

# medisaver

## 2018 BENEFIT GUIDE





# MEDSHIELD MediSaver Benefit Option

You never know when you or your family member/s may require medical care or treatment and, most importantly, whether you will have funds readily available to cover the costs.

The Medshield Medical Scheme 2018 Benefits were designed with the intent to ensure member access to quality healthcare services.

Do you enjoy being independent, managing your own expenses, and are thinking about expanding your family? Our **MediSaver** option offers unlimited In-Hospital cover through the Medshield Hospital Network whilst empowering you to manage your own Out-of-Hospital medical requirements through a Personal Savings Account. As an added benefit, the **MediSaver** option offers an added Out-of-Hospital maternity package which is payable from risk.

This is an overview of the benefits offered on the **MediSaver** option:

<p><b>Wellness</b> Benefits</p>		<p><b>Major Medical</b> Benefits (In-Hospital)</p>
<p><b>Oncology</b> Benefits</p>		<p><b>Chronic</b> <b>Medicine</b> Benefits</p>
	<p><b>Ambulance</b> Services</p>	<p><b>Maternity</b> Benefits</p>

## What you need to know as a member

- Carefully read through this guide and use it as a reference for more information on what is covered on the **MediSaver** option, the benefit limits, and the rate at which the services will be covered
- All hospital admissions must be pre-authorized 72 hours prior to admission by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701)
- Your cover for hospitalisation includes accommodation, theatre costs, hospital equipment, theatre or ward drugs, pharmaceuticals and/or surgical items
- Hospitalisation easily accessible through the Medshield Hospital Network for your peace of mind
- Pre-authorization is not a guarantee of payment and Scheme Rules/Protocols will be applied where applicable
- Specialist services from treating/attending Specialists are subject to pre-authorization
- If you do not obtain a pre-authorization or retrospective authorisation in case of an emergency, you will incur a percentage penalty
- Our Contact Centre Agents are available to assist should you require clarity on your benefits

### Your claims will be covered as follows:

#### Medicines paid at 100% of the lower of the cost

of the SEP of a product plus a negotiated dispensing fee, subject to the use of the Medshield Pharmacy Network and Managed Healthcare protocols.

#### Treatment and consultations will be paid at 100%

of the negotiated fee, or, in the absence of such fee, 100% of the lower of the cost or Scheme Tariff.



#### Medshield Private Tariff (up to 200%)

will apply to the following service:

- Confinement by a registered Midwife.



MediSaver



## The application of co-payments

The following services will attract upfront co-payments:

Non-PMB Internal Prosthesis and Devices	<b>25% upfront</b> co-payment
Non-PMB Specialised Radiology including PET and PET-CT scan	<b>10% upfront</b> co-payment
Voluntary use of a non-DSP for HIV & AIDS related medication	<b>40% upfront</b> co-payment
Specialised Drugs for Oncology, non-Oncology and Biological Drugs	<b>20% upfront</b> co-payment
Voluntary use of a non-DSP or a non- Medshield Pharmacy Network	<b>40% upfront</b> co-payment
Out of formulary medication voluntarily obtained	<b>40% upfront</b> co-payment
Voluntary use of a non-Medshield Network Hospital	<b>25% upfront</b> co-payment
Oncology - voluntary use of a non-ICON provider	<b>40% upfront</b> co-payment
Wisdom teeth (unless procedure is done in Practitioners' rooms)	<b>R500 upfront</b> co-payment
Gastroscopy or Colonoscopy	<b>R1 500 upfront</b> co-payment
Hernia Repair (except in infants)	<b>R3 000 upfront</b> co-payment
Diagnostic Laparoscopy	<b>R3 000 upfront</b> co-payment
Nissen Fundoplication	<b>R5 000 upfront</b> co-payment
Hysterectomy	<b>R5 000 upfront</b> co-payment
Functional Nasal Surgery	<b>R5 000 upfront</b> co-payment
Back Surgery	<b>R5 000 upfront</b> co-payment

**Please note: Failure to obtain an authorisation prior to hospital admission or surgery and/or treatment (except for an emergency), will attract a 20% penalty.**

## GAP Cover

Gap Cover assists in paying for certain shortfalls not covered by the Scheme based on Scheme Rules.

Assistance is dependent on the type of Gap Cover chosen. Medshield members can access Gap Cover through their Brokers.

