

2020 Benefits & Contribution Adjustments



MediPlus

	PRIME	COMPACT
Adult Vaccination	Limit increased to R380 per family	Limit increased to R380 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R59 850 per family	Limit increased to R59 850 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 000 per family	Sub-limit increased to R35 000 per family
Appliances General, Medical and Surgical	Limit increased to R8 750 per family	Limit increased to R8 750 per family
Consultations and Visits Out-of-Hospital: Private Nurse Practitioners (Subject to the use of the SmartCare Nurse Network compulsory from Rand one)	Unlimited	Unlimited
Consultations and Visits Out-of-Hospital: Nurse-led Videomed GP Practitioners (Subject to the use of the SmartCare Videomed GP Network)	1 per family subject to the Overall Annual Limited and thereafter subject to the Day-to-Day Limit	1 per family subject to the Overall Annual Limited and thereafter subject to the Day-to-Day Limit
Family Practitioner Consultations and visits	Each beneficiary can nominate a Family Practitioner (FP) from the Medshield FP Network to a maximum of two Family Practitioners per beneficiary. Subject to Day-to-Day Limit for your nominated Family Practitioner	Each beneficiary must nominate a Family Practitioner (FP) from the Medshield FP Network to a maximum of one Family Practitioner per beneficiary. Subject to Day-to-Day Limit for your nominated Family Practitioner
Additional Family Practitioner consultations and visits to your nominated provider (only when your Day-to-Day Limit has been exhausted)	2 visits per family from the Overall Annual Limit. Subject to the Medshield FP Network and visit must be to the nominated Family Practitioner (FP)	2 visits per family from the Overall Annual Limit. Subject to the Medshield FP Network and visit must be to the nominated Family Practitioner (FP)
Out-of-Network FP consultations and visits/emergency (When you have not consulted your nominated FP)	Limited to Day-to-Day Limit	2 visits per family, limited to and included in the Day-to-Day Limit. Thereafter a 40% co-payment will apply
Consultations and Visits: Medical Specialists Out-of-Hospital	2 visits per family limited to and included in the Overall Annual Limit	2 visits per family subject to the referral authorisation by the nominated Network FP. Limited and included in the Overall Annual Limit. Thereafter limited to the Day-to-Day Limit. Non-referral will result in a 40% co-payment
Contraceptive Medication (Birth Control)	Limit increased to R170 per month per female beneficiary	Limit increased to R170 per month per female beneficiary
Day-to-Day Limits	Limit increased to M0 R7 950 Limit increased to M+1 R11 100 Limit increased to M+2 R12 450 Limit increased to M+3 R14 000 Limit increased to M+4 R15 350	Limit increased to M0 R7 950 Limit increased to M+1 R11 100 Limit increased to M+2 R12 450 Limit increased to M+3 R14 000 Limit increased to M+4 R15 350
Dentistry: Specialised Hospital Network	Limit increased to R11 800 per family Medshield Prime Hospital Network	Limit increased to R11 800 per family Medshield Compact Hospital Network
Maxillo-Facial and Oral Surgery	Limit increased to R15 200 per family	Limit increased to R15 200 per family
Medication: Chronic	Limit increased to R6 325 per beneficiary and R12 650 per family Medshield Pharmacy Network	Limit increased to R6 325 per beneficiary and R12 650 per family Medshield Compact DSP
Chronic Medication DSP	Script limit increased to R220 per script	Script limit increased to R220 per script
Medication: Pharmacy Advised Therapy - Included in Day-to-Day Limits	Script limit increased to R220 per script	Script limit increased to R220 per script
Mental Health: In-Hospital	Limit increased to R29 400 per family	Limit increased to R29 400 per family
Oncology Limit	Limit increased to R240 000 per family	Limit increased to R240 000 per family
Oncology: Medication	Limit increased to R111 000 per family	Limit increased to R111 000 per family
Optical: Frames and/or Lens Enhancements	Limit increased to R550 per beneficiary	Limit increased to R550 per beneficiary
Prosthesis and Devices Internal	Limit increased to R34 500 per beneficiary	Limit increased to R34 500 per beneficiary
Refractive Surgery	Limit increased to R8 800 per family	Limit increased to R8 800 per family
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R12 000 per family	Limit increased to R12 000 per family



MEDSHIELD
medical scheme

MEDIPLUS	PRIME	COMPACT
Principal Member	R3 453	R3 189
Adult Dependant	R2 466	R2 277
Child*	R777	R717

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

THE FOLLOWING SERVICES WILL ATTRACT UPFRONT CO-PAYMENTS:

Non-PMB Specialised Radiology including PET and PET-CT scan	10% upfront co-payment
Specialised Drugs for Oncology, non-Oncology and Biological Drugs	15% upfront co-payment
Non-PMB Internal Prosthesis and Devices	20% 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

Endoscopic procedures	R1 500 upfront co-payment
Functional Nasal surgery	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
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, in addition to the above co-payments.

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.