

## ANNEXURE C

# WOOLTRU HEALTHCARE FUND

## EXCLUSIONS

### APPLICABLE TO ALL BENEFIT OPTIONS

Unless benefits are to be afforded to Beneficiaries as Prescribed Minimum Benefits which will be paid at 100% of the cost for services rendered or unless benefits are specifically provided for in a schedule annexed to these Rules, no benefits shall, unless the Board decides otherwise, be payable in respect of:

	<b>Exclusion</b>
1	<p>Costs of whatsoever nature incurred for treatment arising out of an injury sustained by a Beneficiary for which any other party is liable. The Scheme shall advance to, or on behalf of, the Beneficiary such amounts as would not exceed the benefits to which that Beneficiary is entitled, provided that:</p> <ul style="list-style-type: none"><li>a) The Beneficiary informs the Scheme of the potential claim against the other party, and of the relevant health care expenses incurred, in the manner and within the time period applicable to normal claims for benefits under the Scheme;</li><li>b) A claim in respect of the said expenses is lodged by the Beneficiary against the other party concerned and such claim is pursued with due diligence, with the Scheme being kept fully informed;</li><li>c) Should the Beneficiary not pursue the claim against such other party to the satisfaction of the Scheme, it may require the Beneficiary to cede or procure the cession of such claim to the Scheme, in which event the Beneficiary shall provide the Scheme with all such assistance and co-operation as it may reasonably require in pursuing such claim. Only the cession of general, not special, damages is permissible. The Beneficiary shall be obliged to pay to the Scheme so much of the damages actually recovered by him, or on his behalf, as relates to the service in respect of which he has received or benefited from the advances contemplated above;</li></ul>
2	<p>Services for which claims are in excess of the maximum benefits to which the Member is entitled in terms of these Rules;</p>

	<b>Exclusion</b>
3	The cost of services provided by persons not registered with any professional body where the provider of such a service is required to register and/or enlist under any law;
4	The purchase of: <ul style="list-style-type: none"> <li>• Sun-screening and tanning agents;</li> <li>• Non-scheduled soaps, shampoos and other topical applications;</li> <li>• Household remedies or preparations of the type advertised to the public;</li> <li>• Slimming preparations, appetite suppressants and patent foods including baby foods;</li> <li>• Mouth protectors, gold in dentures, devices and materials such as floss, toothbrushes and toothpaste;</li> </ul>
5	Examinations for insurance, school camps, visa or employment applications;
6	Travelling costs incurred by members or their dependents;
7	Accommodation in old age homes or similar institutions catering for the aged unless clinically warranted and authorised as an alternative to hospitalisation by the Scheme's Designated Service Provider in consultation with the Medical Advisor;
8	Accommodation and/or treatment in headache clinics, stress-relief clinics, spas, or resorts for health, slimming, recuperative or other similar purposes. For the purposes of this rule, "accommodation" shall include all related expenses and meals, and "treatment" shall include any of the following: examinations, consultations, investigations, diagnosis, tests, procedures, operations, the supply of any pharmacological or pharmaceutical product or food, the supply and/or fitting of any prosthesis, splint or device, and generally shall include any service or supply by any such enterprise or practice intended to confer a health benefit;
9	The cost of holidays for recuperative purposes, whether deemed medically necessary or not;
10	Charges for appointments not kept;
11	Sunglasses, Plano sunglasses and spectacle cases;
12	Bleaching of teeth that have not been root canal treated. Metal inlays in dentures and front teeth;

	<b>Exclusion</b>
13	Sleep therapy and hypno-therapy;
14	Costs associated with vocational guidance, child guidance, school readiness, school therapy or attendance at remedial education schools or clinics;
15	Reckless Activities: Participation in any extreme activity where, based on an objective test for reasonable behaviour, the Beneficiary is deemed to be risking injury recklessly, including, but not limited to, such activities as solo-mountaineering, speed contests other than on recognised race tracks, extreme endurance marathons and the like. Activities such as parachuting, mountaineering, motor racing, bungee jumping, ultra marathons and scuba diving would not be excluded provided they are undertaken within the accepted safety and licensing constraints of the governing bodies of such sport.
16	Any expense incurred by the actions of a Beneficiary who has been duly certified as permanently mentally unsound;
17	Any illness or injury arising out of and in the course of the Beneficiary's employment which constitutes a valid claim in terms of the Compensation for Occupational Injuries and Diseases Act, (No 31 of 1993);
18	Costs of whatsoever nature incurred for treatment arising out of an injury or disablement resulting from war, invasion, or civil war.