# MAJOR Medical Benefits – In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>OVERALL ANNUAL LIMIT</b>	<b>Unlimited.</b>
<b>HOSPITALISATION</b> 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. <b>Clinical Protocols apply.</b>	<b>Unlimited.</b> Specialist services from treating/attending Specialists are subject to pre-authorisation.
<b>SURGICAL PROCEDURES</b> As part of an authorised event.	<b>Unlimited.</b>
<b>MEDICINE ON DISCHARGE FROM HOSPITAL</b> Included in the hospital benefit if on the hospital account or if obtained from a Pharmacy on the day of discharge.	Limited to <b>R600</b> per admission. According to the Maximum Generic Pricing or Medicine Price List and Formularies.
<b>ALTERNATIVES TO HOSPITALISATION</b> 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 must be obtained from the Medshield Hospital Network. <b>Includes the following:</b> <ul style="list-style-type: none"> <li>• <b>Physical Rehabilitation</b></li> <li>• <b>Sub-Acute Facilities</b></li> <li>• <b>Nursing Services</b></li> <li>• <b>Hospice</b></li> <li>• <b>Terminal Care</b></li> </ul> <b>Clinical Protocols apply.</b>	<b>R60 000</b> per family per annum.  <b>R31 800</b> per family per annum. Subject to the Alternatives to Hospitalisation Limit.
<b>GENERAL, MEDICAL AND SURGICAL APPLIANCES</b> 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.  <b>Hiring or buying of Appliances, External Accessories and Orthotics:</b> <ul style="list-style-type: none"> <li>• <b>Peak Flow Meters, Nebulizers, Glucometers and Blood Pressure Monitors</b> (motivation required)</li> <li>• <b>Hearing Aids</b> (including repairs)</li> <li>• <b>Wheelchairs</b> (including repairs)</li> <li>• <b>Stoma Products and Incontinence Sheets related to Stoma Therapy</b></li> <li>• <b>CPAP Apparatus for Sleep Apnoea</b>                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.</li> </ul> <b>Clinical Protocols apply.</b>	<b>R8 505</b> per family per annum.  <b>R750</b> per beneficiary per annum. Subject to Appliance Limit.  Subject to Appliance Limit.  Subject to Appliance Limit.  Unlimited if pre-authorised.  Subject to Appliance Limit.
<b>OXYGEN THERAPY EQUIPMENT</b> 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. <b>Clinical Protocols apply.</b>	<b>Unlimited.</b>
<b>HOME VENTILATORS</b> 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. <b>Clinical Protocols apply.</b>	<b>Unlimited.</b>

# MAJOR Medical Benefits – In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (Including emergency transportation of blood)</b></p> <p>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.</p> <p><b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b></p>
<p><b>MEDICAL PRACTITIONER CONSULTATIONS AND VISITS</b></p> <p>As part of an authorised event during hospital admission, including Medical and Dental Specialists or General Practitioners.</p>	<p><b>Unlimited.</b></p>
<p><b>REFRACTIVE SURGERY</b></p> <p>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.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>Lasik</b></li> <li>• <b>Radial Keratotomy</b></li> <li>• <b>Phakic Lens Insertion</b></li> </ul> <p><b>Clinical Protocols apply.</b></p>	<p><b>R7 950</b> per family per annum. Including hospitalisation, if not authorised, payable from Personal Savings Account.</p>
<p><b>SLEEP STUDIES</b></p> <p>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.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>Diagnostic Polysomnograms</b></li> <li>• <b>CPAP Titration</b></li> </ul> <p><b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b> <b>Unlimited.</b></p>
<p><b>ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION</b></p> <p>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 or Centre of Excellence.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>Immuno-Suppressive Medication</b></li> <li>• <b>Post Transplantation Biopsies and Scans</b></li> <li>• <b>Related Radiology and Pathology</b></li> </ul> <p><b>Clinical Protocols apply.</b></p>	<p><b>R250 000</b> per family per annum. <b>25% upfront co-payment</b> for the use of a non-Medshield Network Hospital. 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.</p>
<p><b>PATHOLOGY AND MEDICAL TECHNOLOGY</b></p> <p>As part of an authorised event.</p> <p><b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b></p>
<p><b>PHYSIOTHERAPY</b></p> <p>As part of an authorised event.</p>	<p><b>Unlimited.</b></p>
<p><b>PROSTHESIS AND DEVICES INTERNAL</b></p> <p>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.</p> <p><b>Surgically Implanted Devices.</b></p> <p><b>Clinical Protocols apply.</b></p>	<p><b>R39 700</b> per family per annum. <b>25% upfront co-payment</b> for non-PMB. <b>Sub-limits may apply.</b></p>
<p><b>PROSTHESIS EXTERNAL</b></p> <p>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.</p> <p><b>Including Ocular Prosthesis.</b></p> <p><b>Clinical protocols apply.</b></p>	<p>Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.</p>

