

## Outsourced Major Medical Services

*Major medical services refer to essential and high-cost healthcare treatments. These services include procedures like organ transplants, chronic renal dialysis, the implantation of internal prosthesis, and intraocular lenses. Major medical services cover the substantial costs of these specialised treatments, which are often required for serious or long-term conditions.*

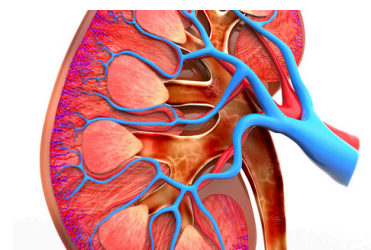
All these outsourced major medical services are subject to pre-authorisation, the use of Designated Service Providers, and payable at 100% of the Negotiated Tariff. Clinical protocols and case management applies.

The benefit includes the following services:

- **Organ Transplants**
  - Benefit: R780,000 per beneficiary per annum
  - Corneal Grafts: R26,700 per beneficiary per annum (subject to overall organ transplant limit)
- **Chronic Renal Dialysis**
- **Blood Transfusion**
- **Internal Prosthesis** (component only)
  - Benefit: R53,600 per beneficiary per annum
  - Sub-limits: Apply per body region (e.g., shoulder, hip, knee)
- **Intraocular Lenses**
  - Benefit: R3,750 per beneficiary per eye per annum

While not all services are listed in the Schedule of Benefits, this does not imply they are excluded from coverage by the Fund. For instance, blood transfusions may still be covered. Please contact the Pre-Authorisation Department for further guidance.

The Fund, through its appointed Managed Healthcare Provider, reserves the right to apply best-practice clinical protocols and case management to ensure appropriate care and cost-effective management of the Fund.



Refer to the 2026 Schedule of Benefits for a detailed overview of the benefit structure.

The South African Military Health Service remains the primary healthcare provider for medical, oral health, and hospital treatment to all beneficiaries of the Fund.