

2016 Benefits & Contributions

MAJOR Medical Benefits – In Hospital	
BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
OVERALL ANNUAL LIMIT	Unlimited.
EXTENDED BENEFIT COVER (up to 200%)	For specified services and procedures only where a beneficiary is hospitalised.
HOSPITALISATION: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the Medshield Hospital Network. Clinical Protocols apply.	Unlimited.
SURGICAL PROCEDURES: As part of an authorised event.	Unlimited. Extended Benefit Cover (up to 200%)
MEDICINE ON DISCHARGE FROM HOSPITAL: Included in the hospital benefit if on the hospital account or if obtained from a Pharmacy on the day of discharge.	Limited to R700 per admission. According to the Maximum Generic Pricing or Medicine Price List and Formularies.
ALTERNATIVES TO HOSPITALISATION: Treatment only available immediately following an event. Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Includes the following: <ul style="list-style-type: none"> • Physical Rehabilitation • Sub-Acute facilities • Nursing services • Hospice Clinical Protocols apply.	R700 000 per family per annum.
GENERAL, MEDICAL AND SURGICAL APPLIANCES: Service must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider. Hiring or buying of Appliances, External Accessories and Orthotics: <ul style="list-style-type: none"> • Peak Flow Meters, Nebulizers, Glucometers and Blood Pressure Monitors (motivation required) <ul style="list-style-type: none"> • Hearing Aids (including repairs) • Wheelchairs (including repairs) • Stoma Products and Incontinence Sheets related to Stoma Therapy • CPAP Apparatus for Sleep Apnoea: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the Preferred Provider. Clinical Protocols apply.	R10 750 per family per annum. R750 per beneficiary per annum. Subject to Appliance Limit. Subject to Appliance Limit. Subject to Appliance Limit. Unlimited if pre-authorised. Subject to Appliance Limit.
OXYGEN THERAPY EQUIPMENT: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited.
HOME VENTILATORS: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited.
BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (Including emergency transportation of blood) Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited.
MEDICAL PRACTITIONER CONSULTATIONS AND VISITS: As part of an authorised event during hospital admission, including Medical and Dental Specialists or General Practitioners.	Unlimited. Extended Benefit Cover (up to 200%)
REFRACTIVE SURGERY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Includes the following: <ul style="list-style-type: none"> • Lasik • Radial Keratotomy • Phakic Lens Insertion Clinical Protocols apply.	R14 400 per family per annum. Including hospitalisation, if not authorised, payable from Day-to-Day Limit.
SLEEP STUDIES Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Includes the following: <ul style="list-style-type: none"> • Diagnostic Polysomnograms • CPAP Titration Clinical Protocols apply.	Unlimited. Unlimited.
ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network or Centre of Excellence. Includes the following: <ul style="list-style-type: none"> • Immuno-Suppressive Medication • Post Transplantation Biopsies and Scans • Related Radiology and Pathology Clinical Protocols apply.	Unlimited. Organ harvesting is limited to the Republic of South Africa. Work-up costs for donor in Solid Organ Transplants included. No benefits for international donor search costs. Haemopoietic stem cell (bone marrow) transplantation is limited to allogeneic grafts and autologous grafts derived from the South African Bone Marrow Registry.
PATHOLOGY AND MEDICAL TECHNOLOGY: As part of an authorised event. Clinical Protocols apply.	Unlimited.
PHYSIOTHERAPY: As part of an authorised event.	Unlimited.
PROSTHESIS AND DEVICES INTERNAL: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Surgically Implanted Devices. Clinical Protocols apply.	R38 000 per family per annum. 25% upfront co-payment for non-PMB. Sub-limits may apply.
PROSTHESIS EXTERNAL: Services must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider. Including Ocular Prosthesis. Clinical protocols apply.	Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.
LONG LEG CALLIPERS: Service must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider.	Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.
GENERAL RADIOLOGY: As part of an authorised event. Clinical Protocols apply.	Unlimited.
NON-SURGICAL PROCEDURES AND TESTS: As part of an authorised event.	Subject to In Hospital Limit.
MENTAL HEALTH: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 11 716 7287) and services must be obtained from the MediPhila Hospital Network. Up to a maximum of 3 days if patient is admitted by a General Practitioner. <ul style="list-style-type: none"> • Rehabilitation for Substance Abuse: 1 rehabilitation programme per beneficiary per annum. • Consultations and visits, Procedures, Assessments, Therapy, Treatment and/or Counselling. 	Unlimited subject to PMB and PMB level of care. 40% upfront co-payment for the use of a non-DSP Facility. DSP applicable from Rand one for PMB admissions. Subject to PMB and PMB level of care. Subject to PMB and PMB level of care.
HIV & AIDS: Subject to pre-authorisation and registration with the relevant Managed Healthcare Programme on 0860 50 60 80 (+27 11 912 1000) and must be obtained from the DSP. <ul style="list-style-type: none"> • Anti-retroviral and related medicines • HIV/AIDS related Pathology and Consultations • National HIV Counselling and Testing (HCT) 	As per Managed Healthcare Protocols. Out of formulary PMB medication voluntarily obtained or PMB medication voluntarily obtained from a provider other than the DSP will have a 40% upfront co-payment .
INFERTILITY INTERVENTIONS AND INVESTIGATIONS: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 11 716 7287) and services must be obtained from the DSP. Clinical Protocols apply.	Limited to interventions and investigations only. Refer to Addendum A in your 2016 Benefit Guide for a list of procedures and blood tests.
BREAST RECONSTRUCTION (following an Oncology event): Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the DSP or Network Provider. Post Mastectomy (including all stages) Clinical Protocols apply.	R80 000 per family per annum. Extended Benefit Cover (up to 200%) Co-payments and prosthesis limit as stated under Prosthesis is not applicable to Breast Reconstruction.
MATERNITY BENEFITS	
ANTE-NATAL CONSULTATIONS	12 Ante-natal consultations per pregnancy.
ANTE-NATAL CLASSES	R500 per family.
PREGNANCY RELATED SCANS AND TESTS	Limited to the following: Two 2D Scans per pregnancy. One Amniocentesis per pregnancy.