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>LONG LEG CALLIPERS</b></p> <p>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.</p>	<p>Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.</p>
<p><b>GENERAL RADIOLOGY</b></p> <p>As part of an authorised event. <b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b></p>
<p><b>SPECIALISED RADIOLOGY</b></p> <p>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.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>CT scans, MUGA scans, MRI scans, Radio Isotope studies</b></li> <li>• <b>CT Colonography (Virtual colonoscopy)</b></li> <li>• <b>Interventional Radiology replacing Surgical Procedures</b></li> </ul> <p><b>Clinical Protocols apply.</b></p>	<p><b>R16 830</b> per family per annum. <b>10% upfront co-payment</b> for non-PMB.</p> <p>Subject to Specialised Radiology Limit. No co-payment applies to the CT Colonography. <b>Unlimited.</b></p>
<p><b>CHRONIC RENAL DIALYSIS</b></p> <p>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.</p> <p><b>Haemodialysis and Peritoneal Dialysis includes the following:</b> <b>Material, Medication, related Radiology and Pathology</b> <b>Clinical Protocols apply.</b></p>	<p><b>R250 000</b> per family per annum. <b>40% upfront co-payment</b> for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB and non-PMB.</p>
<p><b>NON-SURGICAL PROCEDURES AND TESTS</b></p> <p>As part of an authorised event.</p>	<p><b>Unlimited.</b></p>
<p><b>MENTAL HEALTH</b></p> <p>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. Up to a maximum of <b>3 days</b> if patient is admitted by a General Practitioner.</p> <ul style="list-style-type: none"> <li>• <b>Rehabilitation for Substance Abuse</b> <b>1 rehabilitation programme per beneficiary per annum</b></li> <li>• <b>Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling</b></li> </ul>	<p><b>R37 100</b> per family per annum. <b>25% upfront co-payment</b> for the use of a non-Medshield Network Hospital. DSP applicable from Rand one for PMB and non-PMB admissions.</p> <p><b>R12 720</b> per family per annum. Limited to and included in the Mental Health Limit. Subject to Mental Health Limit.</p>
<p><b>HIV &amp; AIDS</b></p> <p>Subject to pre-authorisation and registration with the relevant Managed Healthcare Programme on 086 050 6080 (+27 11 912 1000) and must be obtained from the DSP.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>Anti-retroviral and related medicines</b></li> <li>• <b>HIV/AIDS related Pathology and Consultations</b></li> <li>• <b>National HIV Counselling and Testing (HCT)</b></li> </ul>	<p>As per Managed Healthcare Protocols.</p> <p>Out of formulary PMB medication voluntarily obtained or PMB medication voluntarily obtained from a provider other than the DSP will have a <b>40% upfront co-payment.</b></p>
<p><b>INFERTILITY INTERVENTIONS AND INVESTIGATIONS</b></p> <p>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. <b>Clinical Protocols apply.</b></p>	<p>Limited to interventions and investigations only. <b>Refer to Addendum A</b> for a list of procedures and blood tests.</p>
<p><b>BREAST RECONSTRUCTION (following an Oncology event)</b></p> <p>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. <b>Post Mastectomy</b> (including all stages) <b>Clinical Protocols apply.</b></p>	<p><b>R80 000</b> per family per annum. Co-payment and Prosthesis limit as stated under Prosthesis is not applicable for the Breast Prosthesis.</p>

# MATERNITY Benefits

Benefits will be offered during pregnancy, at birth and after birth. Subject to pre-authorization with the relevant Managed Healthcare Programme prior to hospital admission. Benefits are allocated per pregnancy subject to the Overall Annual Limit, unless otherwise stated.



A **Medshield complimentary welcome baby hamper** will be sent to all expectant moms!

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>ANTENATAL CONSULTATIONS</b>	<b>12 Antenatal</b> consultations per pregnancy.
<b>ANTENATAL CLASSES</b>	<b>R500</b> per family.
<b>PREGNANCY RELATED SCANS AND TESTS</b>	<p><b>Limited to the following:</b>  <b>Two 2D Scans</b> per pregnancy.  <b>1 Amniocentesis</b> per pregnancy.</p>
<p><b>CONFINEMENT AND POSTNATAL CONSULTATIONS</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701) and services must be obtained from Medshield Hospital Network.</p> <ul style="list-style-type: none"> <li>• <b>Confinement in hospital</b></li> <li>• <b>Delivery by a General Practitioner or Medical Specialist</b></li> <li>• <b>Confinement in a registered birthing unit or out of hospital</b></li> </ul> <p>- Midwife consultations per pregnancy</p> <p>- Delivery by a registered Midwife or a Practitioner</p> <p>- Hire of water bath and oxygen cylinder</p> <p><b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b>  <b>Unlimited.</b>  <b>Unlimited.</b></p> <p><b>4 Postnatal</b> consultations per pregnancy.</p> <p><b>Medshield Private Rates (up to 200%)</b> applies to a registered Midwife only.</p> <p><b>Unlimited.</b></p>



## ONCOLOGY Benefits

This benefit is subject to the submission of a treatment plan and registration on the Oncology Management Programme (ICON).

