

2016 Benefits & Contributions



PremiumPlus

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 can 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 R750 per admission. According to the Maximum Generic Pricing or Medicine 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.	R100 000 per family per annum.
GENERAL, MEDICAL AND SURGICAL APPLIANCES: Service must be pre-approved or pre-authorized 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) 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.	R5 000 per family per annum. R750 per beneficiary per annum. Subject to Appliance Limit. Subject to Appliance Limit. Subject to Appliance Limit. Unlimited if pre-authorized. 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 must 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 Personal Savings Account.
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 and 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 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.	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.	R50 000 per family per annum. Sub-limits may apply.
PROSTHESIS EXTERNAL: Services must be pre-approved or pre-authorized 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-authorized 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.
SPECIALISED RADIOLOGY: 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. 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.	R20 140 per family per annum. Subject to Specialised Radiology Limit. No co-payment applies to CT Colonography. Unlimited.
CHRONIC RENAL DIALYSIS: 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. Haemodialysis and Peritoneal Dialysis includes the following: Material, Medication, related Radiology and Pathology Clinical Protocols apply.	Unlimited. 40% upfront co-payment for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB and non-PMB.
NON-SURGICAL PROCEDURES AND TESTS: As part of an authorised event.	Unlimited. Extended Benefit Cover (up to 200%)
MENTAL HEALTH: 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. 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 	R50 000 per family per annum. DSP applicable from Rand one for PMB and non-PMB admissions. R12 000 per family per annum. Limited to and included in the Mental Health Limit. Subject to Mental Health Limit.
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. 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.

<p>INFERTILITY INTERVENTIONS AND INVESTIGATIONS: 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. Clinical Protocols apply.</p> <p>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.</p>	<p>Limited to interventions and investigations only. Refer to Addendum A in your 2016 Benefit Guide for a list of procedures and blood tests.</p> <p>R80 000 per family per annum. Extended Benefit Cover up to 200% Co-payment and Prosthesis limit as stated under Prosthesis, is not applicable for breast reconstruction.</p>
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. 1 Amniocentesis per pregnancy.
<p>CONFINEMENT AND POST-NATAL CONSULTATIONS: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services can 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 or out of hospital <p>- Midwife consultations per pregnancy - Delivery by a registered Midwife or a Practitioner</p> <p>- Hire of water bath and oxygen cylinder Clinical Protocols apply.</p>	<p>Unlimited. Unlimited. Unlimited. Extended Benefit Cover (up to 200%) 4 Post-Natal consultations per pregnancy. Medshield Private Rates (up to 200%) applies to a registered Midwife only. Unlimited.</p>
ONCOLOGY Benefits	
ONCOLOGY LIMIT	Unlimited.
<ul style="list-style-type: none"> • Active Treatment Including Stoma Therapy, Incontinence Therapy and Brachytherapy. • Oncology Medicine 	<p>Subject to Oncology Limit. ICON Enhanced Protocols apply.</p> <p>R318 000 per family per annum. Subject to Oncology Limit. ICON Enhanced Protocols apply.</p>
<ul style="list-style-type: none"> • 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. 	<p>Subject to Oncology Limit.</p> <p>R19 080 per family per annum. 10% upfront co-payment for non-PMB.</p>
INTEGRATED CONTINUOUS CANCER CARE Social worker psychological support during cancer care treatment.	6 visits per family per annum. Subject to Oncology Limit.
SPECIALISED DRUGS FOR ONCOLOGY, NON-ONCOLOGY AND BIOLOGICAL DRUGS	Subject to Oncology Medicine Limit.
<ul style="list-style-type: none"> • Macular Degeneration <p>Clinical Protocols apply.</p>	R40 000 per family per annum. Subject to Oncology Limit.
CHRONIC MEDICINE Benefits	
<ul style="list-style-type: none"> • The use of a Medshield Pharmacy Network Provider is applicable from Rand om • Supply of medication is limited to one month in advance 	<p>R11 130 per beneficiary per annum limited to R22 260 per family per annum. Medicines will be approved in line with the Medshield Comprehensive Formulary within limits thereafter the Restrictive Formulary is applicable.</p>
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. 	<p>Medshield Private Rates (up to 200%) apply to the Dentist account only when procedure is done performed in Practitioners' rooms. Subject to Personal Savings Account. Threshold and above Threshold apply.</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.	R15 000 per family per annum. Medshield Private Rates (up to 200%) if procedure is done under conscious sedation in doctors rooms.
ORTHODONTIC TREATMENT: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2120 (+27 10 597 4701) Dental Protocols apply.	R15 000 per family per annum limited to and included in the Enhanced Dentistry Limit.
ADVANCED DENTISTRY: According to the Dental Managed Healthcare Programme and Protocols. Dental Protocols apply.	Subject to Personal Savings Account. Threshold and above Threshold apply.
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. Dental Protocols apply.	Subject to Enhanced Dentistry Limit. Medshield Private Rates (up to 200%) apply to the Dentist account only when procedure is done under conscious sedation in the Practitioners' rooms.
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.	R15 900 per family per annum. Extended Benefit Cover (up to 200%) only applicable to Maxillo-facial Surgery.
DAY-TO-DAY Benefits	
GENERAL PRACTITIONER CONSULTATIONS AND VISITS	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
MEDICAL SPECIALIST CONSULTATIONS AND VISITS	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
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.	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
MEDICINES AND INJECTION MATERIAL	Subject to Personal Savings Account.
<ul style="list-style-type: none"> • Acute medicine: Medshield medicine pricing and formularies apply. • Pharmacy Advised Therapy (PAT) 	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply. Subject to Personal Savings Account. R170 per script.
OPTICAL LIMIT: Subject to relevant Optometry Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
<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 	1 test per beneficiary per annum. Subject to Optical Limit. Subject to Optical Limit. R130 per beneficiary per annum. Subject to Optical Limit.
PATHOLOGY AND MEDICAL TECHNOLOGY: Subject to the relevant Pathology Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account.
PHYSIOTHERAPY, BIKINETICS AND CHIROPRACTICS	Subject to Personal Savings Account.
GENERAL RADIOLOGY: Subject to the relevant Radiology Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account.
SPECIALISED RADIOLOGY: Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701)	Limited and included in the Specialised Radiology Limit of R20 140 per family per annum.
NON-SURGICAL PROCEDURES AND TESTS	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply. Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
<ul style="list-style-type: none"> • Non-Surgical Procedures • Procedures and Tests in Practitioners' rooms • 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. Unlimited. Medshield Private Rates (up to 200%) Refer to the Addendum B in your 2016 Benefit Guide for the list of services.
MENTAL HEALTH: Consultations and visits, Procedures, Assessments, Therapy, Treatment and/or Counselling.	R4 000 per family per annum. Limited to and included in the Mental Health Limit of R50 000 per family.
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.	1 per female beneficiary. Subject to Overall Annual Limit.
ADDITIONAL MEDICAL SERVICES: Audiology, Dietetics, Genetic Counselling, Hearing Aid Acoustics, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy and Private Nurse Practitioners.	Subject to Personal Savings Account. Threshold Benefit applies.
ALTERNATIVE HEALTHCARE SERVICES: Only for registered: Acupuncturist, Homeopaths, Naturopaths, Osteopaths and Phytotherapists.	Subject to Personal Savings Account.

