

# myFED

The entry-level medical aid option to get you started

Our **myFED** core benefit bundle is an affordable, entry-level medical aid option that looks after the health of previously uncovered, lower-income employees. This option protects the health of members so that they can continue providing for their loved ones and live life to the full. Competitively priced, it's the perfect option to offer employees who've never had medical aid before.

Some of the great benefits include a free flu vaccine per year, unlimited visits at a contracted nominated FP, as well as the free Fedhealth **myFED** Baby Programme.

Please see the following pages for more details on the **myFED** core benefit bundle and what it offers you. Our **myFED** core benefit bundle is an affordable, entry-level medical aid option that looks after the health of previously uncovered, lower-income employees. This option protects the health of members so that they can continue providing for their loved ones and live life to the full. Competitively priced, it's the perfect option to offer employees who've never had medical aid before.

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Please see the following pages for more details on the **myFED** core benefit bundle and what it offers you.

We let **you be YOU**

2019

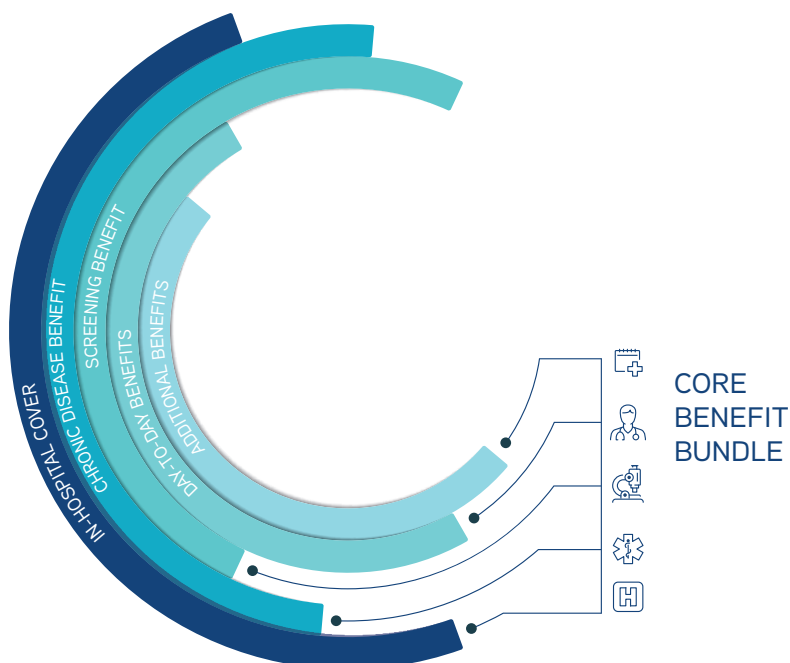


## Ideal for:

Previously uncovered employees looking for solid entry-level cover.

## What's in it for you?

- Unlimited nominated network GP visits
- One free flu vaccination per beneficiary per year
- Free Fedhealth Baby Programme



## Cost

	Member	Adult dependant	Child dependant
R1 - 5 953	R916	R784	R440
R5 954 - 9 732	R1 161	R989	R567
R9 733 - 12 021	R1 627	R1 393	R624
R12 022 - 13 739	R2 068	R1 672	R808
R13 740 - >	R2 804	R2 506	R1 068

## CORE BENEFIT BUNDLE • Paid from Risk

IN-HOSPITAL BENEFIT	
Hospitalisation	No overall annual limit. Network hospitals only
Maternity	Unlimited at cost at PMB level of care. Elective Caesarean sections subject to an R11 500 co-payment
Network GPs and Specialists	Unlimited cover at cost with Fedhealth Network GPs and Specialists
Non-network GPs, Specialists and all other healthcare professionals	Up to 100% of Fedhealth Rate. Limited to R2 220 per beneficiary per year
Oncology	Covered up to PMB level of care at Designated Service Provider and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
Organ Transplant	Unlimited at cost up to PMB level of care
Renal Dialysis	Unlimited at cost at PMB level of care at Designated Service Provider. 40% co-payment for non-use of DSP
Specialised medication	No benefit