**You will have access to post active treatment for 36 months.**

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>ONCOLOGY LIMIT (40% upfront co-payment for the use of a non-DSP)</b>	<b>R300 000</b> per family per annum.
<ul style="list-style-type: none"> <li><b>Active Treatment</b> Including Stoma Therapy, Incontinence Therapy and Brachytherapy.</li> </ul>	Subject to Oncology Limit. <b>ICON Standard</b> Protocols apply.
<ul style="list-style-type: none"> <li><b>Oncology Medicine</b></li> </ul>	<b>R200 000</b> per family per annum. <b>ICON Standard</b> Protocols apply.
<ul style="list-style-type: none"> <li><b>Radiology and Pathology</b> Only Oncology related Radiology and Pathology as part of an authorised event.</li> </ul>	Subject to Oncology Limit.
<ul style="list-style-type: none"> <li><b>PET and PET-CT</b> Limited to <b>1 Scan</b> per family per annum.</li> </ul>	<b>R19 080</b> per family per annum. Subject to Oncology Limit. <b>10% upfront co-payment</b> for non-PMB.
<b>INTEGRATED CONTINUOUS CANCER CARE</b> Social worker psychological support during cancer care treatment.	<b>6 visits</b> per family per annum. Subject to Oncology Limit.
<b>SPECIALISED DRUGS FOR ONCOLOGY, NON-ONCOLOGY AND BIOLOGICAL DRUGS</b>	Subject to Oncology Medicine Limit. <b>20% upfront co-payment</b> for non-PMB.
<ul style="list-style-type: none"> <li><b>Macular Degeneration</b> <b>Clinical Protocols apply.</b></li> </ul>	<b>R40 000</b> per family per annum. Subject to Oncology Medicine Limit.

## CHRONIC MEDICINE Benefits

Covers expenses for specified chronic diseases which require ongoing, long-term or continuous medical treatment.

Registration and approval on the Chronic Medicine Management Programme is a **pre-requisite to access this benefit.**

Contact the Managed Healthcare Provider on 086 000 2120 (+27 10 597 4701).  
Medication needs to be obtained from a Medshield Pharmacy Network Provider.

### 40% Upfront co-payment

will apply in the following instances:

- Out of formulary PMB medication voluntarily obtained.
- Formulary PMB medication voluntarily obtained from a non Medshield Pharmacy Network Provider.

This option covers medicine for all 26 PMB CDLs.

### Re-imbusement at Maximum Generic Price

or Medicine Price List and Medicine Formularies. Levies and co-payments to apply where relevant.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<ul style="list-style-type: none"> <li>• The use of a Medshield Pharmacy Network Provider is applicable from Rand one.</li> <li>• Supply of medication is limited to <b>one month</b> in advance.</li> </ul>	Limited to PMB only. Medicines will be approved in line with the Medshield <b>Restrictive Formulary.</b>



## DENTISTRY Benefits

Provides cover for Dental Services according to the Dental Managed Healthcare Programme and Protocols.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>BASIC DENTISTRY</b></p> <ul style="list-style-type: none"> <li> <b>In-Hospital</b> (only for beneficiaries under the age of 6 years old)            Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701).            Failure to obtain an authorisation prior to treatment will result in a 20% penalty.            According to the Dental Managed Healthcare Programme and Protocols.            Services must be obtained from the Medshield Hospital Network.         </li> </ul>	<p>Subject to the Specialised Dentistry Limit.</p>
<ul style="list-style-type: none"> <li> <b>Out-of-Hospital</b>            According to the Dental Managed Healthcare Programme and Protocols.         </li> </ul>	<p>Subject to Personal Savings Account.</p>
<p><b>SPECIALISED DENTISTRY</b></p> <p>All below services are subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701).            Failure to obtain an authorisation prior to treatment will result in a 20% penalty.            According to the Dental Managed Healthcare Programme and Protocols.</p>	<p><b>R10 600</b> per family per annum.</p>
<ul style="list-style-type: none"> <li> <b>Wisdom Teeth and Apicectomy</b>            Wisdom Teeth - Services must be obtained from the Medshield Hospital Network.            Apicectomy only covered in the Practitioners' rooms.            Subject to pre-authorization.         </li> </ul>	<p>Subject to the Specialised Dentistry Limit.  <b>R500</b> upfront co-payment applies if procedure is done in hospital. No co-payment applies if procedure is done under conscious sedation in Practitioners' rooms.</p>
<ul style="list-style-type: none"> <li> <b>Dental Implants</b>            Includes all services related to Implants.            Subject to pre-authorization.         </li> </ul>	<p>Subject to the Specialised Dentistry Limit.</p>
<ul style="list-style-type: none"> <li> <b>Orthodontic Treatment</b>            Subject to pre-authorization.         </li> </ul>	<p>Subject to Personal Savings Account.</p>
<ul style="list-style-type: none"> <li> <b>Crowns, Bridges, Inlays, Mounted Study Models, Partial Metal Base Dentures and Periodontics</b>            Consultations, Visits and Treatment for all such dentistry including the Technicians' Fees.            Subject to pre-authorization.         </li> </ul>	<p>Subject to Personal Savings Account.</p>
<p><b>MAXILLO-FACIAL AND ORAL SURGERY</b></p> <p>All services are subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701).  <b>Non-elective surgery only.</b>            According to the Dental Managed Healthcare Programme and Protocols.            Services must be obtained from the Medshield Hospital Network.</p>	<p><b>R16 850</b> per family per annum.</p>

## OUT-OF-HOSPITAL Benefits

Provides cover for Out-of-Hospital services such as GP Consultations, Optical Services, Specialist Consultations and Acute Medication from your Personal Savings Account (PSA).

