

Access Option - 2018

Access Option - 2019

Plan Type	Hybrid - Savings and Traditional combined	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff
- Day-to-day	Medical Savings Account and additional Scheme benefits	Medical Savings Account and additional Scheme benefits
Overall Annual Maximum	Unlimited	Unlimited
Hospital Benefit		
1 Private Hospital Care	Netcare Private Hospital Network, subject to Scheme approval	Netcare Private Hospital Network, subject to Scheme approval
2 Co-payment	Certain procedures and Endoscopies (R1000 - R5000)	Certain procedures and Endoscopies (R1000 - R5000)
3 Oncology	Limited to PMB conditions and DSP protocols	Limited to PMB conditions and DSP protocols
4 Organ Transplants	Limited to PMB's at DSP	Limited to PMB's at DSP
5 Dialysis	Unlimited at Preferred Provider, PMB's only	Unlimited at Preferred Provider, PMB's only
6 Maternity - Natural Birth	Limited to 2 days and 1 night at DSP. Home delivery: R4 220 per pregnancy	Limited to 2 days and 1 night at DSP. Home delivery: R4 439 per pregnancy
- Elective Ceasarean	Limited to 3 days and 2 nights at DSP	Limited to 3 days and 2 nights at DSP
7 To take home medication	Limited to 5 days supply per event	Limited to 5 days supply per event
8 Psychiatric Hospitalisation	PMB's at State Hospital	PMB's at State Hospital, 21 days or 15 out-patient visits pb
Radiology/Pathology/Prosthesis		
1 Basic Radiology	100% of Scheme Tariff, subject to PMB's and protocols	100% of Scheme Tariff, subject to PMB's and protocols
2 MRI, CT & PET Scans	Limited to 2 per beneficiary per annum, subject to pre-authorization	Limited to 2 per beneficiary per annum, subject to pre-authorization, protocols and PMBs
3 Pathology	100% of Scheme Tariff, subject to PMB's and protocols	100% of Scheme Tariff, subject to PMB's and protocols
4 Internal Prosthesis	Limited to PMB's and R27 958 p/f, sublimits apply	Limited to PMB's and R29 412 p/f, sublimits apply
5 External Appliances/Prosthesis	Combined with Internal Prosthesis, sublimits apply, Appliances limit R5 908	Combined with Internal Prosthesis, sublimits and PMBs apply, Appliances limit R6 315 for PMBs only.
Sub Acute Facilities		
1 Hospice	Limited to 14 days p/subject to PMB's & DSP	Limited to 14 days p/subject to PMB's & DSP
2 Nursing	Combined with Hospice benefit, only in lieu of hospitalisation	Combined with Hospice benefit, only in lieu of hospitalisation
3 Ambulance Services	Unlimited - Netcare 911	Unlimited - Netcare 911
Chronic Benefit		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies	Unlimited - Preferred Provider & Formulary applies
Additional chronic conditions	No benefit	No benefit
Day-to-day Benefit		
Overall Annual Maximum	Individual limits per service category	MSA plus Individual limits per service category
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	20% MSA: PM: R5 484, AD: R4 716, C: R1 068	20% MSA: PM: R5 652, AD: R4 872, C: R1 104
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
GP's and medication		
1 General Practitioners	Subject to available MSA. 6 Additional visits p/f once MSA depleted	Subject to available MSA. 6 Additional visits p/f once MSA depleted
2 Specialists	Subject to available MSA. GP referral required	Subject to available MSA. GP referral required. Additional 2 specialist visits per pregnancy.
3 Prescribed Medication	Subject to available MSA, sublimit of R1 794 p/m and R4 431 p/f	Subject to available MSA, sublimit of R1 887 p/m and R4 661 p/f
4 Pharmacy Advised Medicine	Paid from MSA to maximum R90 per script	Paid from MSA to maximum R95 per script, included in Acute medicines limit
Radiology & Pathology		
1 Basic Radiology	Subject to available MSA, subject to PMB's and protocols	Subject to available MSA, subject to PMB's and protocols
2 MRI, CT & PET Scans	Combined with In-hospital benefit limit	Combined with In-hospital benefit limit
3 Pathology	Subject to available MSA, subject to PMB's and protocols	Subject to available MSA, subject to PMB's and protocols
Dental Benefit		
1 Conservative Dentistry	Not from MSA. Subject to DSP, subject to protocols	Not from MSA. Subject to DSP, subject to protocols
2 Specialised Dentistry	Subject to PMB's. Non-PMB's paid from MSA	Subject to PMB's. Non-PMB's paid from MSA
Optical Benefit		
1 Examination	PPN DSP: Limited to 1 consultation per beneficiary every 24 months	PPN DSP: Limited to 1 consultation per beneficiary every 24 months
2 Lenses	PPN DSP: Single vision R175, Bifocal/ Multifocal R380 per lens x 24 months	PPN DSP: Single vision R175, Bifocal/ Multifocal R410 per lens x 24 months
3 Frames	PPN. One pair every 24 months, R315 limit	PPN. One pair every 24 months, R548 pb
4 Contact Lenses	PPN. One set every 24 months, R840 limit or frames	PPN. One set every 24 months instead of glasses, R900 limit pb
Auxiliary Services		
1 Physiotherapy	Subject to PMB's. Non-PMB's from available MSA	Subject to PMB's. Non-PMB's from available MSA
2 Psychiatry	Limited to PMB's. Non-PMB's from MSA	Limited to PMB's. Non-PMB's from MSA
3 Psychology	Limited to PMB's. Non-PMB's from MSA	Limited to PMB's. Non-PMB's from MSA
4 HIV/AIDS	Unlimited, subject to registration & DSP	Unlimited, subject to registration & DSP
Financial and Demographic		
1 Date of information	Council for Medical Schemes Report 1/10/2017	Council for Medical Schemes Report 1/10/2017
2 Principal Members	Scheme - 25 528 Step Options - 276	Scheme - 25 528 Step Options - 276
3 Administrator	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd	Thebe Ya Bophelo Healthcare Administrators (Pty) Ltd
4 Scheme (Option) age profile	Average age- 31.3 (29.8); Pensioner %- 3.9% (4.2%)	Average age- 31.3 (29.8); Pensioner %- 3.9% (4.2%)
5 Solvency ratio Scheme growth	Solvency- 25.1% 2016 Scheme growth- -1.6%	Solvency- 25.1% 2016 Scheme growth- -1.6%
6 Past Scheme increases	2014- 9.1%, 2015- 8.75%, 2016- 5.4%, 2017- 10.7%, 2018- 9.0%	2015- 8.75%, 2016- 5.4%, 2017- 10.7%, 2018- 9.0%, 2019- 3.0%
Contributions		
Salary	All	All
Principal	2283	2356
Adult	1966	2029
Child	444	458

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.