

<b>AUXILIARY</b>	
% Benefit	100% Sizwe Rates
Dieticians, Speech Therapists and Occupational Therapists	Pre-authorization required. Subject to PMBs
<b>ALCOHOLISM/DRUG ADDICTION/NARCOTISM</b>	
<b>Subject to PMBs</b>	
Benefit	21 days rehabilitation plus 3 days withdrawal treatment at an appropriate facility
<b>ORGAN TRANSPLANTS &amp; RENAL DIALYSIS</b>	
<b>Subject to pre-authorization, treatment protocols and PMBs at DSPs</b>	
% Benefit	100% Sizwe Rates
Family Limit	R168 675

SAVINGS CARE CONTRIBUTIONS 2015										
Income Band	Income Category	Principal Member			Adult Dependant			Child Dependant		
		Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
R0 - 13 400	580	R1 462	R258	R1 720	R1 266	R224	R1 490	R357	R63	R420
R13 401 +	590	R2 031	R359	R2 390	R1 632	R288	R1 920	R400	R70	R470



Savings Care

0860 100 871 | [www.sizwe.co.za](http://www.sizwe.co.za)



Benefits subject to approval by the Council for Medical Schemes.

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**Disclaimer**

This summary is for information purposes only and does not supercede the rules of the Fund. In the event of any discrepancy between the summary and the rules, the rules will prevail. For a copy of the rules, please go to [www.sizwe.co.za](http://www.sizwe.co.za) or call **0860 10 08 71**.

<b>Prescribed Minimum Benefits:</b> PMBs are paid at cost except where Sizwe has a DSP arrangement in place. No co-payments apply on PMBs. Subject to pre-authorization where applicable, excluding life threatening emergencies.	
<b>DAY-TO-DAY BENEFIT</b>	
Includes: General Practitioners, Specialists (Excluding Psychiatrists), Acute Medicines, Pathologists, Radiologist, Physiotherapists and Maternity	
<b>GENERAL PRACTITIONERS:</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>SPECIALISTS</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>ACUTE MEDICINES AND PHARMACY ADVISORY THERAPY</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>RADIOLOGY AND RADIOGRAPHY</b>	
% Benefit	100% Sizwe Rates
General Radiology/Radiography Limits	Subject to available savings
Specialised Radiology (Separate limit for MRI/CT/Angiograms combined in and out of hospital)	R21 236 per family Pre-authorization required
<b>PHYSIOTHERAPY</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>PATHOLOGY</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
HIV Pathology Tests	Falls within the HIV/Aids Management Programme
<b>DENTISTRY - SUBJECT TO DENTAL MANAGEMENT PROGRAMME - CALL 0860 10 95 56</b>	
<b>Conservative Dentistry</b>	
% Benefit	100% Sizwe Rates
Consultations, Oral Hygiene, Extractions, Fillings	Subject to available savings
Root Canal Treatment	Subject to available savings
Plastic Dentures	Subject to available savings
<b>Specialised Dentistry</b>	
% Benefit	100% Sizwe Rates
Crowns and Bridges	Subject to available savings
Orthodontics (Braces)	Subject to available savings
Metal Frame Dentures	Subject to available savings
<b>Dental Hospitalisation - Subject to pre-authorization and Dental Benefit Management Programme</b>	
% Benefit	100% Sizwe Rates
Limit	No limit. Managed Care protocols apply
<b>OPTICAL</b>	
<b>Choose either spectacles (frames and lenses) OR contact lenses once every 2 years</b>	
Eye Test	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>Frames and Lenses</b>	
% Benefit	100% Sizwe Rates
Crowns and Bridges	Subject to available savings
<b>Contact Lenses</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings

<b>Refractive Surgery, including Radial Keratotomy</b>	
Limit	No benefit
<b>MENTAL HEALTH (PSYCHIATRY, CLINICAL &amp; COUNSELLING PSYCHOLOGY - ONLY IF RELATED TO MENTAL HEALTH). THIS EXCLUDES EDUCATIONAL PSYCHOLOGISTS, SOCIAL WORKERS AND REGISTERED COUNSELLORS</b>	
% Benefit	100% Sizwe Rates
Limit	Limited to PMBs
<b>AUXILIARY</b>	
<b>Audiology, Chiropractics, Dietetics, Homeopathy, Occupational Therapy, Podiatry, Speech Therapy, Social Workers, Educational Psychologists, Clinical Technologists, Biokineticists and Registered Counsellors</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to available savings
<b>MATERNITY</b>	
% Benefit	100% Sizwe Rates
Ante-Natal Consultations	Subject to available savings
Pregnancy Scans	Subject to available savings
Delivery	Pre-authorization is required
Post Natal Services and Midwifery	Pre-authorization is required
<b>APPLIANCES</b>	
% Benefit	100% Sizwe Rates
Member sub-limit	R1 095, subject to available savings
Member +1+ sub-limit	R1 912, subject to available savings
<b>HEARING AIDS</b>	
% Benefit	100% Sizwe Rates
Family Limit	Subject to available savings
<b>CHRONIC BENEFITS</b>	
<b>CHRONIC MEDICINES</b>	
<b>SUBJECT TO PRE-AUTHORISATION - 0860 10 34 55</b>	
<b>Subject to registration on the Chronic Medicine Programme, PMBs, preferred providers and treatment protocols</b>	
% Benefit	100% Sizwe Rates
Limit	PMBs at preferred provider
<b>HIV/Aids</b>	
<b>Members are encouraged to register with the HIV/Aids Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for</b>	
% Benefit	100% Sizwe Rates
Limit	PMBs at preferred provider
	No limit but subject to treatment protocols. PMBs at DSPs
<b>IN-HOSPITAL BENEFITS</b>	
% Benefit	100% Sizwe Rates
Limit	No limit
<b>Ambulance</b>	
	<b>Europ Assist SA 0860 11 77 99</b>
	Contracted Provider
<b>PRIVATE HOSPITALS &amp; NURSING HOMES</b>	
<b>Subject to Treatment and Case Management Protocols and PMBs. Pre-authorization required unless it is a medical emergency.</b>	
<b>Accommodation</b>	
% Benefit	100% Sizwe Rates
Limit	No Limit
Frail Care	No Benefit
Medicine to take home (TTO)	Limited to a supply of 7 days

<b>HOSPITAL ALTERNATIVES</b>	
<b>Subject to Hospital Benefit Management Programme, Disease Management Programme and pre-authorization</b>	
% Benefit	100% Sizwe Rates
Limit	No limit
<b>PROVINCIAL HOSPITAL</b>	
% Benefit	100% UPFS Rates
Limit	No limit
<b>PRIVATE NURSING</b>	
% Benefit	100% Sizwe Rates
Family Limit	R5 097
<b>BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS - Subject to PMBs</b>	
% Benefit	100% Sizwe Rates
Family Limit	R66 742
<b>GENERAL PRACTITIONERS</b>	
% Benefit	100% Sizwe Rates
Limit	No limit
<b>SPECIALISTS</b>	
% Benefit	100% Sizwe Rates
Limit	No limit
<b>RADIOLOGY &amp; RADIOGRAPHY</b>	
% Benefit	100% Sizwe Rates
General Radiology/Radiography	No limit in hospital
Specialised Radiology (Separate Limit for MRI/CT/Angiograms combined In and Out of Hospital)	R21 235 per family. Pre-authorization required
Interventional Radiology	100% Sizwe Rates
<b>PATHOLOGY</b>	
% Benefit	100% Sizwe Rates
Limit	No Limit
HIV Pathology Tests	Falls within the HIV/Aids Management Programme
<b>Dental Hospitalisation</b>	<b>See Dentistry Benefit</b>
<b>Maternity Hospitalisation</b>	<b>See Maternity Benefit</b>
<b>Psychiatric Hospitalisation</b>	<b>Subject to pre-authorization, PMBs and DSPs</b>
	21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by a Clinical/Counselling Psychologist
<b>ONCOLOGY</b>	
% Benefit	100% Sizwe Rates
Family limit	R108 000
<b>PROSTHESIS</b>	
<b>Surgical and Non-Surgical</b>	
% Benefit	100% Sizwe Rates
Family limit	R31 854
<b>Stents</b>	
<b>Cardiac stents</b>	
% Benefit	100% Sizwe Rates
Limit	3 per family per year
<b>Vascular stents</b>	
% Benefit	100% Sizwe Rates
Limit	2 per family per year