CHRONIC DISEASE BENEFIT	
	Subject to basic formulary and Designated Service Provider-MediRite, Clicks, Dis-Chem & Pharmacy Direct

SCREENING BENEFIT	
General	Flu vaccination
	HIV finger prick test (by contracted wellness network provider)
	Prostate Specific Antigen (PSA)
Health risk assessments	Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests). Preventative screening by a contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture and fitness)

DAY-TO-DAY BENEFIT	
	Comprehensive day-to-day benefits are provided on this option

## CORE BENEFIT BUNDLE • Paid from Risk (Continued)

ADDITIONAL BENEFITS	
<b>Fedhealth myFED Baby Maternity Programme</b>	All pregnant members and dependants
<b>Fedhealth Toddler Programme</b>	Access to sound advice for parents with toddlers up to the age of 24 months
<b>Paed-IQ</b>	Free membership
<b>Postnatal midwifery benefit</b>	4 consultations with a midwife in and out-of-hospital per pregnancy
<b>Infant hearing screening benefit</b>	1 test with an audiologist up to Fedhealth Rate
<b>Take-home medicine benefit</b>	Up to 100% of MPL. Limited to 7 days medication per hospital event
<b>Trauma treatment at a casualty ward</b>	Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBS
<b>Female contraception benefit</b>	Oral and injectable contraceptives subject to the acute formulary
<b>Fedhealth Nurse Line</b>	A 24-hour toll-free line manned by professional nurses for medical and related queries
<b>Emotional Wellbeing Programme</b>	A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists
<b>Emergency transport/ response</b>	Emergency transport for members through Europ Assistance
<b>Comprehensive managed care programmes</b>	We offer various programmes for our members with specific healthcare needs
<b>MediTaxi</b>	A transport service for members who need follow-up medical visits following a hospital authorisation
<b>SOS Call Me</b>	A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi
<b>Upgrades within 30 days of a life-changing event</b>	Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy
<b>Child rates for financially dependent children up to the age of 27</b>	Provided they're unmarried and don't earn more than the maximum social pension
<b>Good news for bigger families</b>	Fourth and subsequent children are covered for free

## IN-HOSPITAL BENEFIT

Benefit	All limits per family per year unless otherwise specified
<b>Overall annual limit (OAL)</b>	Unlimited at Fedhealth network hospitals only. R11 500 co-payment on voluntary use of non-network hospitals will apply
<b>Healthcare professional tariff (HPT)</b>	Unlimited
Fedhealth Network GPs and Specialists	Covered at cost
Non-Fedhealth Network GPs and Specialists	Covered at 100% of Fedhealth Rate. Limited to R2 220 per beneficiary per year
Other healthcare professionals	Up to 100% of Fedhealth Rate
<b>Prescribed Minimum Benefits (PMB)</b>	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs & Specialists. Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate for non-network GPs & Specialists. You will have a shortfall should the healthcare professional charge more
<b>Alternatives to hospitalisation:</b> sub-acute facilities and rehabilitation facilities. Does not include Hospice	Unlimited at cost at PMB level of care
<b>Ambulance Services</b>	Unlimited with Europ Assistance
<b>Appliances, external accessories, orthotics</b>	Unlimited at cost at PMB level of care
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>Immune deficiency related to HIV infection</b>	Unlimited at cost at PMB level of care
Hospitalisation	
Anti-retroviral & related medication	
Related pathology	
<b>Maternity</b>	Unlimited at cost at PMB level of care. Elective Caesarean sections subject to an R11 500 co-payment
<b>Oncology:</b> oncologists, haematologists and credentialed medical practitioners, consultations, visits, treatment and materials used in radiotherapy and chemotherapy at Designated Service Provider* and subject to standard treatment protocols	Covered up to PMB level of care at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
<b>Organ, tissue and haemopoietic stem cell (bone marrow) transplantation and immuno-suppressive medication:</b> Haemopoietic stem cell (bone marrow) transplantation, immuno-suppressive medication, post transplantation biopsies and scans, radiology and pathology	Unlimited at cost at PMB level of care
<b>Pathology and medical technology</b>	Unlimited subject to basic protocols and limited list of tests and procedures
<b>Physical therapy</b> (physiotherapy)	Unlimited at cost at PMB level of care
<b>Prostheses and devices</b>	
Internal and External	Unlimited at cost at PMB level of care
<b>Psychiatric services</b>	R8 800
<b>Radiology</b>	
General	Unlimited subject to basic protocols and limited list of tests and procedures
Specialised radiology	R13 400 per beneficiary, subject to an overall limit of R27 100 per family per year
<b>Renal dialysis (chronic):</b> Haemodialysis and peritoneal dialysis, radiology and pathology. Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Unlimited at cost at PMB level of care at Designated Service Provider. 40% co-payment for non-use of DSP
<b>Take-home medicines</b>	Up to 100% of MPL. Limited to 7 days medication per hospital event

