



## New Generation/Hybrid

- Ideal for younger people who can manage their medical expenses.
- Unlimited hospitalisation at network hospitals (all Netcare or Life Healthcare).
- Major Medical Occurrences covered at 100% MST.
- Elective back surgery (incl. spinal fusion), facet joint injections, rhizotomy, hysterectomy and joint replacement covered.
- Prosthesis benefit of R3 200 per family per annum, no pre-determined co-payment, subject to DSP and reference price, enabling member to purchase gap cover.
- Varicose veins and Reflux surgery (including the Hiatal hernia) covered according to PMB entitlement.
- Maternity;
  - When a child is born by means of a natural delivery, mom will be rewarded with 3 days' stay in a private room instead of a general ward;
  - Cover the cost of a Midwife during pregnancy;
  - Water births payable (excluding equipment);
  - A benefit of R1 180 to cover any short payment/co-payment for certain maternity related services. (Refer to Health Booster).
- Smart Baby program;
  - Baby and Childcare book and fridge magnet (first pregnancy on Scheme).
- Health Booster;
  - Ante-natal vitamins R1 990;
  - Ante-natal classes R1 990 (first pregnancy);
  - Malaria medication R380 pbpa;
  - Pap smear (GP or Gynaecologist visit/Pathology/Pelvic sonar);
  - HPV vaccine paid at Single Exit Price (2 x vaccinations for girls aged 9-14 years) Valued at approximately R1 713;
  - Baby growth assessments (0-35 months) 3 consults per annum, max of 9 consults per period.
- Easy-ER available to all registered beneficiaries.
- Medical Savings equal to 7.3% of the risk contribution.
- Additional day-to-day benefits over and above medical savings;
  - No sublimit applicable for over-the-counter medicine or optical (subject to day-to-day benefit);
  - Day-to-day Risk benefit and Medical Savings equal to (PM=R4 714, AD=R3 109, CD=R1 441 – Total for PM, AD and 2 CD=R10 705).
- 26 CDL PMB chronic illness conditions;
  - Hormone Replacement Therapy (HRT) additional to CDL;
  - HIV/Aids treated like a CDL.
- 3 Additional chronic conditions' medicine covered at 90% MST (subject to MMAP) for children up to the age of 21 years from the chronic medicine benefit;
  - Acne;
  - ADHD/ADD/Hyperkinesis;
  - Rhinitis.
- Conservative Dentistry;
  - Paid at 100% MST;
  - Based on clinical necessity and not subject to day-to-day;



- Fillings/extractions/x-rays/root canal therapy (RCT)/oral hygiene/plastic dentures
- General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment.
- Colonoscopy and/or Gastroscopy / Sigmoidoscopy / Cystoscopy / Hysteroscopy / Arthroscopy / Laparoscopy;
  - No co-payment if done in DSP Hospital / Provider's rooms.
- Specialist Network – OneCare.
- Contraceptive devices payable from the medical appliance benefit (e.g. Mirena approximately to the value of R3 156).
- Additional benefits at no additional cost;
  - Easy-ER;
  - Health Booster;
  - Smart Baby;
  - Disease Risk Management.
- Document Based Care (DBC) available for conservative treatment of back and neck pain, in lieu of surgery.
- Spouse/Partner younger than 27 years, who is a registered student, billed at child dependent rates and benefits will accrue accordingly;
  - Possible annual saving (R1 331 (AD) – R661 (CD)=R670\*12=R8 040.
- Members only pay for a maximum of 3 child dependents – benefits accrue accordingly (applicable to day-to-day only).
- Emergency transport Netcare 911 – should member contact alternative service provider voluntarily, member liable for 20% of the cost.
- Online Call Centre chat facility available weekdays, 08:00-19:00 via the KeyHealth mobile app.

## Enhancements for 2020

- Benefit amounts increased with approximately 5.1%.
- Medical Scheme Tariff increased with 5.1%.
- Contributions increased with 6%.
- Weighted average contribution increases on all options 8.5%.
- Health Booster – 1 additional Paediatrician visit baby's second year.
- Health Booster – certain baby related appliances (baby monitor/breast pump/nose cleaner/thermometer) could be paid from the short payments/co-payments to the value of R1 180.
- MRI/CT scan co-payment reduced from R1 560 to R1 000 per scan in- and out-of-hospital.
- Specialised Dentistry;
  - Orthodontic treatment payable at 80% MST of total treatment amount. No maximum amount per treatment plan.

## Contributions – Equilibrium

Option	PM	AD	CD
Equilibrium Risk	1 998	1 234	613
Equilibrium MSA	157 (1 884)	97 (1 164)	48 (576)
Equilibrium Total	2 155	1 331	661
2019/2020*	122	76	38

\*Rand value difference between 2019 and 2020 contributions

## What does KeyHealth offer you?

Most medical schemes give you reasons why you should join them. The irony is that these reasons are almost always the same. At KeyHealth we look at things a little bit differently as we try to keep things as simple as possible. That is why we won't provide you with vague and confusing reasons why you should choose KeyHealth, but rather give you the facts about what you will get if you make the smart, simple choice and join KeyHealth today.

We guarantee that you will get a medical scheme that:

- Is big enough to provide you with stability and the peace-of-mind that your healthcare needs will be looked after properly, but not so big that you will feel like just a number.
- Is financially sound, sustainable and complies with, and even exceeds, the 25% statutory solvency or reserve requirement.
- Has an administration cost component that is much lower than the industry average which means that more money is available to spend on your healthcare benefits.
- Offers you pure and authentic medical cover – in other words, no loyalty programs or frivolous add-ons that you don't need but definitely pay extra for.
- Understands that members are different and therefore provide various ways in which you can interact with the Scheme depending on your preference – these include the traditional ways (e.g. telephone and e-mail) as well as the modern-day tools such as a mobile app, a user-friendly website and an online, real-time chat facility.

It gets even better. We believe it is important to look after all our members and to provide them with innovative products and benefits that will add value to their lives as well as to their pockets. In terms of benefits you are therefore guaranteed to get the following when you join KeyHealth:

- Access to the unique, free Easy-ER benefit for all beneficiaries. This should give you peace of mind for those unexpected emergency situations.
- Additional preventative care/health screening benefits in excess of R31 530 for the whole family on the Health Booster which will not affect your normal day-to-day and/or savings benefit allocation.
- An exciting maternity program for expectant mothers.
- A benefit of R1 180 to cover any short payment/co-payment for certain maternity related products. (Refer to Health Booster)
- A Disease Risk Management (DRM) program that is designed to improve the well-being of members affected by chronic disease conditions.
- Adult dependants under the age of 27, who are studying and in a committed relationship with the principal member, will pay child dependant rates.
- If you are diagnosed with a dreaded disease, KeyHealth will allow you to upgrade at any time during the year. This is almost unheard of in industry!
- Unlike many other schemes, our dental benefits on our options (except Origin and Essence) are in addition to your day-to-day or savings allocation.

*So, what are you waiting for? Visit our website at [www.keyhealthmedical.co.za](http://www.keyhealthmedical.co.za) or speak to your financial advisor and join KeyHealth today.*

