
**BP MEDICAL AID SOCIETY
EXCLUSION AND LIMITATIONS**

1. EXCLUSIONS

Unless benefits are to be afforded to Members as prescribed minimum benefits and unless otherwise decided by the Board expenses incurred in connection with any of the following will not be paid by the Scheme:

1.1 All costs of whatsoever nature incurred for treatment arising out of any injury sustained by a Member or Dependant and for which any other party, (including without limitation an insurer of such Member or Dependant or such other party) may be liable, unless the Board is:

1.1.1 satisfied that there is no reasonable prospect of the Member or Dependant recovering adequate damages from the other party or such insurer; or

1.1.2 satisfied that the Member or Dependant has obtained an undertaking or signs an undertaking with the Scheme,, regarding vigorous action for such recovery and refund to the Scheme of any benefit paid by the Scheme pending the successful outcome of such action and/or insurance claim. Where any benefit is withheld pending such outcome and the claim is finally known to have failed the Member shall be entitled to such benefits as would have applied under normal conditions, irrespective of the lapse of time, if the claim for benefit had been in accordance with 15.2 supra.

1.2 Cost of consultations, investigations, examinations and the treatment for sterility, infertility and the artificial insemination of a person as defined in the Human Tissue Act, 1983 (Act 65 of 1983) unless such costs are defined as prescribed minimum benefits and incurred in the State/Public Health System or Designated Service Provider.

- 1.3 Expenses incurred by a Member or Dependant of a Member in the case of or arising out of wilful self-injury; attempted suicide if attempted more than once unless such costs are incurred in the State/Public Health System within the limits of Prescribed Minimum Benefits.
- 1.4 Expenses incurred by a Member or Dependants of a Member in the case of injury or disease incurred while engaged in professional sport, motorized speed contests and motorized speed trials.
- 1.5 Treatments or operations for cosmetic purposes, including but not limited to impotence, breast augmentation, breast reduction, etc.
- 1.6 The purchase of sunglasses, tinting of contact lenses and spectacle cases.
- 1.7 Purchase of medicines, other than medicines on the written prescription of a person legally entitled to prescribe except a pharmacist acting in terms of the Self-Medication Benefit (refer Annexure D).
- 1.8 Holidays for recuperative purposes.
- 1.9 Services rendered by:
 - 1.9.1 Any person not registered with a recognised professional body constituted in terms of an Act of Parliament, or
 - 1.9.2 Any institution, nursing home or similar institution except a State/Public or Provincial Hospital, not registered in terms of any law, or
 - 1.9.3 Any person not registered with the Dental Technicians Board as a dental technician.
- 1.10 Purchase of:
 - 1.10.1 medicines not registered with the Medicines Control Council;

- 1.10.2 bandages and aids, dressings, and cotton wool and other consumable items not supplied as part of hospital treatment;
 - 1.10.3 patent foods, including baby foods;
 - 1.10.4 contraceptives unless prescribed by a medical practitioner;
 - 1.10.5 any device intended to induce, enhance, maintain and promote penile erection or to address erectile dysfunction such as erectile appliances and auto injectors;
 - 1.10.6 domestic and herbal remedies not included in a prescription from a registered naturopath or herbalist;
 - 1.10.7 slimming preparations, appetite suppressants, food supplements, vitamins and tonics unless prescribed and medically necessary;
 - 1.10.8 household and biochemical remedies;
 - 1.10.9 devices and material such as dental floss, toothbrushes and tooth paste;
 - 1.10.10 sun-screening and tanning agents;
 - 1.10.11 soaps, shampoos and other non-medical topical applications.
- 1.11 Hospitalisation for mental disease for more than 12 consecutive months.
- 1.12 Costs relating to telephone consultations.
- 1.13 Costs pertaining to scripts and motivations for procedures/treatment excluded by the Society.

- 1.14 Examinations for insurance, employment, law suits, visas and similar purposes.
- 1.15 Accommodation and/or treatment in headache and stress-relief clinics, spas and 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.
- 1.16 Costs involving treatment/procedures due to any and all body piercing.
- 1.17 Sclerotherapy treatment unless a surgeon is responsible for the treatment where it forms part of the surgical removal of varicose veins.

2. LIMITATIONS

- 2.1 The maximum benefits to which a Member and his Dependants are entitled in any financial year are limited as set out in Annexure B.
- 2.2 Members admitted during the course of a financial year are entitled to the benefits set out in the Annexures appended hereto, with certain benefits being adjusted, as stipulated in the Annexure, in proportion to the period of membership calculated from the date of admission to the end of the particular financial year.
- 2.3 Unless otherwise decided by the Board, benefits in respect of medicines obtained on a prescription are limited to one month's supply or nearest unbroken pack for every such prescription or repeat thereof.
- 2.4 In cases of illness of a protracted nature the Board may insist that a Member or a Dependant must consult a particular specialist that the Board may

nominate in consultation with the attending practitioner. If such specialist's advice is not acted upon, no further benefits will be allowed for that particular illness.