

	Sapphire	Beryl	Ruby	Emerald	Onyx
Hospitalisation					
Unlimited	x	x	✓	✓	✓
Private	x	✓	✓	✓	✓
Network	✓	✓	x	x	x
Chronic Medicine Benefit					
Prescribed Minimum Benefits only	✓	✓	✓	x	x
Extended Chronic Medicine List	x	x	x	✓	✓
Formulary medicine	✓	✓	✓	x	x
Day-to-day Expenses					
Network provider	✓	✓	x	x	x
Free choice of provider	x	x	✓	✓	✓
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Doctor Visits					
@ network provider	✓	✓	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Specialist Visits					
@ network provider	x	✓	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Acute Medicines					
@ network provider	✓	✓	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Basic Dentistry					
@ network provider	✓	✓	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Specialised Dentistry					
@ network provider	x	x	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
Optical					
@ network provider	x	✓	x	x	x
Paid from PMSA	x	x	✓	x	x
Paid from benefit limits	x	x	x	✓	✓
HIV/AIDS benefit	✓	✓	✓	✓	✓
Emergency Assistance Benefit	✓	✓	✓	✓	✓