

Benefits and Contributions 2011



Primary 2011	Affordable 2011	Full Budget 2011
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Gap Cover	No	No	Yes
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Day to Day benefits

Includes: General Practitioners, Specialists, Acute medicines, Pathologists, Radiologist & Physiotherapists

Out-of-Hospital			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Member	R 4,240	R 7,420	R 12,190
Member +1	R 6,360	R 10,600	R 16,430
Member +2	R 7,420	R 12,190	R 18,550
Member +3	R 8,480	R 13,250	R 20,670
Member +4	R 9,540	R 14,840	R 22,790
Member +5	R 10,600	R 16,430	R 24,910
Member +6+	R 11,660	R 18,020	R 27,030

In-Hospital			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Limit	Within Hospital Limit	No Limit	No Limit

Specialists

In-Hospital			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	300% Sizwe Rates

Co-payment: General Practitioners

Out-of-Hospital			
20% Co-payment applies to General Practitioners after the following stipulated number of visits:	Member: 4 Member +1 : 9 Member +2 : 12 Member +3 : 14 Member +4 : 15 Member +5 : 16 Member +6+ : 17	Member : 7 Member +1 : 14 Member +2 : 16 Member +3 : 18 Member +4 : 20 Member +5 : 21 Member +6+ : 22	Member : 12 Member +1 : 20 Member +2 : 25 Member +3 : 29 Member +4 : 30 Member +5 : 31 Member +6+ : 32

Co-payment: Specialists

Out-of-Hospital			
20% Co-payment applies to Specialists after the stipulated number of visits:	Member : 2 Member +1 : 6 Member +2 : 7 Member +3 : 8 Member +4 : 9 Member +5 : 10 Member +6+ : 11	Member : 4 Member +1 : 8 Member +2 : 9 Member +3 : 10 Member +4 : 11 Member +5 : 12 Member +6+ : 13	Member : 7 Member +1 : 12 Member +2 : 15 Member +3 : 16 Member +4 : 17 Member +5 : 19 Member +6+ : 20

Acute Medicines - Sub Limit

Member	R 1,590	R 3,074	R 4,134
Member +1	R 2,862	R 4,558	R 7,208
Member +2	R 3,180	R 5,406	R 8,374
Member +3	R 3,604	R 5,830	R 9,540
Member +4	R 3,710	R 6,678	R 10,176
Member +5	R 3,922	R 6,890	R 10,706
Member +6+	R 4,240	R 7,102	R 11,236

Benefits and Contributions 2011

Radiology			
In Hospital			
% Benefit	100% Sizwe Rates Within Hospital Limit	100% Sizwe Rates No Limit in Hospital	100% Sizwe Rates No Limit in Hospital
General Radiology Limit			
Specialised Radiology (Separate Limit for MRI/CT/Angiograms combined In and Out of Hospital)	R 13,165	R 20,034	R 26,330
Pathology			
In Hospital			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Limit	Within Hospital Limit	Within Hospital Limit	Within Hospital Limit
Dentistry			
Conservative Dentistry			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Consultations, Oral Hygiene, Extractions, Fillings	2 general check ups a year per beneficiary. Motivation may be requested for extensive restorative treatment plans (fillings)	2 general check ups a year per beneficiary. Motivation may be requested for extensive restorative treatment plans (fillings)	2 general check ups a year per beneficiary. Motivation may be requested for extensive restorative treatment plans (fillings).
Root Canal Treatment	No Limit	No Limit	No Limit
Plastic Dentures	1 per jaw per beneficiary every 4 years 1 Partial denture per jaw every 2 years	1 per jaw per beneficiary every 4 years 1 Partial denture per jaw every 2 years	1 per jaw per beneficiary every 4 years 1 Partial denture per jaw every 2 years
Metal Frame Dentures	No Benefit	1 frame per beneficiary every 5 years. Pre- authorisation is required.	2 frames per beneficiary every 5 years. Pre- authorisation is required.
Specialised Dentistry			
% Benefit		100% Sizwe Rates	100% Sizwe Rates
Crowns and Bridges	No Benefit	1 crown per family per year. Pre-authorisation is required.	3 crowns per family per year. Pre-authorisation is required.
Orthodontics (Braces)	No benefit	Benefit on pre- authorisation will be applied to cases assessed as severe, as per orthodontic index, for beneficiaries younger than 18 years of age. A 35% co-payment applies.	Benefit on pre- authorisation will be applied to cases assessed as severe, as per orthodontic index, for beneficiaries younger than 18 years of age.
Implants	No Benefit	No Benefit	Clinical restriction. 2 implants to a maximum of R2 000 per implant
Surgery	No pre-notification required for treatment performed in dental rooms.	No pre-notification required for treatment performed in dental rooms.	No pre-notification required for treatment performed in dental rooms.
Dental Hospitalisation			