\*Designated Service Provider is ICON (Independent Clinical Oncology Network).

## CHRONIC DISEASE BENEFIT

<b>Limit</b>	Unlimited cover for conditions on the Chronic Disease List (CDL)
<b>Conditions covered</b>	See list below
<b>Formulary</b>	Basic Formulary
<b>Designated Service Provider</b>	MediRite, Clicks, Dis-Chem and Pharmacy Direct
<b>HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape &amp; post-exposure prophylaxis</b>	
<b>Limit</b>	Unlimited

Chronic Disease List:		
Addison's Disease Asthma Bipolar Mood Disorder Bronchiectasis Cardiac Failure Cardiomyopathy COPD/ Emphysema/ Chronic Bronchitis Chronic Renal Disease Coronary Artery Disease	Crohn's Disease Diabetes Insipidus Diabetes Mellitus type 1 & 2 Dysrhythmias Epilepsy Glaucoma Haemophilia Hyperlipidaemia Hypertension	Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus Ulcerative Colitis

## SCREENING BENEFIT

General	Criteria	Limit per beneficiary
Flu vaccination	All lives	1 every year
HIV finger prick test	All lives	1 every year
Prostate Specific Antigen (PSA)	Men ages 45 to 69	1 every year
Health risk assessments		
Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year
Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year

## ADDITIONAL BENEFITS

<b>Fedhealth myFED Baby Maternity Programme</b>	All pregnant members and dependants
<b>Fedhealth Toddler Programme</b>	Access to sound advice for parents with toddlers up to the age of 24 months
<b>Paed-IQ</b>	Free membership
<b>Postnatal midwifery benefit</b>	4 consultations with a midwife in and out-of-hospital per pregnancy
<b>Infant hearing screening benefit</b>	1 test with an audiologist up to Fedhealth Rate from birth up to 8 weeks
<b>Take-home medicine benefit</b>	Up to 100% of MPL. Limited to 7 days medication per hospital event
<b>Trauma treatment at a casualty ward</b>	Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBs
<b>Female contraception benefit</b>	Oral and injectable contraceptives subject to the acute formulary
<b>Fedhealth Nurse Line</b>	A 24-hour toll-free line manned by professional nurses for medical and related queries
<b>Emotional Wellbeing Programme</b>	A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists
<b>Emergency transport/ response</b>	Emergency transport for members through Europ Assistance
<b>Comprehensive managed care programmes</b>	Aid for AIDS, conservative back and neck rehabilitation programme, smoking cessation programme, weight management programme, Oncology disease management, mental health programme
<b>MediTaxi</b>	A transport service for members who need follow-up medical visits following a hospital authorisation
<b>SOS Call Me</b>	A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi
<b>Upgrades within 30 days of a life-changing event</b>	Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy
<b>Child rates for financially dependent children up to the age of 27</b>	Provided they're unmarried and don't earn more than the maximum social pension
<b>Good news for bigger families</b>	Fourth and subsequent children are covered for free

