

2020 Benefits & Contribution Adjustments



MediSaver

Adult Vaccination	Limit increased to R380 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R63 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 000 per family
Appliances General, Medical and Surgical	Limit increased to R9 300 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
Consultations and Visits Out-of-Hospital: Nurse-led Videomed General Practitioners (GP) Subject to the use of the SmartCare Videomed GP Network	1 per family subject to the Overall Annual Limit and thereafter subject to the Personal Savings Account.
Contraceptive Medication (Birth Control)	Limit increased to R170 per month per female beneficiary
Dental: Plastic Dentures	Requires pre-authorization
Dentistry: Specialised	Limit increased to R11 800 per family
Hospital Network	Amendments to the Hospital listing
Maxillo-Facial and Oral Surgery	Limit increased to R18 600 per family
Medication: Pharmacy Advised Therapy	Script limit increased to R220 per script
Mental Health: Consultations and Visits - Out-of-Hospital	Limit increased to R4 700 per family
Mental Health: In-Hospital	Limit increased to R39 300 per family
Mental Health: Rehabilitation For Substance Abuse	Limit increased to R14 100 per family
Oncology	Limit increased to R315 000 per family
Oncology: Medication	Limit increased to R210 000 per family
Oncology: PET Scan	Limit increased to R20 000 per family
Prosthesis and Devices Internal	Limit increased to R41 700 per family
Refractive Surgery	Limit increased to R8 800 per family
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R18 600 per family

MEDISAVER	Monthly Contribution	Savings (Included In Contribution)
Principal Member	R3 462	R519
Adult Dependant	R2 868	R430
Child*	R843	R126

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



MEDSHIELD
medical scheme

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	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

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, 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.