation for both the casualty event, as well as the hospital event if you are admitted.	You have to pay the account and submit the claim to Prime Cure. The claim will be paid at the Prime Cure agreed rate. The facility fee charged by the casualty ward will not be covered even if it was an emergency and will be for your cost.

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PATHOLOGY/RADIOLOGY/ ROADSIDE ASSISTANCE	Do I have cover for **pathology and radiology services?**	YES	You need to be referred by your Network GP. Failure to do so will result in non-payment of your claims and out-of-pocket expenses. Pathology and radiology requested by a Specialist will be covered only if you were referred to the Specialist by your network GP and you obtained authorisation for the consultation.	Very specific services (identified by a set of codes) will be paid for pathology and radiology services.
	Do I have cover for **emergency roadside assistance?**	YES	In case of an emergency, obtain authorisation by phoning **0861 665 665** for ambulance services provided by a Prime Cure Network provider.	Prime Cure will fund medical emergencies when you use roadside assistance.