## DAY-TO-DAY BENEFITS

Benefit	Limit
<b>General Practitioners</b>	
Contracted	Unlimited at contracted nominated GP subject to protocols & utilisation monitoring after 6 visits per beneficiary. Use of non-nominated GP limited to two visits per beneficiary per year at a contracted GP (referred to as out-of-area). Can nominate up to 2 GPs per beneficiary
Not contracted	No benefit
<b>Specialists</b>	
Fedhealth Network Specialists	2 Specialist consultations up to R1 740 per family per year. Must be referred by contracted GP. If a referral is not obtained, a 40% co-payment will apply
Non-Fedhealth Network Specialists	No benefit
<b>Dentistry Basic:</b> removal of teeth and roots and suturing of traumatic wounds. Oral medical procedures: diagnosis and treatment of oral and associated conditions, plastic dentures and dental technician's fees for all such dentistry	Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years
<b>Female contraception</b>	Oral and injectable contraceptives subject to the acute formulary
<b>Mental health</b>	See GP benefit. Limited to 2 psychiatric consultations per beneficiary
<b>Optometry</b>	Subject to ISO Leso Network Optometrists*. Frame to the value of R200 or R200 off any other frame. 1 pair of single vision clear CR39 lenses or 1 pair of bifocal clear CR39 lenses. 1 comprehensive consultation. This benefit is available in a 2-year benefit cycle per beneficiary
<b>Over-the-counter medication</b>	No benefit
<b>Maternity</b>	Ultrasound as per radiology benefit
<b>Pathology</b>	Unlimited subject to basic protocols & limited list of tests & procedures. Must be referred by contracted medical practitioner
<b>Prescribed medication</b>	
Dispensing GP	Unlimited at dispensing contracted GP
Non-dispensing medical practitioner (e.g. Fedhealth Network Specialists, GPs & dentists)	Unlimited, subject to acute formulary for all medical practitioners
<b>Physiotherapy</b>	No benefit
<b>Radiology</b>	
General	Unlimited, subject to basic protocols & a limited list of tests & procedures. Must be referred by contracted medical practitioner
Specialised	No benefit
<b>Trauma treatment at a casualty ward</b>	Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs

\*ISO Leso - 0860 10 30 50 | MPL - Medicine Price List

## Network Hospitals

Fedhealth has an agreement with a list of facilities for this option. It's always best to use a facility in the network, as it means your hospital account is covered in full. If you use any other hospital, you will need to pay R11 500 of the cost of the hospital account.

HOSPITAL NAME	PROVINCE	TOWN
Life Beacon Bay Hospital	Eastern Cape	East London
Life St James Hospital	Eastern Cape	East London
Cuyler Hospital	Eastern Cape	Uitenhage
Greenacres Hospital	Eastern Cape	Greenacres
Settlers Hospital	Eastern Cape	Grahamstown
Mthatha Sub-acute Hospital	Eastern Cape	Mthatha
Matatiele Private Hospital	Eastern Cape	Matatiele
Kroon Hospital	Free State	Kroonstad
Pelonomi Private Hospital	Free State	Bloemfontein
Universitas Private Hospital	Free State	Bloemfontein
Vaalpark Hospital	Free State	Sasolburg
Cairnhall Hospital	Free State	Bloemfontein
Riemland Clinic	Free State	Frankfort
St Helena Hospital (Africa Healthcare)	Free State	Welkom
Clinix Botshelong-Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Dr SK Matseke Memorial Hospital	Gauteng	Diepkloof
Clinix Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Clinix Tshepo-Themba Private Hospital	Gauteng	Dobsonville
Akasia Hospital	Gauteng	Akasia
Bougainville Hospital	Gauteng	Daspoort
Clinton Hospital	Gauteng	Alberton
Garden City Hospital	Gauteng	Johannesburg
Jakaranda Hospital	Gauteng	Muckleneuk
Krugersdorp Hospital	Gauteng	Krugersdorp
Linksfeld Hospital	Gauteng	Linksfeld West
Linkwood Hospital	Gauteng	Linksfeld West
Linmed Hospital	Gauteng	Benoni
Milpark Hospital	Gauteng	Parktown West
Montana Hospital	Gauteng	Montana Park
Moot Algemene Hospital	Gauteng	Rietfontein
Mulbarton Hospital	Gauteng	Mulbarton
N17 Hospital	Gauteng	Springs
Olivedale Hospital	Gauteng	Olivedale
Park Lane Hospital	Gauteng	Parktown
Pinehaven Hospital	Gauteng	Krugersdorp
Pretoria East Hospital	Gauteng	Moreleta Park
Rosebank Hospital	Gauteng	Rosebank
Sunward Park Hospital	Gauteng	Boksburg
Unitas Hospital	Gauteng	Centurion
Waterfall City Hospital	Gauteng	Midrand
Arwyp Medical Centre	Gauteng	Kempton Park
Botshilu Private Hospital	Gauteng	Soshanguve
Cormed Clinic	Gauteng	Vanderbijlpark
Lakeview Hospital	Gauteng	Benoni
Lenmed Health Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Daxina Private Hospital	Gauteng	Lenasia South
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lenmed Health Zamokuhle Private Hospital	Gauteng	Tembisa
Louis Pasteur Private Hospital	Gauteng	Pretoria
Midvaal Private Hospital	Gauteng	Vereeniging
Zuid-Afrikaans Hospital	Gauteng	Pretoria