Benefits and Contributions 2011

% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
General anaesthetic in hospital	Pre-authorisation is required. Admission protocols apply. See exclusion summary.	Pre-authorisation is required. Admission protocols apply. See exclusion summary.	Pre-authorisation is required. Admission protocols apply. See exclusion summary.
Laughing gas in dental rooms	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
4 conscious sedation in rooms	Pre-authorisation is required.	Pre-authorisation is required.	Pre-authorisation is required.
Chronic Medicines Obtain authorisation from CHAMPS - 0860 10 34 55			
Subject to registration on the Chronic Medicine Programme			
% Benefit	100% Tariff	100% Tariff	100% Tariff
Member	Cover for PMB Chronic Conditions, Major Depression & HRT	R 3,892	R 7,727
Member +1		R 7,784	R 15,454
Member +2		R 11,676	R 23,182
Member +3		R 15,569	R 30,909
Member +4		R 19,461	R 38,637
Member +5		R 23,353	R 46,364
Member +6+		R 27,246	R 54,091
Per Beneficiary Limit		R 3,892	R 7,727
Pharmacy Advised Therapy			
% Benefit Limit	Included in day to day cover. Subject to Acute Medication Limit	Included in day to day cover. Subject to Acute Medication Limit	Included in day to day cover. Subject to Acute Medication Limit
Oncology Subject to pre-authorisation and DSPs			
% Benefit Limit	100% of Cost R 60,102 Subject to treatment protocols	100% of Cost R 101,887 Subject to treatment protocols	100% of Cost R 150,255 Subject to treatment protocols
Private Hospitals & Nursing Homes Subject to pre-authorisation, DSPs and Treatment Protocols			
Accommodation % Benefit Limit	100% Sizwe Rates R 750,000	100% Sizwe Rates No Limit	100% Sizwe Rates No Limit
Exclusions	Advanced Laparoscopic, Reconstructive & Cardiac Surgery, Joint Replacements, Spinal Surgery, Breast Reconstructions and Augmentations. PMBs at DSP for these surgeries only	None	None
Dental Hospitalisation	See Dentistry	See Dentistry	See Dentistry
Psychiatric Hospitalisation			
	21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by Clinical Psychologist.	21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by Clinical Psychologist.	21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by Clinical Psychologist.