<p>CONFINEMENT AND POST-NATAL CONSULTATIONS: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 259 5026) and services must be obtained from Medshield Hospital Network.</p> <ul style="list-style-type: none"> • Confinement in hospital • Delivery by a General Practitioner or Medical Specialist • Confinement in a registered birthing unit/out of hospital <ul style="list-style-type: none"> - Midwife consultations per pregnancy. - Delivery by a registered Midwife or a practitioner. - Hire of water bath and oxygen cylinder. <p>Clinical Protocols apply.</p>	<p style="text-align: center;">Unlimited. Unlimited. Unlimited.</p> <p style="text-align: center;">Extended Benefit Cover (up to 200%) 4 post natal consultations per pregnancy. Medshield Private Rates (up to 200%) apply to a registered Midwife only. Unlimited.</p>
ONCOLOGY Benefits	
ONCOLOGY LIMIT	R450 000 per family per annum.
<ul style="list-style-type: none"> • Active Treatment Including Stoma Therapy, Incontinence Therapy and Brachytherapy. 	Subject to Oncology Limit. ICON Enhanced Protocols apply.
<ul style="list-style-type: none"> • Oncology Medicine 	Subject to Oncology Limit. ICON Enhanced Protocols apply.
<ul style="list-style-type: none"> • Radiology and Pathology. Only Oncology related Radiology and Pathology as part of an authorised event. 	Subject to Oncology Limit.
<ul style="list-style-type: none"> • PET and PET-CT. Limited to 1 Scan per family per annum. 	Subject to Oncology Limit.
<p>INTEGRATED CONTINUOUS CANCER CARE. Social worker psychological support during cancer care treatment.</p>	6 visits per family per annum. Subject to Oncology Limit.
<p>SPECIALISED DRUGS FOR ONCOLOGY, NON-ONCOLOGY AND BIOLOGICAL DRUGS</p>	R180 000 per family per annum. Subject to Oncology Limit.
<ul style="list-style-type: none"> • Macular Degeneration. Clinical Protocols apply. 	R40 000 per family per annum. Subject to Oncology Limit.
DENTISTRY Benefits	
BASIC DENTISTRY	Unlimited.
<ul style="list-style-type: none"> • In hospital: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from the Medshield Hospital Network. • Out of hospital: According to the Dental Managed Healthcare Programme and Protocols. Dental Protocols apply. 	Unlimited.
<p>ENHANCED DENTISTRY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Includes all services related to Implants. Dental Protocols apply.</p>	R15 000 per family per annum.
<p>ORTHODONTIC TREATMENT: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2120 (+27 10 597 4701). Dental Protocols apply.</p>	R10 000 per family per annum. Limited to and included in the Enhanced Dental Limit.
<p>ADVANCED DENTISTRY: According to the Dental Managed Healthcare Programme and Protocols.</p>	R5 000 per family per annum Limited to and included in the Enhanced Dental Limit.
<p>WISDOM TEETH AND APICECTOMY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network.</p>	Subject to Enhanced Dentistry Limit.
<p>MAXILLO-FACIAL AND ORAL SURGERY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can be obtained from the Medshield Hospital Network. Non-elective surgery only. Dental Protocols apply.</p>	R15 900 per family per annum. Extended Benefit Cover (up to 200%) only applicable to Maxillo-facial surgery.
DAY-TO-DAY Benefits	
DAY-TO-DAY LIMIT	Limited to the following: M = R8 690 M+1 = R12 190 M+2 = R13 515 M+3 = R14 890 M4+ = R16 110
<p>GENERAL PRACTITIONER CONSULTATIONS AND VISITS</p>	Subject to Day-to-Day Limit.
<p>MEDICAL SPECIALIST CONSULTATIONS AND VISITS</p>	Subject to Day-to-Day Limit.
<p>CASUALTY/EMERGENCY VISITS: Facility fee, Consultations and Medicine. If retrospective authorisation for emergency is obtained from the relevant Managed Healthcare Programme within 72 hours, benefits will be subject to Overall Annual Limit. Only bona fide emergencies will be authorised.</p>	Subject to Day-to-Day Limit.