HOSPITAL NAME	PROVINCE	TOWN
Alberlito Hospital	KwaZulu-Natal	Ballito
Union Hospital	Gauteng	Alberton
Kingsway Hospital	KwaZulu-Natal	Amanzimtoti
Kokstad Private Hospital	KwaZulu-Natal	Kokstad
Margate Hospital	KwaZulu-Natal	Margate
Parklands Hospital	KwaZulu-Natal	Overport
St Anne's Hospital	KwaZulu-Natal	Pietermaritzburg
Netcare St Augustine's Hospital	KwaZulu-Natal	Durban
The Bay Hospital	KwaZulu-Natal	Richards Bay
Ethekwini Hospital And Heart Centre	KwaZulu-Natal	Durban
Hibiscus Private Hospital	KwaZulu-Natal	Port Shepstone
Hillcrest Private Hospital	KwaZulu-Natal	Hillcrest
Lenmed Health La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Lenmed Health Shifa Private Hospital	KwaZulu-Natal	Sydenham
Ahmed Al-Kadi Private Hospital	KwaZulu-Natal	Mayville
Marapong Private Hospital	Limpopo	Enkelbult
Pholoso Hospital	Limpopo	Polokwane
Quality Care Private Hospital	Limpopo	Louis Trichardt
St Vincent's Hospital	Limpopo	Bela-Bela
Zoutpansberg Private Hospital	Limpopo	Louis Trichardt
Emalaheni Private Hospital	Mpumalanga	Witbank
Kiaat Private Hospital	Mpumalanga	Nelspruit
Lowveld Hospital	Mpumalanga	Nelspruit
Nelspruit Surgiclinic Private Hospital	Mpumalanga	Nelspruit
Mediclinic Ermelo	Mpumalanga	Ermelo
Clinix Victoria Private Hospital	North West	Mafikeng
The Fountain Private Hospital	North West	Carletonville
Fochville Hospital	North West	Fochville
MooiMed Private Hospital	North West	Potchefstroom
Sunningdale Hospital	North West	Klerksdorp
Vryburg Private Hospital	North West	Vryburg
Wilmed Park Private Hospital	North West	Klerksdorp
Ferncrest Hospital	North West	Rustenburg
Jane Keyser Clinic	Northern Cape	Hartswater
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Lenmed Royal Hospital and Heart Centre	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Upington
Mediclinic Gariep	Northern Cape	Kimberley
Life Bay View Private Hospital	Western Cape	Mossel Bay
Life West Coast Private Hospital	Western Cape	Vredenburg
Blaauwberg Hospital	Western Cape	Sunningdale
Ceres Hospital	Western Cape	Ceres
Christiaan Barnard Memorial Hospital	Western Cape	Cape Town
Kuils River Hospital	Western Cape	Kuils River
N1 City Hospital	Western Cape	Goodwood
Bellville Medical Centre	Western Cape	Bellville
Gatesville Medical Centre	Western Cape	Gatesville
Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Busamed Paardevlei Private Hospital	Western Cape	Somerset West
Rondebosch Medical Centre	Western Cape	Rondebosch
Tokai Medical Centre	Western Cape	Tokai
Mediclinic Hermanus	Western Cape	Hermanus
Mediclinic Worcester	Western Cape	Worcester