Benefits and Contributions 2011

Hospital Alternatives: Sub acute, Hospice & Rehabilitation		Subject to Pre-authorization and DSPs		
% Benefit	100% Sizwe Rates R 3,205	100% Sizwe Rates R 4,808	100% Sizwe Rates R 6,410	
Limit				
Provincial Hospitals				
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates	
Limit	Within Hospital Limit	No Limit	No Limit	
Prosthesis				
Surgical and Non-Surgical				
% Benefit	100% of Cost	100% of Cost	100% of Cost	
Limit	R 18,030	R 30,051	R 42,071	
Cardiac Stents				
% Benefit	PMBs only at DSP	100% of Cost	100% of Cost	
Limit	Within Hospital Limit with a limit of 2 per family per annum	3 per family per annum	3 per family per annum	
Medical & Clinical Technologist				
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates	
Member	Included in Specialist limit PMBs	R 1,030	R 1,888	
Member +1+	only at DSP	R 1,888	R 3,033	
Physiotherapy				
In Hospital				
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates	
Member	Within Hospital Limit	No Limit	No Limit	
Member +1+				
Optical				
Eye Test				
% Benefit	100% SAOPTA rates	100% SAOPTA rates	100% SAOPTA rates	
Limit	1 test per beneficiary every 2 years	1 test per beneficiary every 2 years	1 test per beneficiary every 2 years	
Combined Frames and Lenses				
% Benefit	100% of Cost	100% of Cost	100% of Cost	
Member	R 1,248	R 1,717	R 2,633	
Member +1	R 1,373	R 1,917	R 2,747	
Member +2	R 1,459	R 2,117	R 3,176	
Member +3	R 1,574	R 2,289	R 3,319	
Member +4	R 1,659	R 2,346	R 3,491	
Member +5	R 1,717	R 2,404	R 3,548	
Member +6+	R 1,774	R 2,461	R 3,606	
Contact Lenses	1 Pair of permanent contact lenses per beneficiary per 24 month period or 12 pairs of monthly disposable contact lenses per beneficiary per annum			
% Benefit	100% SAOPTA rates	100% SAOPTA rates	100% SAOPTA rates	
Limit	Included in above	Included in above	Included in above	
Refractive Surgery, including Hospitalisation				
% Benefit			100% of Cost	
Limit	No Benefit	No Benefit	R 8, 586 per family less combined frames and lens expenditure	
Blood Transfusions				
% Benefit	100% of Cost	100% of Cost	100% of Cost	
Limit	R 62,964	R 62,964	R 62,964	
Private Nursing				
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates	
Member	R 756	R 1,032	R 1,831	
Member +1+	R 1,144	R 1,803	R 3,062	

Benefits and Contributions 2011

Ambulance			
EUROPE ASSISTANCE SA 0860 11 77 99			
	Contracted Provider	Contracted Provider	Contracted Provider
Mental Health (Psychiatry, Psychology)			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Family	R 3,606	R 6,010	R 11,448
Appliances			
% Benefit	100% of Cost	100% of Cost	100% of Cost
Member	R 756	R 1,032	R 1,831
Member +1+	R 1,144	R 1,803	R 3,090
Hearing Aids			
% Benefit	100% of Cost	100% of Cost	100% of Cost
Limit	R 3,634	R 5,724	R 7,698
	One unit per beneficiary every 2 years	One unit per beneficiary every 2 years	One unit per beneficiary every 2 years
Auxiliary			
Audiology, Chiropractics, Dietetics, Homeopathy, Occupational Therapy, Podiatry, Speech Therapy, Orthoptic Treatment, Social Worker and Educational Psychologists.			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Member	R 721	R 1,030	R 1,917
Member +1+	R 1,144	R 1,860	R 3,262
Alcoholism/Drug Addiction/Narcotism			
Benefit	PMBs at DSPs - 3 day withdrawal treatment at an appropriate facility	PMBs at DSPs - 3 day withdrawal treatment at an appropriate facility	PMBs at DSPs - 3 day withdrawal treatment at an appropriate facility
Organ Transplants & Renal Dialysis			
% Benefit	PMBs at DSPs	100% Sizwe Rates	100% Sizwe Rates
Limit		R 159,127	R 170,956
HIV/Aids			
Register with Sechaba Well-Care, the HIV/AIDS Programme. This includes medication and the cost of blood test for monitoring purposes			
% Benefit	100% Sizwe Rates	100% Sizwe Rates	100% Sizwe Rates
Limit	No limit but subject to treatment protocols PMBs at DSP	No limit but subject to treatment protocols PMBs at DSP	No limit but subject to treatment protocols PMBs at DSP

Subject to approval by the Council for Medical Schemes

2011 CONTRIBUTIONS

Primary 2011				
Income Bracket	Income Category	Principal Member	Adult Dep	Child Dep
0-3000	160	1 098	675	141
3001-7000	170	1 161	725	230
7001+	180	1 417	922	255
Affordable 2011				
Income Bracket	Income Category	Principal Member	Adult Dep	Child Dep
0-4000	270	1 461	1 316	291
4001-12000	280	1 605	1461	323
12001+	290	2 263	2018	446
Full Budget 2011				
Income Bracket	Income Category	Principal Member	Adult Dep	Child Dep
0-5000	360	2 127	1 900	430
5001-8000	370	2 251	2 024	452
8001-15000	380	2 589	2 318	498
15001+	390	2 940	2 669	576

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