



MEDIVALUE

Your MediValue 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 MediValue option into two categories and introduced MediValue Prime and MediValue Compact. MediValue Prime will be the current MediValue option. Members who opt to use the MediValue Compact category will have the same benefits as the Prime category, but will benefit from a 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 MediValue 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.

Thoneshan Naidoo
Principal Officer | Medshield Medical Scheme

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- Thoneshan Naidoo

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Your 2020 MediValue Prime & Compact Contributions

MediValue 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 MediValue option into two sub-categories:

MediValue Prime and MediValue 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 MediValue Compact.**

The MediValue Prime average contribution increase will be **10.5%**, and the MediValue Compact category will have a **0%** contribution increase from 1 January 2020, with both categories boasting strong benefit enhancements.

MediValue PRIME Contribution:

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R1 902	R2 103	R201	10.6%
Adult Beneficiary	R1 662	R1 836	R174	10.5%
Child*	R534	R591	R57	10.7%

MediValue COMPACT Contribution:

Type of Beneficiary	2020 Contribution
Principal Member	R1 902
Adult Beneficiary	R1 662
Child*	R534

**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.

MediValue 2020 Benefit Adjustments

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

BENEFIT	MEDIVALUE PRIME	MEDIVALUE COMPACT
Adult Vaccination	Limit increased to R380 per family	
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R11 650 per family	
Appliances, General, Medical and Surgical	Limit increased to R2 500 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 no benefit	
Family Practitioner consultations and visits	Each beneficiary can 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 can nominate a Family Practitioner (FP) from the Medshield FP Network to a maximum of one Family Practitioner per beneficiary. Subject to 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. Subject to the Medshield FP Network and visit must be to the nominated Family Practitioner (FP)	
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. Thereafter limited to the Day-to-Day 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 R5 380 Limit increased to M+1 R6 390 Limit increased to M+2 R7 190 Limit increased to M+3 R8 360 Limit increased to M+4 R9 270	
Dentistry: Basic	Limit increased to R1 600 per family	
Dentistry: Specialised	Limit increased to R5 870 per family	
Hospital Network	Medshield Prime Hospital Network	Medshield Compact Hospital Network
Maxillo-Facial and Oral Surgery	Limit increased to R6 700 per family	



MediValue

BENEFIT	MEDIVALUE PRIME	MEDIVALUE COMPACT
Medication: Chronic DSP	Medshield Chronic Network	Medshield Compact DSP
Medication: Pharmacy Advised Therapy - Included in Day-to-Day Limits	Script limit increased to R220 per script	
Optical: Frames and/or Lens Enhancements	R350 per beneficiary limited to and included in the Optical Limit	
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R8 850 per family	

The following services will attract upfront co-payments:

Non-PMB Specialised Radiology	8% 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 for Chronic Medication	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 or non-Medshield Pharmacy Network	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

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.