

2019 Benefits & Contribution Adjustments



MediSaver

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| Adult Vaccination | Limit increased to R360 per family |
| Alternatives to Hospitalisation - Terminal Care Benefit | Sub-limit increased to R33 500 per family |
| Appliances General, Medical and Surgical | Limit increased to R8 900 per family |
| Dental - Plastic Dentures | Requires pre-authorization |
| Flu Vaccination | Limit increased to R95 per beneficiary |
| Maxillo-Facial and Oral Surgery | Limit increased to R17 700 per family |
| Medshield Hospital Network | Amendments to the Hospital listing |
| Mental Health - Consultations and Visits - Out-of-Hospital | Limit increased to R4 470 per family |
| Mental Health - In-Hospital | Limit increased to R37 500 per family |
| Oncology Medicine | Subject to Oncology Limit |
| Optometric refraction (eye test) | 1 test per beneficiary per 24 month optical cycle Subject to the Personal Savings Account |
| Optical Readers | Limit increased to R160 per beneficiary |
| Oral Contraceptive Medication (Birth Control) | Limit increased to R160 per month per female beneficiary |
| Personal Savings Account | Allocation from 20% to 15% |
| Pathology - Allergy and vitamin D testing | Only allowed Out-of-Hospital |
| Pharmacy Advised Therapy | Script limit increased to R210 per script |
| Physiotherapy In-Hospital (Specifically Authorised) | R2 500 per beneficiary per annum |
| Prosthesis and Devices Internal | Sub-limit for hips and knees: R30 000 per beneficiary - subject to Prosthesis and Devices Internal Limit (global fee) |
| Refractive Surgery | Limit increased to R8 380 per family |
| Rehabilitation For Substance Abuse | Limit increased to R13 400 per family |
| Specialised Dentistry | Limit increased to R11 180 per family |
| Specialised Radiology (In and Out-of-Hospital) | Limit increased to R17 750 per family |

| MEDISAVER | Monthly Contribution | Savings (Included In Contribution) |
|------------------|----------------------|------------------------------------|
| Principal Member | R3 180 | R477 |
| Adult Dependand | R2 664 | R400 |
| Child* | R777 | R117 |

*Contribution rate is applicable to the members first, second and third biological or legally adopted children only, excluding students.

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

THE FOLLOWING SERVICES WILL ATTRACT UPFRONT CO-PAYMENTS:

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| Non-PMB Specialised Radiology including PET and PET-CT scan | 10% upfront co-payment |
| Specialised Drugs for Oncology, non-Oncology and Biological Drugs | 20% upfront co-payment |
| Non-PMB Internal Prosthesis and Devices | 25% upfront co-payment |
| Voluntary use of a non-Medshield Network Hospital | 25% upfront co-payment |
| Voluntary use of a non-Medshield Network Hospital - Mental Health | 25% upfront co-payment |
| Voluntary use of a non-Medshield Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant | 25% upfront co-payment |
| Voluntary use of a non-DSP for HIV & AIDS related medication | 40% upfront co-payment |
| Voluntary use of a non-DSP or a non-Medshield Pharmacy Network | 40% upfront co-payment |
| Voluntarily obtained out of formulary medication | 40% upfront co-payment |
| Voluntary use of a non-ICON provider - Oncology | 40% upfront co-payment |
| Voluntary use of a non-DSP provider - Chronic Renal Dialysis | 40% upfront co-payment |

IN-HOSPITAL PROCEDURAL UPFRONT CO-PAYMENTS

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| Endoscopic procedures | R1 500 upfront co-payment |
| Hernia Repair (except in infants) | R3 000 upfront co-payment |
| Laparoscopic procedures | R3 500 upfront co-payment |
| Arthroscopic procedures | R3 500 upfront co-payment |
| Wisdom Teeth | R3 500 upfront co-payment |
| Nissen Fundoplication | R5 000 upfront co-payment |
| Hysterectomy | R5 000 upfront co-payment |
| Functional Nasal surgery | R5 000 upfront co-payment |
| Back and Neck surgery | R7 000 upfront 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.

The Medshield Specialist Network list shall be as designated in writing by the Scheme from time to time.

Medshield Medical Scheme Rule 16.2 indicates that a member is entitled to change from one benefit option to another provided that the change is made with effect 1 January of any financial year, therefore mid-year option changes are not permitted.