<p>MEDICINES AND INJECTION MATERIAL</p> <ul style="list-style-type: none"> • Acute medicine. • Medshield medicine pricing and formularies apply. • Pharmacy Advised Therapy (PAT) 	Subject to Day-to-Day Limit. Subject to Day-to-Day Limit.
<p>OPTICAL LIMIT: Subject to relevant Optometry Managed Healthcare Programme and Protocols.</p> <ul style="list-style-type: none"> • Optometric refraction (Eye test) • Spectacles and Contact Lenses: Single vision lenses, Bifocal lenses, Varifocal lenses, Lens add-ons, Contact lenses • Frames (including repair costs) • Readers: If supplied by a registered Optometrist, Ophthalmologist, Supplementary Optical Practitioner or a registered Pharmacy 	Further limited to: M0 = R680 or M1+ = R1 165, R170 per script
<p>PATHOLOGY AND MEDICAL TECHNOLOGY: Subject to the relevant Pathology Managed Healthcare Programme and Protocols.</p>	R2 500 per beneficiary every 2 years. 1 test per beneficiary per annum. Subject to Optical Limit.
<p>PHYSIOTHERAPY, BIOKINETICS AND CHIROPRACTICS</p>	Subject to Optical Limit. R130 per beneficiary per annum. Subject to Optical Limit.
<p>PHYSIOTHERAPY, BIOMECHANICS AND CHIROPRACTICS</p>	Subject to Day-to-Day Limit.
<p>GENERAL RADIOLOGY: Subject to the relevant Radiology Managed Healthcare Programme and Protocols.</p>	Subject to Day-to-Day Limit.
<p>SPECIALISED RADIOLOGY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701)</p>	1 Bone Densitometry scan per beneficiary per annum In or Out of hospital. Limited to and included in Specialised Radiology limit of R16 855 per family per annum.
<p>NON-SURGICAL PROCEDURES AND TESTS</p> <ul style="list-style-type: none"> • Non-Surgical Procedures • Procedures and Tests in Practitioners' rooms 	Subject to Day-to-Day Limit. Subject to Day-to-Day Limit.
<ul style="list-style-type: none"> • Routine diagnostic Endoscopic Procedures in Practitioners' rooms 	Unlimited. Medshield Private Rates (up to 200%) Refer to Addendum B in your 2016 Benefit Guide for a list of services.
<p>MENTAL HEALTH: Consultations and visits, Procedures, Assessments, Therapy, Treatment and/or Counselling.</p>	Unlimited. Medshield Private Rates (up to 200%) Refer to Addendum B in your 2016 Benefit Guide for the list of services.
<p>MIRENA DEVICE: Includes consultation, pelvic ultra sound, sterile tray, device and insertion thereof, if done on the same day. Subject to the 4 year clinical protocols. Procedure to be performed in Practitioners' rooms. On application only.</p>	Limited to and included in the Mental Health Limit of R35 000 per family per annum.
<p>ADDITIONAL MEDICAL SERVICES: Audiology, Dietetics, Genetic Counselling, Hearing Aid Acoustics, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy and Private Nurse Practitioners.</p>	1 per female beneficiary. Subject to Overall Annual Limit.
<p>ALTERNATIVE HEALTHCARE SERVICES: Only for registered: Acupuncturist, Homeopaths, Naturopaths, Osteopaths and Phytotherapists.</p>	Subject to Day-to-Day Limit.
WELLNESS Benefits	
<p>Flu Vaccination</p>	1 per beneficiary 18+ years old to a maximum of R80 .
<p>Pap Smear</p>	1 per female beneficiary.
<p>Bone Density (for Osteoporosis and bone fragmentation)</p>	1 per beneficiary 50+ years old every 3 years .
<p>Health Risk Assessment (Pharmacy or GP)</p>	1 per beneficiary 18+ years old per annum.
<p>TB Test</p>	1 test per beneficiary.
<p>National HIV Counselling Testing (HCT)</p>	1 test per beneficiary.
<p>Mammogram (Breast Screening)</p>	1 per female beneficiary 40+ years old every 2 years .
<p>Pneumococcal Vaccination</p>	1 per annum for high risk individuals and for beneficiaries 60+ years old.
<p>Birth Control (Oral Contraceptive Medication)</p>	Restricted to 1 month's supply to a maximum of 12 prescriptions per annum per female beneficiary, with a script limit of R130 . Limited to the Scheme's Contraceptive formularies and protocols.
<p>Adult Vaccination Including Travel Vaccinations</p>	R1 200 per family per annum
<p>Child Immunisations</p>	Immunisation programme as per the Department of Health Protocol and specific age groups.

