



MEDICORE 2020

Your MediCore 2020 Benefits

October 2019

Dear Member

Every year, towards the end of the year, medical aid schemes announce their benefits and contributions for the following year. Upon designing our 2020 benefits, we focused on providing greater access to healthcare by unlocking **better benefits** for members; enabling **low and affordable contribution increases**; and **enhancing member value**.

It's our unwavering belief that every person is entitled to affordable quality medical cover, however keeping medical aid affordable demands a spirit of partnership and cooperation between medical schemes, medical scheme members and healthcare providers. We're in this together, and together we will make healthcare accessible to as many people as possible.

While healthcare inflation is much higher than general consumer inflation and has an impact on the annual contribution increases, we **increased specific benefits with 5% across all benefit options**, and found innovative ways to offer our members value, such as the introduction of SmartCare (nurse-led primary healthcare and video doctor consultations from enabled pharmacies and clinics) as a medical scheme benefit. **Medshield SmartCare** embraces the fourth industrial technological revolution by providing convenient and increased access to quality private healthcare seven days a week, with Videomed doctors who speak 10 different languages.

The Scheme is mindful of the mounting pressures on our members' disposable income due to the depressed economy and the rising costs of living, and affordability remains the Scheme's number one priority. When comparing Medshield's value in terms of contributions for benefits covered, our monthly contribution base is comparatively lower than that of our competitors, for similar if not better benefits.

In line with prudent financial management and to ensure overall sustainability, the Scheme has applied an average weighted gross contribution increase of 9.9% for 2020, with your specific benefit option contribution increase detailed on page 2.

We also enclose your the **2020 MediCore Benefit Guide**. Should you require any further assistance, or an original benefit guide, please visit your closest Medshield regional office or contact our Contact Centre on 086 000 2120, or e-mail us at member@medshield.co.za.

At Medshield it is our social imperative to continuously find ways to lower the cost of healthcare and to ensure the affordability and access to private healthcare for all our members.

We value you as a member and wish you prosperity and good health in the New Year. We look forward to continue serving you in 2020.

Thoneshan Naidoo
Principal Officer | Medshield Medical Scheme

"It is our social imperative to continuously find ways to lower the cost of healthcare and to ensure the affordability and access of private healthcare for all our members."

- Thoneshan Naidoo

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Your 2020 MediCore Contributions



In addressing the healthcare inflation pressures and to ensure the sustainability of the Scheme for our members, the MediCore average contribution increase will be **12.5%** from 1 January 2020 and includes strong benefit enhancements.

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R2 319	R2 610	R291	12.5%
Adult Beneficiary	R1 962	R2 208	R246	12.5%
Child*	R537	R603	R66	12.3%

Example of type of Family Composition cover on MediCore 2020:

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R2 319	R2 610	R291	12.5%
Principal Member + Adult Beneficiary	R4 281	R4 818	R537	12.5%
Principal Member + Adult Beneficiary + 2 Children	R5 355	R6 024	R669	12.5%
Principal Member + Child*	R2 856	R3 213	R357	12.5%

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

Please note: The contributions above exclude any applicable Late Joiner Penalties that may be applied to your membership.

Option Changes

The Scheme Rules allow for option changes to be effected until **31 December 2019, effective 1 January 2020.**

It is important to consider the choice of network providers should you wish to change your benefit option as certain benefit options allow you to choose freely while other options are network restricted.

Simple and convenient way to change your benefit option:

Our **Persal and direct paying members** may change their option telephonically by calling our Contact Centre on 086 000 2120.

Our **Corporate employer members** can download the option change form from the Medshield website on www.medshield.co.za. Once completed this form should be submitted to their HR department to ensure that the request is captured accordingly for the January 2020 contribution adjustment to take place via payroll. Once the changes have taken place, your HR representative will stamp, sign the form and submit your request to the Scheme via e-mail to optionchange@medshield.co.za.

We encourage our members who want to change their benefit option to do so by 20 December 2019 to ensure that the Scheme deducts the correct contribution due for January 2020.

Should your option change reach us after 20 December 2019, there's a possibility that the Scheme may only deduct the correct amount as per your chosen benefit option in February 2020.

In the event that your option change results in a credit due to you, the credit will be offset against your February 2020 contribution. Please note that the Scheme will not refund these credits directly into your bank account.

MediCore 2020 Benefit Adjustments

The following benefit adjustments will be introduced to the MediCore option and is subject to CMS approval. Refer to your 2020 Benefit Guide for a comprehensive list of benefits.

Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R38 300 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 200 per family
Consultations and Visits Out-of-Hospital: Private Nurse Practitioners. Subject to the use of the Smart-Care 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 no benefit
Contraceptive Medication (Birth Control)	Limit increased to R170 per month per female beneficiary
Hospital Network	Subject to the use of the Compact Hospital Network
Maxillo-Facial and Oral Surgery	Limit increased to R11 550 per family
Mental Health: In-Hospital	Limit increased to R33 400 per family
Prosthesis and Devices Internal	Limit increased to R32 100 per family
Specialised Radiology (In and Out-of-Hospital)	R9 000 per family— 10% upfront co-payment for non PMB



MediCore 2020 Co-payments

The following services will attract upfront co-payments:

Non-PMB Specialised Radiology	10% 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 - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	25% upfront co-payment
Voluntary use of a non-Medshield Network Hospital - Mental Health	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 are as below:

Endoscopic procedures	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
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	R8 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.