Your **PSA is 20% of your monthly contributions** and it is allocated six months in advance.

**Medicines paid at 100% of the lower of the cost** of the SEP of a product plus a negotiated dispensing fee, subject to the use of the Medshield Pharmacy Network and Managed Healthcare Protocols.



**Treatment paid at 100% of the negotiated fee, or in the absence of such fee** 100% of the cost or Scheme Tariff.



# DAY-TO-DAY Benefits

The following services are paid from your Personal Savings Account, unless a specific sub-limit is stated all services accumulate to the Overall Annual Limit.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>GENERAL PRACTITIONER CONSULTATIONS AND VISITS</b>	Subject to Personal Savings Account.
<b>MEDICAL SPECIALIST CONSULTATIONS AND VISITS</b>	Subject to Personal Savings Account.
<b>CASUALTY/EMERGENCY VISITS</b> 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.
<b>MEDICINES AND INJECTION MATERIAL</b> <ul style="list-style-type: none"> <li><b>Acute medicine</b> Medshield medicine pricing and formularies apply.</li> <li><b>Pharmacy Advised Therapy (PAT)</b></li> </ul>	Subject to Personal Savings Account.  Subject to Personal Savings Account. Limited to <b>R200</b> per script.
<b>OPTICAL LIMIT</b> Subject to relevant Optometry Managed Healthcare Programme and Protocols <ul style="list-style-type: none"> <li><b>Optometric Refraction</b> (eye test)</li> <li><b>Spectacles and Contact Lenses:</b> (including repair costs) Single Vision Lenses, Bifocal Lenses, Varifocal Lenses, Lens Add-ons, Contact Lenses</li> <li><b>Frames</b> (including repair costs)</li> <li><b>Readers:</b> If supplied by a registered Optometrist, Ophthalmologist, Supplementary Optical Practitioner, or a Registered Pharmacy</li> </ul>	Subject to Personal Savings Account.  <b>1 test</b> per beneficiary per annum. Subject to Personal Savings Account.  Subject to Personal Savings Account.  <b>R150</b> per beneficiary per annum. Subject to Personal Savings Account.
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b> Subject to the relevant Pathology Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account.
<b>PHYSIOTHERAPY, BIKINETICS AND CHIROPRACTICS</b>	Subject to Personal Savings Account.
<b>GENERAL RADIOLOGY</b> Subject to the relevant Radiology Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account. <b>1 Bone Densitometry scan</b> per beneficiary per annum in or out of hospital.
<b>SPECIALISED RADIOLOGY</b> Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 10 597 4701)	Limited to and included in the Specialised Radiology Limit of <b>R16 830</b> per family per annum. <b>10% upfront co-payment</b> for non-PMB.
<b>NON-SURGICAL PROCEDURES AND TESTS</b> <ul style="list-style-type: none"> <li><b>Non-Surgical Procedures</b></li> <li><b>Procedures and Tests in Practitioners' rooms</b></li> <li><b>Routine diagnostic Endoscopic Procedures in Practitioners' rooms</b></li> </ul>	Subject to Personal Savings Account. Subject to Personal Savings Account. <b>Unlimited.</b> <b>Refer to Addendum B</b> for the list of services. <b>Unlimited.</b> <b>Refer to Addendum B</b> for the list of services.
<b>MENTAL HEALTH</b> Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling.	<b>R4 240</b> per family per annum. Limited to and included in the Mental Health limit of <b>R37 100</b> .

## DAY-TO-DAY Benefits

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>MIRENA DEVICE</b> Includes consultation, pelvic ultra sound, sterile tray, device and insertion thereof, if done on the same day. Subject to the <b>4 year</b> clinical protocols. Procedure to be performed in Practitioners' rooms. <b>On application only.</b>	<b>1 per female</b> beneficiary. Subject to the Overall Annual Limit.
<b>ADDITIONAL MEDICAL SERVICES</b> Audiology, Dietetics, Genetic Counselling, Hearing Aid Acoustics, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy and Private Nurse Practitioners.	Subject to Personal Savings Account.
<b>ALTERNATIVE HEALTHCARE SERVICES</b> Only for registered: Acupuncturist, Homeopaths, Naturopaths, Osteopaths and Phytotherapists.	Subject to Personal Savings Account.

## WELLNESS Benefits

Your Wellness Benefit encourages you to take charge of your health through preventative tests and procedures. At Medshield we encourage members to have the necessary tests done at least once a year.

