

LINKSAVE 2021 NETWORK PLUS

R320 per family per month

Seniors: R510

Dependents covered to age 27 if unmarried and on principal members medical scheme.

Aggregate policy limit

All sections below are subject to an aggregate limit of R173 000 per insured person per year.

Tariff Shortfalls

Enhancing your doctors' costs for in-patient and/or out-patient procedures [as defined] from your Medical Scheme Aid reimbursement rate, up to an additional 500% of the scheme rate.

Listed Procedures

A benefit equal to the cost of in-hospitalisation and associated medical expenses relating to one of the below mentioned listed procedures less the cover provided in terms of the Insured's Medical Scheme option. Annual limit of R80 000.

Procedure List

- In-hospital management of Dentistry, limited to impacted teeth for minors under 18 years or reconstructive plastic surgery due to an accident during the period of cover
- Functional nasal surgery
- Surgery for oesophageal reflux and hiatus hernia
- Knee and Shoulder surgery
- Back and neck treatment or surgery, joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators. This includes procedures, devices and processors
- Bunionectomy
- Arthroscopy
- Removal of varicose veins
- Breast lumpectomy limited to the excision of the lump only and excluding any pathology and testing thereof.
- Skin diseases including benign growths and lipomas
- Non-cancerous breast conditions

Please take note: Keycare Network Specialists and Hospitals must be used if being hospitalised for any of the listed procedures!

Co-Payments/Deductibles

Some Medical Aid schemes have specified co-payments or deductibles applied to listed procedures that the member is required to pay. Linksave Network Plus will reimburse the defined co-payment/deductible amount. Limited to R10 000 per annum and R5 000 per event.

Medical Aid Assist & Premium Waiver

In the event of the death or total and permanent disability of the principal member on the policy, Linksave will provide a maximum amount of R 2 000 per month for a period of 4 months to assist with medical aid premiums for members insured on the Gap Policy. The remaining insured spouse/members will enjoy free Network Plus cover for a period of 6 months as well, provided that the insured spouse/members remain insured on the Medical Aid.

Casualty Benefit

In the event of accidental, trauma-related or crime-related injuries which culminate in treatment received in a Hospital Out-Patients/Casualty unit by an insured member, Linksave Network Plus will provide an annual limit of R2 000, further limited to R1 000 per incident. Illness related emergencies will also be covered for infants and children under the age of 8.

Consumables

Consumables will be covered to a maximum of R 4 000 per annum, limited to R 500 per event for shortfalls on medicine, materials and appliances used during an in-hospital procedure or used by doctors during procedures performed in rooms that are deemed by the Medical Scheme to be 'in hospital'.

Maternity Benefit

A benefit of fifty percent (50%) of additional cost of a private room in the maternity ward, limited to R 1 500 per delivery.

Specialised Dentistry

Dental room cover for Root Canal and/or Surgical Extractions has also been included. Maximum of R 1 500 per family per annum. Benefit does not include consultation fee.

Accidental Death

R10 000 in the event of accidental death of the Principal member only.

Please note:

Please note that the information contained in the document is for information purposes only. Please refer to your policy document for a full list of definitions, benefits, limitations and exclusions.

This is not a Medical Scheme and cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.