

2016 Benefits & Contributions

MAJOR MEDICAL BENEFITS – IN HOSPITAL

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
OVERALL ANNUAL LIMIT	Unlimited.
HOSPITALISATION: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the MediPhila Hospital Network. <ul style="list-style-type: none"> • Prescribed Minimum Benefits (PMB) • Non-PMB Clinical Protocols apply.	Unlimited. R100 000 per beneficiary up to a maximum of R300 000 for a family.
SURGICAL PROCEDURES As part of an authorised event for all surgical procedures in doctors rooms and surgical procedures in hospital, non-PMB admission.	Subject to In Hospital Limit.
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 R150 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 0860 000 376 (+27 10 597 4703) and services must be obtained from the MediPhila Hospital Network. Includes the following: <ul style="list-style-type: none"> • Physical Rehabilitation • Sub-Acute facilities • Nursing services • Hospice Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care.
GENERAL, MEDICAL AND SURGICAL APPLIANCES: Service must be pre-approved or pre-authorized by the Scheme on 0860 000 376 (+27 10 597 4703) and must be obtained from the DSP, Network Provider or Preferred Provider. Includes the following: <ul style="list-style-type: none"> • 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 0860 000 376 (+27 10 597 4703) and services must be obtained from the Preferred Provider. Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care. Unlimited subject to PMB and PMB level of care.
OXYGEN THERAPY EQUIPMENT: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care
HOME VENTILATORS: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care
BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (Including emergency transportation of blood) Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care
MEDICAL PRACTITIONER CONSULTATIONS AND VISITS: As part of an authorised event during hospital admission, including Medical and Dental Specialists or General Practitioners. Clinical Protocols apply.	Subject to In Hospital Limit.
ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the MediPhila 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 subject to PMB and PMB level of care. 25% upfront co-payment for the use of a non-MediPhila Hospital Network. Organ harvesting is limited to the Republic of South Africa. Work-up costs for donorin Solid Organ Transplants included. No benefits for international donor search costs. Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic 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.	Subject to In Hospital Limit.
PHYSIOTHERAPY: As part of an authorised event.	Subject to In Hospital Limit.
PROSTHESIS AND DEVICES INTERNAL: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 0376 (+27 10 597 4703) and services must be obtained from the MediPhila Hospital Network. Surgically Implanted Devices. Clinical protocols apply.	Unlimited subject to PMB and PMB level of care. Sub-limits may apply.
PROSTHESIS EXTERNAL: Services must be pre-approved or pre-authorized by the Scheme on 0860 000 376 (+27 10 597 4703) and must be obtained from the DSP, Network Provider or Preferred Provider. Clinical protocols apply.	Unlimited subject to PMB and PMB level of care. Subject to referral by a Network GP and authorisation.
LONG LEG CALLIPERS: Service must be pre-approved or pre-authorized by the Scheme on 0860 000 376 (+27 10 597 4703) and must be obtained from the DSP, Network Provider or Preferred Provider.	Unlimited subject to PMB and PMB level of care and referral from a Network GP.
GENERAL RADIOLOGY: As part of an authorised event. Clinical Protocols apply.	Subject to In Hospital Limit.
SPECIALISED RADIOLOGY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the DSP or Network Provider. Includes the following: <ul style="list-style-type: none"> • CT scans, MUGA scans, MRI scans, Radio isotope studies • CT Colonography (Virtual colonoscopy) • Interventional Radiology replacing Surgical Procedures Clinical Protocols apply.	Subject to In Hospital Limit. One scan per family. 10% upfront co-payment for non-PMB.
CHRONIC RENAL DIALYSIS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from the DSP or Network Provider. Haemodialysis and Peritoneal Dialysis includes the following: Material, Medication, related Radiology and Pathology Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care. 40% upfront co-payment for the use of a non-DSP. Use of a DSP applicable from Rand one.
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 10 597 4703) 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. Includes the following: <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.
INFERTILITY INTERVENTIONS AND INVESTIGATIONS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) 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.