## EXCLUSIONS

### PAYABLE SUBJECT TO RELEVANT CONDITIONS

	<b>Exclusion</b>	<b>Conditions required for exception:</b>
A	Examinations, consultations and treatment related to obesity, except:	<ul style="list-style-type: none"> <li>• Out of hospital consultations and treatments will be paid from the Annual Medical Limit (AML), if there are benefits available;</li> <li>• Bariatric surgery: The Scheme's Designated Service Provider will review and authorise the motivation where applicable, and will refer the motivation to the Medical Advisor where it is deemed that benefits should be declined or partial benefits should be authorised.</li> </ul>
B	Operations, treatment and procedures for cosmetic purposes including but not limited to Batt-ears, breast reductions and tattoo removal, except:	<p>Motivation required for all in-hospital treatments and operations and subject to authorisation within approved medical guidelines.</p> <p>The Scheme's Designated Service Provider will review and authorise the motivation where applicable, and will refer the motivation to the Medical Advisor where it is deemed that benefits should be declined or partial benefits should be authorised.</p> <p>Out of hospital consultations and treatments will be paid from AML if benefits available.</p>
C	<p>a) Operations, treatment and procedures following attempted suicide or wilfully self-inflicted injuries, except:</p> <p>b) Costs incurred in respect of treatment associated with alcohol abuse or over-dosing, unless such costs are incurred in the public health care system, except:</p>	<p>1<sup>st</sup> Admission paid by Fund on basis of PMB at any appropriate facility. Subsequent admissions at State facility only.</p> <p>1<sup>st</sup> Admission paid by Fund on basis of PMB at any appropriate facility. Subsequent admissions at State facility only.</p>

Annexure C Exclusions Wooltru Healthcare Fund Rules January 2009

	<b>Exclusion</b>	<b>Conditions required for exception:</b>
D	Consultations, investigations, examinations and the treatment of infertility and the artificial insemination of a person as defined in the Human Tissue Act, 1983 (Act 65 of 1983) except:	<p>Claims for in-hospital treatment or investigations as per PMB list will be paid from Hospitalisation benefits.</p> <p>Claims for hospital out-patient services will be as per PMB list will be paid from AML if benefits available.</p> <p>Out of hospital consultations and investigations as per PMB list will be paid from AML if benefits available.</p>
E	The purchase or hire of medical or surgical appliances such as Klaasvokie mattresses or pillows, special beds, special chairs, special cushions, commodes, sheepskins, waterproof sheets for beds, respiration monitors, humidifiers, iodisers, bedpans, special toilet seats or toilet seat raisers, eye patches, traction equipment, breast pumps, nipple shields, blood pressure monitors, APS therapy machines, TENS machines, Neurostim machines or the repairs or adjustments of sick room or convalescing equipment with the exception of the hire of oxygen cylinders, except:	<p>Motivation required and subject to authorisation within approved medical guidelines.</p> <p>The Scheme's Designated Service Provider will review and authorise the motivation where applicable, and will refer the motivation to the Medical Advisor where it is deemed that benefits should be declined or partial benefits should be authorised.</p> <p>Authorised claims will be paid from AML if benefits available.</p>
F	The purchase of food supplements, except:	<p>Supplements for re-feeding following major abdominal surgery.</p> <p>Motivation required and subject to authorisation within approved medical guidelines.</p> <p>The Scheme's Designated Service Provider will review and authorise the motivation where applicable, and will refer the motivation to the Medical Advisor where it is deemed that benefits should be declined or partial benefits should be authorised.</p> <p>Authorised claims will be paid from Hospitalisation benefits.</p>

	<b>Exclusion</b>	<b>Conditions required for exception:</b>
G	The purchase of any drug or device intended to induce, enhance, maintain and promote penile erection or to address erectile dysfunction such as erectile appliances, auto injectors and including but not limited to drugs such as Viagra, except:	Motivation required and subject to authorisation within approved medical guidelines. The Scheme's Designated Service Provider will review and authorise the motivation where applicable, and will refer the motivation to the Medical Advisor where it is deemed that benefits should be declined or partial benefits should be authorised. Authorised claims will be paid from AML if benefits available.
H	Post-natal exercise classes, mother-craft and breast feeding instructions, except:	Where the Beneficiary is registered with the Scheme's Maternity Program. Where applicable, claims will be paid from AML if benefits available.
I	Replacement batteries for hearing aids, except:	Claims will be paid from AML if benefits available. This benefit is excluded for the Core Option
J	The cost of contact lenses, except:	Claims will be paid from AML if benefits available. This benefit is excluded for the Core Option.
K	Costs associated with marriage guidance / counselling and or sex therapy, except:	Claims will be paid from AML if benefits available.
L	Services rendered in respect of hospital benefits as reflected in Annexures B1, B2 and B3 to these Rules, if such services are provided outside Southern Africa, except:	Where the Board, at its sole discretion, agrees that, due to exceptional circumstances, part or all of such costs may be paid from the Scheme's Hospitalisation benefits.