

Ruby

(MAY OBTAIN SERVICE IN RSA)"	
Overall limit In Patient (IP)	S: BWP 1 105 000 F: BWP 1 704 000
Hospitalisation (General medical and surgical wards)	Subject to overall IP Limit
Hospitalisation (Private Ward)	Not Covered
Hospitalisation (High Care and ICU)	S: BWP 169 000 F: BWP 298 000
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)	S: BWP 1 022 000 F: BWP 1 022 000
Oncology Subject to MDB	S: BWP 169 000 F: BWP 512 000
Organ Transplants *D Subject to MDB	S: BWP 169 000 F: BWP 512 000
Organ Transplant *D2 - donor	Not Covered
Renal Dialysis Subject to MDB	S: BWP 169 000 F: BWP 512 000
Motor Vehicle Accident Subject to MDB	S: BWP 160 000 F: BWP 418 000
Step Down/Rehabilitation	S: BWP 20 500 F: BWP 60 000
Medicines to take home	BWP 1 000 per hospital episode
Appliances	BWP 12 000 per beneficiary per annum
Specialised Radiology	"S: 2 CT or MRI scans F: 3 CT or MRI scans"
Pathology	Subject to overall IP Limit
Radiology	Subject to overall IP Limit
Maxillofacial Surgery	Subject to overall IP Limit
Maternity	Subject to overall IP Limit
Neonatal, including neonatal ICU and related costs	BWP 125 000 per family per annum
Internal and external prosthesis	BWP 42 500 per event
Physiotherapy *R	Subject to overall IP Limit
Psychiatric hospitalisations	S: BWP 25 700 F: BWP 51 000
Alcohol and drug rehabilitation *L	S: BWP 21 300 F: BWP 51 000
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	Subject to overall IP Limit

*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

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Overall limit Out Patient (OP)	S: BWP 63 000 F: BWP 84 000
Consultations Limit	S: 16 Visits F: 27 Visits
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 2 400 per family per annum
Procedures	S: BWP 2 100 F: BWP 3 200
Pathology	S: BWP 4 200 F: BWP 6 100
Radiology	S: BWP 2 900 F: BWP 4 800
Specialised Radiology	S: 2 CT or MRI scans F: 3 CT or MRI scans
HIV / AIDS Benefit *E, Anti-retroviral therapy, Pathology Tests	BWP 23 400 per beneficiary per annum
Basic Dentistry	S: BWP 6 300 F: BWP 8 400
Advanced Dentistry *P Orthodontics not covered for lives above the age of 25	S: BWP 14 500 F: BWP 21 300
Physiotherapy *R	S: BWP 6 300 F: BWP 12 400
Auxiliary services *R	S: BWP 14 700 F: BWP 29 600
Rehabilitation therapy (subject to Overall Auxiliary Services Limit)	S: BWP 11 600 F: BWP 24 500
Occupational Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 11 600 F: BWP 24 500
Speech Therapy (subject to Overall Auxiliary Services Limit)	S: BWP 11 600 F: BWP 24 500
Clinical & Social Psychology (subject to Overall Auxiliary Services Limit)	S: BWP 11 600 F: BWP 24 500
Clinical Dietetics (subject to Overall Auxiliary Services Limit)	S: BWP 11 600 F: BWP 24 500
Alternative Treatment (subject to Overall Auxiliary Services Limit) Including but not limited to the following treatments; Homeopathic, Chiropractic, Naturopathic, Acupuncture, Podiatry Treatment	S: BWP 3 000 F: BWP 5 100
Acute Medicines	S: BWP 5 900 F: BWP 9 500
Flu vaccination (subject to Acute Medicines limit)	1 per beneficiary per annum
Doctors Dispensed Acute Medicines	S: BWP 980 F: BWP 1 400
Chronic Medicines *E	S: BWP 29 900 F: BWP 47 300
Chronic Benefits *E Glucometer and Strips for Insulin Dependant Chronic Members	Covered
Optical Limit - per beneficiary every 24 months	BWP 3 900 per beneficiary every 24 months (Subject to Optical Limit)
Mono- / Bi- / Multifocal lenses Every 24 months	BWP 2 200 per beneficiary every 24 months (Subject to Optical Limit)
Frames Every 24 months	BWP 1 700 per beneficiary every 24 months (Subject to Optical Limit)
Eye Test Every 24 months	S: 1 Eye Test (Subject to Optical Limit) Every 24 months
Refractive surgery Every 24 months	One per eye per lifetime Subject to overall Optical Limit