HOSPITAL NAME	COUNTRY	TOWN
Willies Hospital	Lesotho	Maseru
Maseru Private Hospital	Lesotho	Maseru

## Network Day Clinics

HOSPITAL NAME	PROVINCE	TOWN
Bethlehem Medical Centre Day Theatre	Free State	Bethlehem
CityMed Day Theatre	Free State	Bloemfontein
Cure Day Clinics - Bloemfontein	Free State	Bloemfontein
Welkom Medical Centre	Free State	Welkom
Boksburg Medical and Dental Centre	Gauteng	Boksburg
Constantia Clinic	Gauteng	Florida
Constantia Park Medical and Dental Centre	Gauteng	Garsfontein
Germiston Medical and Dental Centre	Gauteng	Germiston
Protea Day Clinic	Gauteng	Krugersdorp
Silverton Medical and Dental Centre	Gauteng	Pretoria
The Berg Day Theatre	Gauteng	Bergbron
Advanced Groenkloof Day Hospital	Gauteng	Groenkloof
Birchmed Surgical Centre	Gauteng	Kempton Park
Centre For Gynaecological Endoscopy	Gauteng	Morningside
Centre Of Advanced Medicine	Gauteng	Waverly
Cure Day Clinics - Erasmuskloof	Gauteng	Erasmuskloof
Cure Day Clinics - Fourways	Gauteng	Fourways
Cure Day Clinics - Midstream	Gauteng	Midrand
Edenvale Day Clinic	Gauteng	Edenvale
Ekurhuleni Surgiklin Day Clinic	Gauteng	Kempton Park
Fordsburg Day Clinic	Gauteng	Fordsburg
Kilnerpark Narcokliniek	Gauteng	Pretoria
Mayo Clinic	Gauteng	Roodepoort
Medgate Day Clinic	Gauteng	Roodepoort
Medkin Kliniek	Gauteng	Pretoria
Centurion Day Hospital	Gauteng	Centurion
Bluff Medical and Dental Centre	KwaZulu-Natal	Bluff
Malvern Medical and Dental Centre	KwaZulu-Natal	Malvern
Pinetown Medical and Dental Centre	KwaZulu-Natal	Pinetown
Howick Day Clinic	KwaZulu-Natal	Howick
KZN Day Clinic	KwaZulu-Natal	Umhlanga
Lorne Street Anaesthetic Clinic	KwaZulu-Natal	Durban
Shelly Beach Day Clinic	KwaZulu-Natal	Shelly Beach
Westridge Surgical	KwaZulu-Natal	West Ridge
Emalaheni Day Hospital	Mpumalanga	Witbank
Potchefstroom Medical and Dental Centre	North West	Potchefstroom
Medi-Harts Day Clinic	Northern Cape	Hartswater
Kimberley Narko Clinic	Northern Cape	Kimberley
Langeberg Medical and Dental Centre	Western Cape	Kraaifontein
Monte Vista Clinic	Western Cape	Monte Vista
Parow Medical and Dental Centre	Western Cape	Parow
Tokai Medical and Dental Centre	Western Cape	Tokai
Advanced Durbanville Surgical Centre	Western Cape	Durbanville
Advanced Knysna Surgical Centre	Western Cape	Knysna
Advanced Panorama Surgical Centre	Western Cape	Panorama
Advanced Vergelegen Medical Centre	Western Cape	Somerset West
Advanced Worcester Surgical Clinic	Western Cape	Worcester
Cape Dental Theatres	Western Cape	Wynberg
Cure Day Clinics - Somerset West	Western Cape	Somerset West
Cure Day Clinics - Bellville	Western Cape	Parow
Cure Day Clinics - St Stephen's Paarl	Western Cape	Paarl
Driftwood Clinic	Western Cape	Constantia
Kango Clinic (Kannaland Medical Centre)	Western Cape	Oudtshoorn
The Surgical Institute	Western Cape	Durbanville
Thembani Theatres	Western Cape	Khayelitsha
Vidamed Day Hospital	Western Cape	Mossel Bay
Wesfleur Private Clinic	Western Cape	Atlantis
Alchimia Clinic	Western Cape	Gardens
Hermanus Day Hospital	Western Cape	Hermanus