

ANNEXURE C

EXCLUSIONS

The SOCIETY's liability is limited to expenses in respect of relevant health services as defined in the ACT that are medically necessary and rendered by an appropriate facility and as provided for in the rules of the SOCIETY. Any expenses in connection with any of the following shall not be paid by the SOCIETY unless provision is made in respect thereof under the Prescribed MINIMUM BENEFITS in terms of the ACT:

1. Compensation for pain and suffering, loss of income, funeral expenses or any other claim for damages.
2. Services for benefits that are in excess of the maximum benefits to which the MEMBER is entitled in terms of the rules.
3. Expenditure incurred by the MEMBER or his DEPENDANTS arising from willful, self-inflicted injury, attempted suicide, the excessive use of an intoxicating substance or drug.

4. Expenses arising from injuries sustained as a result of participation in professional sport.
5. Examinations, treatment and/or operations for cosmetic purposes, obesity, infertility, artificial insemination, impotency and any complication that may arise from such examinations or treatment.
6. Expenses incurred for recuperative or convalescent holidays.
7. Any expenses incurred outside the Republic of South Africa, Botswana, Lesotho, Mozambique, Namibia, Swaziland, Zambia and Zimbabwe.
8. Any expenses incurred by a MEMBER or DEPENDANT during any waiting period imposed by the SOCIETY in terms of the Medical Schemes Act.
9. The SOCIETY will have no liability for "Endoscopic Disposable stapling devices", when used for laparoscopically assisted vaginal hysterectomies.

10. All expenses in respect of the treatment of learning, marital and family problems.
11. Patent and household remedies not promoted to the Medical profession.
12. Contraceptive preparations and devices.
13. Medical examinations for insurance purposes.
14. Reduction mammoplasty.
15. Travel and subsistence.
16. Diagnostic preparations and instruments, soaps, shampoos and other topical applications (of a cosmetic nature), medicated or otherwise but excluding those intended for treatment of lice, scabies and other parasitic or fungal infections.
17. Anti-addiction and anti-habit agents, with the exception of Antabuse.

18. All cosmetic items inclusive of hair-restorers.
19. Sun screening and sun-tanning agents except those intended for the treatment of skin disorders.
20. Homeopathic and herbal medicines and remedies purchased other than from a registered homeopath.
21. Food supplements including all patent and baby foods and special milk preparations
22. Household bandages and dressings.
23. Syringes and needles except those for use in the treatment of diabetes.
24. All vitamins, mineral supplements, growth hormones and tonics including Efamol G and similar products, stimulants e.g. Reactivan, except vitamins needed in conjunction with antibiotics, e.g. Vitamin B. However, benefit will be granted on the following:
 - 24.1 Pre-natal vitamins and geriatric vitamins

- 24.2 Vitamin B tablets and ampoules if prescribed for neurological disorders e.g. Neurobion
- 24.3 Calcium supplements when prescribed specifically for the treatment of osteoporosis.
25. Contact lens preparations.
26. Demand prescriptions.
27. Telephone prescriptions, other than for repeat prescriptions, may also be excluded.
28. Telephonic consultations.
29. Expenses for which a third party is liable including expenses associated with occupational injuries and diseases, motor vehicle accidents and medical services covered by other forms of insurance, provided that the SOCIETY may provide benefits until the third party's liability has been established at which stage the expenditure shall be recouped from the third party or the MEMBER as the case may be.