At Birth: Tuberculosis (BCG) and Polio (OPV).

At 6 Weeks: Polio (OPV), Diphtheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Rotavirus, Pneumococcal.

At 10 Weeks: Polio, Diphtheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Rotavirus, Pneumococcal.

At 14 Weeks: Polio, Diphtheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Pneumococcal.

At 9 Months: Measles, Pneumococcal.

At 18 Months: Polio, Diphtheria, Tetanus, Whooping Cough (DTP), Measles OR Measles, Mumps and Rubella (MMR).

At 6 Years: Polio, Diphtheria and Tetanus (DT).

At 12 Years: Diphtheria and Tetanus (DT).

INTERNATIONAL Travel Cover

INTERNATIONAL TRAVEL COVER

Subject to declaration of travel and obtaining an insurance certificate, visa letter and policy documentation from the Scheme accredited Travel Insurance Partner on (+27 11 521 4000).

- **Emergency Medical and related expenses (age limit 85 years).
No excess for in-patient treatment**
- **Pre-Existing Medical conditions (age limit 69 years)**

Inclusive of the following:

- Medical Transportation, Evacuation and Repatriation
- Compassionate Emergency visits by Family
- Repatriation of Travel companion
- Burial, cremation or return of mortal remain
- Cover is limited to **90 consecutive days**
- **Top up-option** available at an additional cost

Clinical protocols will apply.

AMBULANCE Services

EMERGENCY MEDICAL SERVICES: Subject to pre-authorisation by Netcare 911. **Clinical Protocols apply.**

**Benefits applies to valid paid up members.
Members must be fit and healthy to travel.**

R500 000 per journey
per beneficiary up to the age of **85 years**.
R500 excess for out-patient treatment for
each claim will apply.
R350 000 per beneficiary per event.

Pre-authorisation before incurring any expenses over **R10 000** will apply.

	BENEFIT LIMIT AND COMMENTS
EMERGENCY MEDICAL SERVICES: Subject to pre-authorisation by Netcare 911. Clinical Protocols apply.	Unlimited.
MEDIBONUS OPTION	
Principal Member	R3 708
Adult Dependant	R2 502
Child	R723

(Contribution rate is applicable to the member's first, second and third biological or legally adopted children only, excluding students)