**Unless otherwise specified subject to Overall Annual Limit, thereafter subject to the Personal Savings Account, excluding consultations for the following services:**

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>Flu Vaccination</b>	<b>1 per beneficiary 18+ years</b> old to a maximum of <b>R90</b> .
<b>Pap Smear</b>	<b>1 per female</b> beneficiary.
<b>Bone Density (for Osteoporosis and bone fragmentation)</b>	<b>1 per beneficiary 50+ years</b> old <b>every 3 years</b> .
<b>Health Risk Assessment (Pharmacy or GP)</b>	<b>1 per beneficiary 18+ years</b> old per annum.
<b>TB Test</b>	<b>1 test</b> per beneficiary.
<b>National HIV Counselling Testing (HCT)</b>	<b>1 test</b> per beneficiary.
<b>Mammogram (Breast Screening)</b>	<b>1 per female</b> beneficiary <b>40+ years</b> old <b>every 2 years</b> .
<b>Pneumococcal Vaccination</b>	<b>1 per annum</b> for high risk individuals and for beneficiaries <b>60+ years</b> old.
<b>Birth Control (Oral Contraceptive Medication)</b>	Restricted to <b>1 month's</b> supply to a maximum of <b>12 prescriptions</b> per annum per female beneficiary, with a script limit of <b>R150</b> . Limited to the Scheme's Contraceptive formularies and protocols.
<b>Adult Vaccination</b>	<b>R340</b> per family per annum.
<b>HPV Vaccination (Human Papillomavirus)</b>	<b>1 per female</b> beneficiary. Subject to qualifying criteria.
<b>Child Immunisations</b>	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).

**The following tests are covered under the Health Risk Assessment**

- Cholesterol
- Blood Glucose
- Blood Pressure
- Body Mass Index (BMI)

**Child immunisation**

Through the following providers:

- Medshield Pharmacy Network Providers
- Clicks Pharmacies
- General Practitioner Network

**Health Risk Assessments**

Can be obtained from:


- Medshield Pharmacy Network Providers
- Clicks Pharmacies
- General Practitioner Network
- Medshield Corporate Wellness Days



# AMBULANCE Services

You and your registered dependants will have access to a 24 hour Helpline. Call Netcare 911 on 086 100 6337 (+27 10 209 8011) for members outside the borders of South Africa.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>EMERGENCY MEDICAL SERVICES</b> Subject to pre-authorisation by Netcare 911. <b>Clinical Protocols apply.</b>	<b>Unlimited.</b>

<p><b>24 Hour access</b> to the Netcare 911 Emergency Operation Centre</p>	<p>Telephonic <b>medical</b> advice</p>	<p><b>Emergency medical response</b> by road or air to scene of an emergency incident</p>
<p>Transfer from scene to the closest, most appropriate <b>facility</b> <b>for stabilisation</b> <b>and definitive</b> <b>care</b></p>		<p><b>Medically justified transfers</b> to special care centres or inter-facility transfers</p>

# MONTHLY Contributions

MEDISAVER OPTION	PREMIUM	SAVINGS (INCLUDED IN PREMIUM)
Principal Member	R2 850	R570
Adult Dependant	R2 382	R477
Child	R684	R138

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







## MEDSHIELD Medical Scheme Banking Details

Bank: Nedbank | Branch: Rivonia | Branch code: 196905 | Account number: 1969125969

### WEBSITE

Our website is an informative, user-friendly online portal, providing you with easy access and navigation to key member related information. It features regular Scheme updates and a Wellness section which provides expert advice on maintaining a balanced lifestyle.

Visit [www.medshield.co.za](http://www.medshield.co.za) for more information and to register to view you're the following details:

- Membership details
- Claims status and details
- Savings balance
- Summary of used and available benefits

### FRAUD

Fraud presents a significant risk to the Scheme and members. The dishonesty of a few individuals may negatively impact the Scheme and distort the principles and trust that exist between the Scheme and its stakeholders. Fraud, for practical purposes, is defined as a dishonest, unethical, irregular, or illegal act or practice which is characterised by a deliberate intent at concealment of a matter of fact, whether by words, conduct, or false representation, which may result in a financial or non-financial loss to the Scheme. Fraud prevention and control is the responsibility of all Medshield members and service providers so if you suspect someone of committing fraud, report it to us immediately.

**Hotline:** 080 002 0800  
**email:** [fraud@medshield.co.za](mailto:fraud@medshield.co.za)

### COMPLAINTS Escalation Process

In the spirit of promoting the highest level of professional and ethical conduct, Medshield Medical Scheme is committed to a complaint management approach that treats our members fairly and effectively in line with our escalation process.

In the event of a routine complaint, you may call Medshield at 086 000 2120 and request to speak to the respective Manager or the Operations Manager.

Complaints can be directed via email to [complaints@medshield.co.za](mailto:complaints@medshield.co.za), which directs the complaint to the respective Manager and Operations Manager. The complaint will be dealt with in line with our complaints escalation procedure in order to ensure fair and timeous resolution.

