

APPENDIX 1: CHRONIC ILLNESS BENEFITS

Prescribed Minimum Benefits and Additional Chronic Disease List.

Bankmed: Traditional Plan, Comprehensive Plan and Plus Plan

Prescribed medication will be covered in terms of Annexures B4, B5 and B6 of the Bankmed Traditional Plan, Comprehensive Plan and Plus Plan respectively for the following PMB Chronic Disease List if the required criteria are met:

PMB Chronic Disease List:

- | | |
|---------------------------|---|
| 1. Addison's Disease | 14. Multiple Sclerosis |
| 2. Epilepsy | 15. Chronic Obstructive Pulmonary Disease |
| 3. Asthma | 16. Parkinson's Disease |
| 4. Glaucoma | 17. Coronary Artery Disease |
| 5. Bipolar Mood Disorder | 18. Rheumatoid Arthritis |
| 6. Haemophilia | 19. Crohn's Disease |
| 7. Bronchiectasis | 20. Schizophrenia |
| 8. Hyperlipidaemia | 21. Diabetes Insipidus |
| 9. Cardiac Failure | 22. Systemic Lupus Erythematosus |
| 10. Hypertension | 23. Diabetes Mellitus Type 1 & 2 |
| 11. Cardiomyopathy | 24. Ulcerative Colitis |
| 12. Hypothyroidism | 25. Dysrhythmias |
| 13. Chronic Renal Disease | 26. HIV/AIDS (anti-retroviral therapy) |

Additional Disease List:

- | | |
|--------------------------------------|--|
| 1. Acne | 12. Osteoarthritis |
| 2. Allergic Rhinitis | 13. Osteoporosis |
| 3. Ankylosing Spondylitis | 14. Paget's disease |
| 4. Anxiety Disorder (Chronic) | 15. Psoriasis |
| 5. Atopic Dermatitis (Eczema) | 16. Alzheimer's Disease |
| 6. Attention deficit disorder | 17. Myasthenia Gravis* |
| 7. Cystic Fibrosis | 18. Meneire's Disease (covered on |
| 8. Depression | Comprehensive and Plus Plans only) |
| 9. Gastro-oesophageal reflux disease | 19. Interstitial Lung Fibrosis (covered on |
| 10. Gout | Comprehensive and Plus Plans only) |
| 11. Motor neuron disease | |

**Not subject to the Chronic Illness Benefit Limit.*

Disease List | Bankmed Cover Provided in excess of PMB level of care/entitlement:

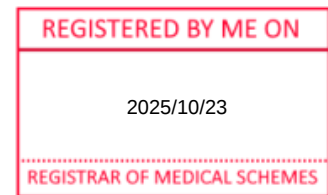
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|----------------------------------|--------------------------------------|
| 1. Benign Prostatic Hypertrophy | 4. Peptic ulcer |
| 2. Cardiac arrhythmias (non-PMB) | 5. Spinal cord injuries (Paraplegia/ |
| 3. Hyperthyroidism | Quadriplegia) |

Medicines prescribed for the treatment of the Prescribed Minimum Benefit conditions are paid at 100% of Scheme Medicine Reference Price when the medication is obtained via the Scheme's DSP (Bankmed Network GP and Bankmed Pharmacy Network). This medication is paid at 80% of Scheme Medicine Reference Price when the medication is obtained via a non-DSP on a voluntary basis. In the event that the medication is obtained via a non-DSP on an involuntary basis, the medication will be funded at cost, subject to Scheme's review of a valid motivation. Medication is subject to the Scheme's approved Condition Medication List (CML).

Benefits for chronic medication, drugs and injection material subject to:

- Prior application and approval of the Scheme
- The conditions applicable to the Medicine Management Programme
- Each prescription or repeat prescription being limited to one month's supply per beneficiary

- Such motivations and reports by appropriate Medical practitioners, as are required by the Scheme
- PMB regulations
- Scheme approved Condition Medication List (CML)



Dispensing fee limited to the contracted dispensing fee applicable to Bankmed GP Network GPs and Bankmed Pharmacy Network (DSPs). Continued benefits for PMBs, subject to PMB Regulations. Benefit limits in respect of non-PMB benefits are detailed in the applicable annexures.

Bankmed: Essential Plan, Basic Plan and Core Saver Plan,

Prescribed medication will be covered in terms of Annexures B1, B2 and B3 of the Bankmed Essential Plan, Basic Plan and Core Saver Plan respectively for the following PMB Chronic Disease List if the required criteria are met:

PMB Chronic Disease List:

- | | |
|---------------------------|---|
| 1. Addison's Disease | 14. Multiple Sclerosis |
| 2. Epilepsy | 15. Chronic Obstructive Pulmonary Disease |
| 3. Asthma | 16. Parkinson's Disease |
| 4. Glaucoma | 17. Coronary Artery Disease |
| 5. Bipolar Mood Disorder | 18. Rheumatoid Arthritis |
| 6. Haemophilia | 19. Crohn's Disease |
| 7. Bronchiectasis | 20. Schizophrenia |
| 8. Hyperlipidaemia | 21. Diabetes Insipidus |
| 9. Cardiac Failure | 22. Systemic Lupus Erythematosus |
| 10. Hypertension | 23. Diabetes Mellitus Type 1 & 2 |
| 11. Cardiomyopathy | 24. Ulcerative Colitis |
| 12. Hypothyroidism | 25. Dysrhythmias |
| 13. Chronic Renal Disease | 26. HIV/AIDS (anti-retroviral therapy) |

Additional Disease List (covered on the Basic Plan only):

1. Major Depression

Medicines prescribed for the treatment of the Prescribed Minimum Benefit conditions are paid at 100% of Scheme Medicine Reference Price when the medication is obtained via the Scheme's DSP (Bankmed GP Entry Plan Network GP and Bankmed Pharmacy Network). This medication is paid at 80% of Scheme Medicine Reference Price when the medication is obtained via a non-DSP on a voluntary basis. In the event that the medication is obtained via a non-DSP on an involuntary basis, the medication will be funded at cost, subject to Scheme's review of a valid motivation. Medication is subject to the Scheme's approved Formulary/Condition Medication List.

Benefits for chronic medication, drugs and injection material subject to:

- Prior application and approval of the Scheme
- The conditions applicable to the Medicine Management Programme
- Each prescription or repeat prescription being limited to one month's supply per beneficiary
- Such motivations and reports by appropriate Medical practitioners, as are required by the Scheme
- PMB regulations
- Scheme approved formulary/Condition Medication List

Dispensing fee limited to the contracted dispensing fee applicable to Bankmed GP Entry Plan Network GPs and Bankmed Pharmacy Network (DSPs).

These benefits are unlimited.

