



MEDIPLUS

Your MediPlus 2020 Benefits

November 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.

Additionally we divided the MediPlus option into two categories and introduced MediPlus Prime and MediPlus Compact. MediPlus Prime will be the current MediPlus option. Members who opt to use the MediPlus Compact category will have the same benefits as the Prime category, but will benefit from a less than 0% contribution increase in 2020 but will be required to follow the healthcare provider networks and rules specifically designed for the access to these specific Network providers.

With affordability at the forefront of our decision making and in the face of the tough economic climate in South Africa, we believe that a -0% increase for members who select the Compact networks will assist in relieving some of the financial pressure on members.

We enclose your **2020 MediPlus Benefit Guide**. Should you require any further assistance, or require 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.

"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 MediPlus Prime & Compact Contributions

MediPlus is the ideal option for individuals who need complete cover for hospital procedures or emergencies, and partial daily healthcare cover. To provide more choice, Medshield has split the MediPlus option into two sub-categories:

MediPlus Prime and MediPlus Compact. All benefits offered and reflected are the same on both categories, but networks, and care coordination, nominating a Family Practitioner and the Family Practitioner-to-Specialist referral process, are **compulsory on MediPlus Compact**.

The MediPlus Prime average contribution increase will be **8.3%**, and the MediPlus Compact category will have a **-0%** contribution increase from 1 January 2020, with both categories boasting strong benefit enhancements. Actually, the Compact contribution is **less than the 2019 MediPlus contribution**.

MediPlus PRIME Contribution:

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R3 189	R3 453	R264	8.3%
Adult Beneficiary	R2 277	R2 466	R189	8.3%
Child*	R717	R777	R60	8.4%

MediPlus COMPACT Contribution:

Type of Beneficiary	2020 Contribution
Principal Member	R3 138
Adult Beneficiary	R2 241
Child*	R705

**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.

MediPlus 2020 Benefit Adjustments

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

BENEFIT	MEDIPLUS PRIME	MEDIPLUS COMPACT
Adult Vaccination	Limit increased to R380 per family	
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R59 850 per family	
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 000 per family	
Appliances, General, Medical and Surgical	Limit increased to R8 750 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 Limited and thereafter subject to the Day-to-Day Limit	
Family Practitioner consultations and visits	Each beneficiary must 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 Compact FP Network to a maximum of one Family Practitioner per beneficiary. The Compact FP Network is applicable from Rand one and is subject to the 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 from the Overall Annual Limit. Subject to the Medshield FP Network and visit must be to the nominated Family Practitioner (FP) <i>*Please note, unfortunately this line was omitted from the printed brochure but remains a benefit on the MediPlus categories</i>	
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	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	
Day-to-Day Limits	Limit increased to M0 R7 950 Limit increased to M+1 R11 100 Limit increased to M+2 R12 450 Limit increased to M+3 R14 000 Limit increased to M+4 R15 350	
Dentistry: Specialised	Limit increased to R11 800 per family	
Hospital Network	Medshield Prime Hospital Network	Medshield Compact Hospital Network
Maxillo-Facial and Oral Surgery	Limit increased to R15 200 per family	
Medication: Chronic	Limit increased to R6 325 per beneficiary and R12 650 per family	Limit increased to R6 325 per beneficiary and R12 650 per family
Chronic Medication DSP	Medshield Pharmacy Network	Medshield Compact DSP

BENEFIT	MEDIPLUS PRIME	MEDIPLUS COMPACT
Medication: Pharmacy Advised Therapy	Script limit increased to R220 per script	
Mental Health: In-Hospital	Limit increased to R29 400 per family	
Oncology Limit	Limit increased to R240 000 per family	
Oncology: Medication	Limit increased to R111 000 per family	
Optical: Frames and/or Lens Enhancements	R550 per beneficiary limited to and included in the Optical Limit	
Prosthesis and Devices Internal	Limit increased to R34 500 per beneficiary	
Refractive Surgery	Limit increased to R8 800 per family	
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R12 000 per family	

The following services will attract upfront co-payments:

Non-PMB Specialised Radiology including PET and PET-CT scan	10% upfront co-payment
Specialised Drugs for Oncology, non-Oncology and Biological Drugs	15% upfront co-payment
Non-PMB Internal Prosthesis and Devices	20% 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 or 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
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
Back and Neck Surgery	R7 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.