

# MED-X HEALTH SYSTEMS EXCLUSIONS LIST

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Unless otherwise decided by the Insurer, expenses incurred in connection with any of the following, will not be paid by the medical plan:

1. Treatment of sickness or injury sustained by a member or dependant and for which any other party be liable, unless otherwise provided for by this MASTER POLICY.
2. Expenses incurred by a member or dependant in case of, or arising out of willful self-inflicted injury, attempted suicide or suicide.
3. Treatment for obesity and slimming preparations.
4. Patent foods or baby foods mineral water, bandages, cotton wool and similar aids sunscreens, shampoos and skin cleansing agents.
5. Domestic and biochemical remedies.
6. Cosmetic procedures including but not limited to gastroplasty, bat ears, blephoroplasty, breast augmentation, dermabrasions, liposuction part and/ or full nasal reconstructions, lipectomies, face lifts, revision of scars or such other procedures that the medical adviser deems cosmetic.
7. Vaccinations, Medical examinations for insurance or physical fitness purposes or costs in respect of examinations and inoculations for international travel.
8. Travel expenses other than ambulance costs, when the use of an ambulance is certified as necessary by a medical practitioner.
9. Injury or sickness caused by alcohol or drug abuse.
10. Treatment for sexual and erectile dysfunction, e.g., Viagra, Manix, Sexoforte, Climax, Man & woman, Stud-100 etc.
11. Treatment for infertility and artificial insemination.
12. All costs related to the purchase of medicines prescribed by a person not legally entitled to prescribe such medicines.
13. All cost of services rendered by persons not registered with Med - X in the approved manner. Any institution, except a government approved hospital, not registered in terms of any law.
14. Costs relating to private wards except in Government Hospital.
15. All costs by which the annual limits of a member or dependant in respect of the relevant options are exceeded, for any treatment.
16. Costs relating to special dentistry including dental implants, periodontics, oral surgery and procedures performed under general anaesthesia.
17. Costs relating to private nursing.
18. Costs relating to HIV infection or AIDS in private Hospitals.
19. Costs related to treatment available for free at Government Institutions e.g., Immunization of children and pregnant women and Tuberculosis, and psychiatric treatment.
20. Costs relating to contraception and sterilization, e.g. condoms and drugs like hormonal preparation.
21. Costs relating to physiotherapy except in Government hospitals and on inpatient basis in private hospital.
22. Cost relating to chiropractic, and occupational therapy.
23. Cost relating to herbal, spiritual and other non-medical form of treatment.
24. All costs related to sunglasses e.g. Ray bans or to the tinting of white lenses.
25. All costs relating to appointments not kept or cancelled by members.
26. All costs related to ante or post natal care at home.
27. All costs relating to treatment consequential to medical procedures for which the medical plan does not pay.
28. All costs for the boarding of the mother in maternity cases once discharged, and boarding in any other cases.
29. Any costs arising out of an injury sustained by a member and/or dependant as a result of the willful act of a family member.
30. Any costs arising out of a member or dependant donating any human tissue.
31. Any costs pertaining to maternity benefits for individual members for a period of 1(one) year from date of joining.
32. Cost relating to Kidney dialysis for chronic renal disease.
33. Claims filed 90 days following the commencement of treatment for a covered benefit.