### ONLINE SERVICES - Apple iPad and Android Member Apps

It has now become even easier to manage your healthcare! Medshield members now have access to real-time, online software applications which allow members to access their member statements as well as claims information anywhere and at any time.

Aside from viewing member statements you can also use these apps for hospital pre-authorisation, to view or email your tax certificate, get immediate access to your membership details through the digital membership card on the app as well as check your claims through the claims checker functionality in real time. This service allows members to search for healthcare professionals or establishments in just a few easy steps.

The Apple Ipad App is available from iTunes and the Android version from the Playstore.

# PRESCRIBED Minimum Benefits (PMB)

All members of Medshield Medical Scheme are entitled to a range of guaranteed benefits; these are known as Prescribed Minimum Benefits (PMB). The cost of treatment for a PMB condition is covered by the Scheme, provided that the services are rendered by the Scheme's Designated Service Provider (DSP) and according to the Scheme's protocols and guidelines.

## What are PMBs?

The aim of PMBs is to provide medical scheme members and beneficiaries with continuous care to improve their health and well-being, and to make healthcare more affordable.

**These costs are related to the diagnosis, treatment and care of the following three clusters:**

CLUSTER 1	CLUSTER 2	CLUSTER 3
<p><b>Emergency medical condition</b></p> <ul style="list-style-type: none"><li>• An emergency medical condition means the sudden and/or unexpected onset of a health condition that requires immediate medical or surgical treatment</li><li>• If no treatment is available the emergency may result in weakened bodily function, serious and lasting damage to organs, limbs or other body parts or even death</li></ul>	<p><b>Diagnostic Treatment Pairs (DTP)</b></p> <ul style="list-style-type: none"><li>• Defined in the DTP list on the Council for Medical Schemes' website. The Regulations to the Medical Schemes Act provide a long list of conditions identified as PMB conditions</li><li>• The list is in the form of Diagnosis and Treatment Pairs. A DTP links a specific diagnosis to a treatment and therefore broadly indicates how each of the 270 PMB conditions should be treated and covered</li></ul>	<p><b>26 Chronic Conditions</b></p> <ul style="list-style-type: none"><li>• The Chronic Disease List (CDL) specifies medication and treatment for these conditions</li><li>• To ensure appropriate standards of healthcare an algorithm published in the Government Gazette can be regarded as benchmarks, or minimum standards for treatment</li></ul>

## WHY PMBs?

PMBs were created to:

- Guarantee medical scheme members and beneficiaries with continuous care for these specified diseases. This means that even if a member's benefits have run out, the medical scheme has to pay for the treatment of PMB conditions
- Ensure that healthcare is paid for by the correct parties. Medshield members with PMB conditions are entitled to specified treatments which will be covered by the Scheme

This includes treatment and medicines of any PMB condition, subject to the use of the Scheme's Designated Service Provider, treatment protocols and formularies.

## WHY Designated Service Providers are important?

A Designated Service Provider (DSP) is a healthcare provider (doctor, pharmacist, hospital, etc) that is Medshield's first choice when its members need diagnosis, treatment or care for a PMB condition. If you choose not to use the DSP selected by the Scheme, you may have to pay a portion of the provider's account as a co-payment. This could either be a percentage based co-payment or the difference between the DSPs tariff and that charged by the provider you went to.

If you choose not to use the DSP selected by your scheme, you may have to pay a portion of the bill as a co-payment.

## QUALIFYING to enable your claims to be paid

- One of the types of codes that appear on healthcare provider accounts is known as International Classification of Diseases ICD-10 codes. These codes are used to inform the Scheme about what conditions their members were treated for, so that claims can be settled correctly
- Understanding your PMB benefit is key to having your claims paid correctly. More details than merely an ICD-10 code are required to claim for a PMB condition and ICD-10 codes are just one example of the deciding factors whether a condition is a PMB
- In some instances you will be required to submit additional information to the Scheme. When you join a medical scheme or in your current option, you choose a particular set of benefits and pay for this set of benefits. Your benefit option contains a basket of services that often has limits on the health services that will be paid for
- Because ICD-10 codes provide information on the condition you have been diagnosed with, these codes, along with other relevant information required by the Scheme, help the Scheme to determine what benefits you are entitled to and how these benefits should be paid
- The Scheme does not automatically pay PMB claims at cost as, in its experience there is a possibility of over-servicing members with PMB conditions. It therefore remains your responsibility, as the member, to contact the Scheme and confirm PMB treatments provided to you

If your PMB claim is rejected you can contact Medshield on 086 000 2120 (+27 10 597 4701) to query the rejection.

## YOUR RESPONSIBILITY as a member

### EDUCATE yourself about:

- The Scheme Rules
- The listed medication
- The treatments and formularies for your condition
- The Medshield Designated Service Providers (DSP)

### RESEARCH your condition

- Do research on your condition
- What treatments and medications are available?
- Are there differences between the branded drug and the generic version for the treatment of your condition?



