

Bronze

(MAY OBTAIN SERVICE IN RSA)"	
Overall limit In Patient (IP)	S: BWP 169 000 F: BWP 422 000
Hospitalisation (General medical and surgical wards)	S: BWP 90 000 F: BWP 114 000
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	3 days per hospital episode
Specialists and General Practitioners	Subject to overall IP Limit
Theatre Costs	Subject to overall IP Limit
Ward and Theatre medicines	Subject to overall IP Limit
Major Disease Benefit (MDB)	Not Covered
Oncology Subject to MDB	Not Covered
Organ Transplants *D Subject to MDB	Not Covered
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	Not Covered
Motor Vehicle Accident Subject to MDB	Not Covered
Step Down/Rehabilitation	Not Covered
Medicines to take home	BWP 460 per hospital episode
Appliances	BWP 5 300 per beneficiary per annum
Specialised Radiology	S: 1 CT or MRI scan F: 1 CT or MRI scan
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Not Covered
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	3 days per hospital episode
Internal and external prosthesis	BWP 12 000 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	Not Covered
Alcohol and drug rehabilitation *L	Not Covered
Circumcision (per ben per annum)	Age < 15 subject to overall IP Limit Age >15 procedure to be performed in doctors room limited to BWP 4 100
Ambulance Services	Subject to overall IP Limit
Air/Cross Borders Evacuation	Not Covered

(MAY OBTAIN SERVICE IN RSA)	
Overall limit Out Patient (OP)	S: BWP 50 000 F: BWP 125 000
Out-of-network benefits	S: 3 Visits F: 5 Visits (Pre-notification required)
Consultations Limit	S: 8 Visits F: 17 Visits At a nominated medical practitioner
GP Consultations	Subject to Consultations Limit
Specialists Consultations	Subject to Consultations Limit
Antenatal Benefit *E	
Antenatal Consultations	F: 4 Visits
Ultrasounds	F: 2 Scans
Pathology	BWP 1 300 per family per annum
Procedures	S: BWP 1 000 F: BWP 1 900
Pathology	S: BWP 2 200 F: BWP 3 500
Radiology	S: BWP 1 700 F: BWP 2 700
Specialised Radiology	S: 1 CT or MRI scan F: 1 CT or MRI scan
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	Not Covered
Basic Dentistry	S: BWP 3 700 F: BWP 4 700
Advanced Dentistry *P Orthodontics not covered for lives above the age of 25	Not Covered
Physiotherapy *R	Not Covered
Auxiliary services *R	Not Covered
Rehabilitation therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Occupational Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Speech Therapy (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical & Social Psychology (subject to Overall Auxiliary Services Limit)	Not Covered
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	Not Covered
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	Not Covered
Acute Medicines	S: BWP 3 500 F: BWP 4 600
Flu vaccination (subject to Acute Medicines limit)	1 per beneficiary per annum
Doctors Dispensed Acute Medicines	S: BWP 700 F: BWP 920
Chronic Medicines *E	S: BWP 12 900 F: BWP 16 500
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	BWP 1 200 per beneficiary every 24 months (Subject to Optical Limit)
Mono- / Bi- / Multifocal lenses Every 24 months	Subject to Overall Optical Limit
Frames Every 24 months	Subject to Overall Optical Limit
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical Limit) Every 24 months
Refractive surgery Every 24 months	Not Covered

*E = Enrolment Required

*P = Pre-Authorisation Required

*R = Referral by GP or Specialist required

*D = Donor not covered

*D2 = Donor only covered if donor is member of Botsogo

*C = Member needs to pay and claim back from Botsogo

*L = Lifetime benefit

*PH = Pre-Authorisation required for Health4Me after the 10th visit per member per month