

2020 Benefits & Contribution Adjustments



MediValue

| | PRIME | COMPACT |
|--|--|---|
| Adult Vaccination | Limit increased to R380 per family | Limit increased to R380 per family |
| Alternatives to Hospitalisation: Terminal Care Benefit | Sub-limit increased to R11 650 per family | Sub-limit increased to R11 650 per family |
| Appliances General, Medical and Surgical | Limit increased to R2 500 per family | Limit increased to R2 500 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 no benefit | 1 per family subject to the Overall Annual Limited and thereafter no benefit |
| 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 Practitioners 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. Subject to the Medshield FP Network and visit must be to the nominated Family Practitioner (FP) | 2 visits per family. 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 | 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. Thereafter limited to the Day-to-Day Limit. | 2 visits per family, subject to the referral authorisation by the nominated Network FP. Limited to 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 R5 380 Limit increased to M+1 R6 390 Limit increased to M+2 R7 190 Limit increased to M+3 R8 360 Limit increased to M+4 R9 270 | Limit increased to M0 R5 380 Limit increased to M+1 R6 390 Limit increased to M+2 R7 190 Limit increased to M+3 R8 360 Limit increased to M+4 R9 270 |
| Dentistry: Basic | Limit increased to R1 600 per family | Limit increased to R1 600 per family |
| Dentistry: Specialised | Limit increased to R5 870 per family | Limit increased to R5 870 per family |
| Hospital Network | Medshield Prime Hospital Network | Medshield Compact Hospital Network |
| Maxillo-Facial and Oral Surgery | Limit increased to R6 700 per family | Limit increased to R6 700 per family |
| Medication: Chronic DSP | Medshield Chronic Network | Medshield Compact DSP |
| Medication: Pharmacy Advised Therapy - Included in Day-to-Day Limits | Script limit increased to R220 per script | Script limit increased to R220 per script |
| Optical: Frames and/or Lens Enhancements | R350 per beneficiary limited to and included in the Optical Limit | R350 per beneficiary limited to and included in the Optical Limit |
| Specialised Radiology (In and Out-of-Hospital) | Limit increased to R8 850 per family | Limit increased to R8 850 per family |



MEDSHIELD
medical scheme

| MEDIVALUE | PRIME | COMPACT |
|------------------|---------------|---------------|
| Principal Member | R2 103 | R1 902 |
| Adult Dependant | R1 836 | R1 662 |
| Child* | R591 | R534 |

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

THE FOLLOWING SERVICES WILL ATTRACT UPFRONT CO-PAYMENTS:

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| Non-PMB Specialised Radiology | 8% 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 for Chronic Medication | 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 or non-Medshield Pharmacy Network | 40% upfront co-payment |

IN-HOSPITAL PROCEDURAL UPFRONT CO-PAYMENTS

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|-----------------------------------|----------------------------------|
| Endoscopic Procedures | R2 000 upfront co-payment |
| Functional Nasal surgery | R2 000 upfront co-payment |
| Hernia Repair (except in infants) | R3 000 upfront co-payment |
| Laparoscopic procedures | R4 000 upfront co-payment |
| Arthroscopic procedures | R4 000 upfront co-payment |
| Wisdom Teeth | R4 000 upfront co-payment |
| Nissen Fundoplication | R5 000 upfront co-payment |
| Hysterectomy | R5 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.