MATERNITY Benefits	
ANTE-NATAL CONSULTATIONS	6 Ante-Natal consultations per pregnancy.
PREGNANCY RELATED SCANS AND TESTS	Two 2D Scans per pregnancy.
CONFINEMENT AND POST-NATAL CONSULTATIONS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) and services must be obtained from MediPhila Hospital Network. <ul style="list-style-type: none"> • Confinement in hospital • Delivery by a General Practitioner or Medical Specialist • Confinement in a registered birthing unit or 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 Clinical Protocols apply.	Unlimited. Unlimited. Unlimited. 4 Post-Natal consultations per pregnancy. Applies to a registered Midwife only. Unlimited.
ONCOLOGY Benefits	
ONCOLOGY LIMIT	Unlimited subject to PMB and PMB level of care Subject to Oncology Limit. ICON Standard Protocols apply.
<ul style="list-style-type: none"> • Active Treatment: Including Stoma Therapy, Incontinence Therapy and Brachytherapy. • Oncology Medicine • Radiology and Pathology: Only Oncology related Radiology and Pathology as part of an authorised event. • PET and PET-CT: Limited to 1 Scan per family per annum. INTEGRATED CONTINUOUS CANCER CARE: Social worker psychological support during cancer care treatment. SPECIALISED DRUGS FOR ONCOLOGY, NON-ONCOLOGY AND BIOLOGICAL DRUGS <ul style="list-style-type: none"> • Macular Degeneration Clinical Protocols apply.	Subject to Oncology Limit. ICON Standard Protocols apply. Subject to Oncology Limit. Subject to Oncology Limit. 4 visits per family per annum. Subject to Oncology Limit. Subject to Oncology Limit. R20 000 per family per annum.
DENTISTRY Benefits	
BASIC DENTISTRY	R1 060 per family. Limited to and included in the Wisdom Teeth and Apicectomy Limit.
<ul style="list-style-type: none"> • Out of hospital Subject to the MediPhila Network Dental Protocols apply. WISDOM TEETH AND APICECTOMY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703). Services must be obtained from the MediPhila Hospital Network. Dental Protocols apply.	R5 000 per family R1 000 upfront co-payment applies if procedure is done in hospital
DAY-TO-DAY Benefits	
DAY-TO-DAY LIMIT	R2 335 per family per annum.
GENERAL PRACTITIONER CONSULTATIONS AND VISITS (According to list of services set out in Addendum C in your 2016 Benefit Guide.) GP Network applicable from Rand one Out of Network GP/emergency GP consultations and visits.	Limited to the following: M0 = 8 visits M+1 = 9 visits M2+ = 11 visits 2 visits per family, thereafter a 40% co-payment will apply. Subject to GP Network Limit.
MEDICAL SPECIALIST CONSULTATIONS AND VISITS: Subject to pre-authorisation. Specialist Network applies.	2 visits per family, thereafter subject to Day-to-Day Limit and subject to Network GP referral.
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.	Consultations subject to GP visits. Medicine limited to the Acute Medicine Limit and Day-to-Day Limit. Facility fee subject to Day-to-Day Limit.
MEDICINES AND INJECTION MATERIAL	R1 060 per family, subject to Day-to-Day Limit. The use of MediPhila Pharmacy Network applicable from Rand One. Further limited to Basic Acute formulary applies from Rand one.
<ul style="list-style-type: none"> • Acute medicine Medshield medicine pricing and formularies apply. • Pharmacy Advised Therapy (PAT) 	M0 = R265 or M1+ = R370, R50 per script. Subject to Acute Medicine Limit.
OPTICAL LIMIT Subject to relevant Optometry Managed Healthcare Programme and Protocols.	Limited to R600 per beneficiary every 2 years . Subject to the use of a Preferred Provider
<ul style="list-style-type: none"> • Optometric refraction (Eye test) • Spectacles and Contact Lenses: Single vision lenses, Bi-focal 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. 	1 test per beneficiary per annum. Subject to Optical Limit. R130 per beneficiary per annum. Subject to Optical Limit.
PATHOLOGY AND MEDICAL TECHNOLOGY (According to the list of services as set out in Addendum D in your 2016 Benefit Guide) Subject to the relevant Pathology Managed Healthcare Programme and Protocols.	Subject to the Medshield MediPhila Basic Pathology formulary. Only on referral from a Network GP. Authorisation required for test outside the formulary.
GENERAL RADIOLOGY: (According to the list of services as set out in Addendum E in your 2016 Benefit Guide) Subject to the relevant Radiology Managed Healthcare Programme and Protocols.	Subject to the Medshield MediPhila Basic Radiology formulary. Only on referral from a Network GP. Authorisation required for test outside the formulary.
SPECIALISED RADIOLOGY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703)	Limited to and included in the Specialised Radiology Limit.
NON-SURGICAL PROCEDURES AND TESTS	Subject to the In Hospital Limit. Subject to Day-to-Day Limit. No Benefit.
<ul style="list-style-type: none"> • Non-Surgical procedures - GP Network - Non GP Network - Tests and Procedures not specified Refer to Addendum C in your 2016 Benefit Guide for list of services covered • Procedures and Tests in Practitioners' rooms Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) Subject to the use of GP Network • Routine diagnostic Endoscopic Procedures in Practitioners' rooms Subject to pre-authorisation by the relevant Managed Healthcare Programme on 0860 000 376 (+27 10 597 4703) Subject to the use of GP Network 	According to the list of services set out in Addendum C in your 2016 Benefit Guide. According to the MediPhila Procedures List. Refer to Addendum B in your 2016 Benefit Guide for a list of services. R1 500 upfront co-payment applies if procedure is done in hospital.
WELLNESS Benefits	
Flu Vaccination	1 per year , subject to Overall Annual Limit. 1 per beneficiary 18+ years old to a maximum of R80 .
Pap Smear	1 per female beneficiary.
Health Risk Assessment (Pharmacy or GP)	1 per beneficiary 18+ years old per annum.
TB Test	1 test per beneficiary.
National HIV Counselling Testing (HCT)	1 test per beneficiary.
Birth Control (Oral Contraceptive Medication)	Restricted to 1 month's supply to a maximum of 12 prescriptions per annum per female beneficiary, with a script limit of R90 . Limited to the Scheme's Contraceptive formularies and protocols.
AMBULANCE Services	
EMERGENCY MEDICAL SERVICES: Subject to pre-authorisation by the relevant Managed Healthcare Programme and services to be obtained from the DSP. Clinical Protocols apply.	Unlimited.
MEDIPHILA OPTION	
Principal Member	R969
Adult Dependant	R969
Child	R243