### DON'T bypass the system

- If you must use a GP to refer you to a specialist, then do so.
- Make use of the Scheme's DSPs as far as possible.
- Stick with the Scheme's listed drugs for your medication

### TALK to us!

- Ask questions and discuss your queries with Medshield.
- Make sure your doctor submits a complete account to Medshield.

### CHECK that your account was paid

- Follow up and check that your account is submitted within four months and paid within 30 days after the claim was received (accounts older than four months are not paid by medical schemes)

## IMPORTANT to note

When diagnosing whether a condition is a PMB, the doctor should look at the signs and symptoms at point of consultation. This approach is called a diagnosis-based approach.

- Once the diagnosis has been made, the appropriate treatment and care is decided upon as well as where the patient should receive the treatment i.e. at a hospital, as an outpatient, or at a doctor's rooms
- Only the final diagnosis will determine if the condition is a PMB or not
- Any unlimited benefit is strictly paid in accordance with PMB guidelines and where treatment is in line with prevailing public practice

## HEALTHCARE PROVIDERS' responsibilities

Doctors do not usually have a direct contractual relationship with medical schemes. They merely submit their accounts and if the Scheme does not pay, for whatever reason, the doctor turns to the member for the amount due. This does not mean that PMBs are not important to healthcare providers or that they don't have a role to play in its successful functioning. Doctors should familiarise themselves with ICD-10 codes and how they correspond with PMB codes and inform their patients to discuss their benefits with their scheme, to enjoy guaranteed cover.

### How to avoid rejected PMB claims?

- Ensure that your doctor (or any other healthcare service provider) has quoted the correct ICD-10 code on your account. ICD-10 codes provide accurate information on your diagnosis
- ICD-10 codes must also be provided on medicine prescriptions and referral notes to other healthcare providers (e.g. pathologists and radiologists)
- The ICD-10 code must be an exact match to the initial diagnosis when your treating provider first diagnosed your chronic condition or it will not link correctly to pay from the PMB benefit
- When you are registered for a chronic condition and you go to your treating doctor for your annual check-up, the account must reflect the correct ICD-10 code on the system. Once a guideline is triggered a letter will be sent to you with all the tariff codes indicating what will be covered from PMB benefits
- Only claims with the PMB matching ICD-10 code and tariff codes will be paid from your PMB benefits. If it does not match, it will link to your other benefits, if available
- Your treatment must be in line with the Medshield protocols and guidelines

## PMB CARE templates

The law requires the Scheme to establish sound clinical guidelines to treat ailments and conditions that fall under PMB regulation. These are known as ambulatory PMB Care templates.

The treatment protocol is formulated into a treatment plan that illustrates the available number of visits, pathology and radiology services as well as other services that you are entitled to, under the PMB framework.

### TREATMENT Plans

Treatment Plans are formulated according to the severity of your condition. In order to add certain benefits onto your condition, your Doctor can submit a clinical motivation to our medical management team.

When you register on a Managed Care Programme for a PMB condition, the Scheme will provide you with a Treatment Plan.

### When you register for a PMB condition, ask for more information on the Treatment Plan set up for you.

The treatment protocol for each condition may include the following:

- The type of consultations, procedures and investigations which should be covered
- These will be linked to the condition's ICD-10 code(s)
- The number of procedures and consultations that will be allowed for a PMB condition can be limited per condition for a patient

The frequency with which these procedures and consultations are claimed can also be managed.

## Addendum A

### INFERTILITY INTERVENTIONS AND INVESTIGATIONS

Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes Act 131 of 1998 in Addendum A paragraph 9, code 902M. This benefit will include the following procedures and interventions:

Hysterosalpinogram	Rubella
Laparoscopy	HIV
Hysteroscopy	VDRL
Surgery (uterus and tubal)	Chlamydia
Manipulation of the ovulation defects and deficiencies	Day 21 Progesteron
Semen analysis (volume, count, mobility, morphology, MAR-test)	Basic counselling and advice on sexual behaviour
Day 3 FSH/LH	Temperature charts
Oestradoil	Treatment of local infections
Thyroid function (TSH)	Prolactin

## Addendum B

### PROCEDURES AND TESTS IN PRACTITIONERS' ROOMS

Breast fine needle biopsy	Prostate needle biopsy
Vasectomy	Circumcision
Excision Pterygium with or without graft	Excision wedge ingrown toenail skin of nail fold
Excision ganglion wrist	Drainage skin abscess/curbuncle/whitlow/cyst
Excision of non-malignant lesions less than 2cm	

### ROUTINE DIAGNOSTIC ENDOSCOPIC PROCEDURES

Hysteroscopy	Oesophageal motility studies
Upper and lower gastro-intestinal fibre-optic endoscopy	Fibre-optic Colonoscopy
24 hour oesophageal PH studies	Sigmoidoscopy
Cystoscopy	Urethroscopy
Colposcopy (excluding after-care)	Oesophageal Fluoroscopy

