

2020 Benefits & Contribution Adjustments



PremiumPlus

Adult & Travel Vaccination	Limit increased to R1 500 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R126 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 200 per family
Appliances, General, Medical and Surgical	Limit increased to R5 950 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
Dentistry Specialised	Limit increased to R17 300 per family
Maxillo-Facial and Oral Surgery	Limit increased to R17 300 per family
Medication: Chronic	Limit increased to R14 000 per beneficiary and R28 000 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 R52 500 per family
Mental Health: Rehabilitation For Substance Abuse	Limit increased to R14 000 per family
Oncology: Medication	Limit increased to R333 900 per family
Oncology: PET Scan	Limit increased to R21 200 per family
Prosthesis and Devices Internal	Limit increased to R59 500 per family
Refractive Surgery	Limit increased to R17 000 per family
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R25 200 per family
Threshold Benefit - Out-of-Hospital	Member R17 500 Adult Dependant R16 100 Child Dependant R3 300**

PREMIUM PLUS	Monthly Contribution	Savings (Included In Contribution)
Principal Member	R5 943	R1 189
Adult Dependant	R5 448	R1 090
Child*	R1 137	R227

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

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



MEDSHIELD
medical scheme

THE FOLLOWING SERVICES WILL ATTRACT UPFRONT CO-PAYMENTS:

Non-PMB PET and PET-CT scan	10% upfront co-payment
Non-PMB Internal Prosthesis and Devices	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 000 upfront co-payment
Functional Nasal surgery	R1 000 upfront co-payment
Laparoscopic procedures	R2 000 upfront co-payment
Arthroscopic procedures	R2 000 upfront co-payment
Wisdom Teeth	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Back and Neck surgery	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.