WELLNESS Benefits		
Flu Vaccination		1 per beneficiary 18+ years old to a maximum of R80.
Pap Smear		1 per female beneficiary.
Bone Density (for Osteoporosis and bone fragmentation)		1 per beneficiary 50+ years old every 3 years.
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.
Mammogram (Breast Screening)		1 per female beneficiary 40+ years old every 2 years.
Pneumococcal Vaccination		1 per annum for high risk individuals and for beneficiaries 60+ years old.
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 R130. Limited to the Scheme's Contraceptive formularies and protocols.
Adult Vaccinations Including Travel Vaccination		R1 200 per family per annum.
Child Immunisations		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), Diptheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Rotavirus, Pneumococcal.		
At 10 Weeks: Polio, Diptheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Rotavirus, Pneumococcal.		
At 14 Weeks: Polio, Diptheria, Tetanus, Whooping Cough (DTP), Hepatitis B, Hemophilus Influenza B (HIB), Pneumococcal.		
At 9 Months: Measles, Pneumococcal.		
At 18 Months: Polio, Diptheria, Tetanus, Whooping Cough (DTP), Measles OR Measles, Mumps and Rubella (MMR).		
At 6 Years: Polio, Diptheria and Tetanus (DT).		
At 12 Years: Diptheria and Tetanus (DT).		
AMBULANCE Services		
EMERGENCY MEDICAL SERVICES: Subject to pre-authorisation by Netcare 911. Clinical Protocols apply.		Unlimited.
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).		Benefits applies to valid paid up members. Members must be fit and healthy to travel.
<ul style="list-style-type: none"> Emergency Medical and related expenses. No excess for in-patient treatment Pre-Existing Medical conditions 		R1 million per journey per beneficiary. R500 excess for out-patient treatment for each claim will apply. R350 000 per beneficiary per event.
Inclusive of the following: <ul style="list-style-type: none"> 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 Subject to Managed Care Protocols.		Pre-authorisation before incurring any expenses over R10 000 will apply.
PREMIUM PLUS OPTION	PREMIUM	SAVINGS (INCLUDED IN PREMIUM)
Principal Member	R3 777	R888
Adult Dependant	R3 444	R810
Child	R690	R162

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