

2016 BENEFITS ENHANCEMENTS

Premium Plus

AVERAGE CONTRIBUTION Increases for 2016: **10.65%**

- Comprehensive cover
- Unlimited in-hospital
- Personal Savings Account

Above THRESHOLD BENEFIT

	Member	Adult Dependent	Child Dependent
Annual PSA	R10 656	R9 720	R1 944
Threshold	R11 900	R11 000	R2 200*
Above Threshold	R4 000	R3 000	R2 000*

*Maximum Child Dependant Accumulation to the Threshold and Above Threshold Benefit Amount will be limited to three children.

International TRAVEL COVER

- **R1 million** per journey per beneficiary, subject to Managed Care protocols

Procedural CO-PAYMENTS

- Procedural co-payments no longer applicable

Medicine On Discharge From Hospital (TTO)

- **150%** Benefit increase

Chronic MEDICATION

- Increased to **R22 260** per family and limited to **R11 130** per beneficiary
- Comprehensive Formulary applies from Rand one

PET and PET-CT SCAN

- Limit increased to **R19 080** per family

Oncology - SPECIALISED DRUGS

- Limit increase to **R318 000** per family, subject to PMB entitlement

Specialised Radiology IN AND OUT OF HOSPITAL

- Increased to **R20 140** per family
- Non-PMB co-payments have been removed

Maxillo-Facial Surgery (NON-ELECTIVE SURGERY ONLY)

- Increased to **R15 900** per family
- Up to **200%** GAP cover applies

Wellness BENEFITS

- Adult Vaccination Allowance
- **R1 200** per family (including Travel Vaccinations)

	Monthly Premium	Savings
Principal member	R3 777	R888
Adult dependant	R3 444	R810
Child	R690	R162

MediBonus

AVERAGE CONTRIBUTION Increases for 2016: **10.38%**

- Comprehensive cover
- Cover at the Hospital of member's choice
- Range of Out-Of-Hospital benefits
- Day-to-Day limit

International TRAVEL COVER

- **R500 000** per journey per beneficiary, subject to Managed Care protocols.

Medicines and Injection MATERIAL

- **133%** Benefit increase
- Subject to Day-to-Day limit

Chronic MEDICATION

- Increased to **R22 260** per family and limited to **R11 130** per beneficiary
- Comprehensive Formulary applies from Rand one

Specialised Radiology (IN AND OUT OF HOSPITAL)

- Increased to **R16 855** per family

Maxillo-Facial Surgery (NON-ELECTIVE SURGERY ONLY)

- Increased to **R15 900** per family
- Up to **200%** GAP cover applies

Wellness BENEFITS

- Adult Vaccination Allowance
- **R1 200** per family (including Travel Vaccinations)

	Monthly Premium
Principal Member	R3 708
Adult Dependant	R2 502
Child	R723

MediPlus

AVERAGE CONTRIBUTION Increases for 2016: **9.5%**

- Middle to Upper income earners
- Unlimited in-hospital cover through the Medshield Hospital Network
- Range of Out-of-Hospital benefits

Medicine On Discharge from Hospital (TTO)

- **67%** Benefit increase

Medicines and Injection MATERIAL

- Limit increased to **R500** for a single member and **R920** a family
- Subject to Day-to-Day limit

Chronic MEDICATION

- Limit increased to **R10 070** per family and limited to **R5 035** per beneficiary

Specialised Radiology (IN AND OUT OF HOSPITAL)

- Increased to **R9 540** per family

Maxillo-Facial Surgery (NON-ELECTIVE SURGERY ONLY)

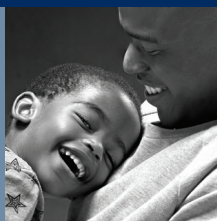
- Increased to **R12 985** per family

Wellness BENEFITS

- Adult Vaccination Allowance
- **R300** per family

	Monthly Premium
Principal Member	R2 325
Adult Dependant	R1 632
Child	R510

9.6%
WEIGHTED AVERAGE CONTRIBUTION increase for 2016



*Subject to CMS Approval

MediSaver

AVERAGE CONTRIBUTION Increases for 2016: **10.74%**

- Unlimited in-hospital cover through the Medshield Hospital Network
- Freedom to manage their own Personal Savings Account for Out-Of-Hospital benefits
- Maternity Package, payable from Risk

Medicine On Discharge From Hospital (TTO)

- **100%** benefit increase

Specialised Radiology (IN AND OUT OF HOSPITAL)

- Enhanced benefits increased to **R14 840** per family

Maxillo-Facial Surgery (NON-ELECTIVE SURGERY ONLY)

- Increased to **R15 900** per family

Chronic MEDICATION

- Limited to PMB only
- Formularies apply from Rand one

Medical and Surgical APPLIANCES

- Increase from **R1000** to **R7500**
- Subject to Managed Care protocols

Wellness BENEFITS

- Adult vaccination allowance
- **R300** per family

	Monthly Premium	Savings
Principal member	R2 343	R468
Adult dependant	R1 959	R390
Child	R558	R111

MediValue

AVERAGE CONTRIBUTION Increases for 2016: **9.9%**

- Young first time buyers
- Unlimited in-hospital cover through the Medshield Hospital Network
- Limited Day-to-Day cover

Day-to-Day LIMITS

- **13%** benefit limit increase on Main Member and M+1
- Basic DENTISTRY
- Increased to **R1 270** per family

Medicine On Discharge From Hospital (TTO)

- **33%** Benefit increase

Medicines and Injection MATERIAL

- Pharmacy Advised Therapy increased to M0 = **R245** and M1+ = **R425**
- Subject to Day-to-Day Limit.

Chronic MEDICATION

- The use of **Medshield DSP** applies from Rand one.

Specialised Radiology IN AND OUT OF HOSPITAL

- Increased to **R5 195** per family

Maxillo-Facial Surgery (NON-ELECTIVE SURGERY ONLY)

- Increased to **R6 095** per family

Wellness BENEFITS

- Adult Vaccination Allowance
- **R300** per family

	Monthly Premium
Principal Member	R1 392
Adult Dependand	R1 209
Child	R378

MediCore

AVERAGE CONTRIBUTION Increases for 2016: **6.0%**

Basic hospital needs ARE COVERED

- Out of Hospital benefits include:
 - Ante-Natal consultations
 - Chronic medication

Chronic MEDICATION

- The use of **Medshield DSP** applies from Rand one.

	Monthly Premium
Principal Member	R1 767
Adult Dependand	R1 488
Child	R402

MediPhila

AVERAGE CONTRIBUTION Increases for 2016: **9.9%**

- Low cost option
- Unlimited PMB in-hospital cover through the MediPhila Hospital Network
- Specified limits for non-PMB in-hospital admissions
- Limited Day-to-Day benefits

Day-to-Day LIMITS

- Increased to **R2 335** per family

Basic DENTISTRY

- Increased to **R1 060** per family

Medicine On Discharge FROM HOSPITAL (TTO)

- **50%** Benefit increase

Routine (Acute) MEDICATION

- Increased to **R1 060** per family, subject to the Day-to-Day Limit.

Medicines and Injection MATERIAL

- Pharmacy Advised Therapy benefit increased to M0 = **R265** and M1+ = **R370**

	Monthly Premium
Principal Member	R969
Adult Dependand	R969
Child	R243



MEDSHIELD
your kind of care