



PREMIUMPLUS 2020

Your PremiumPlus 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 enclose your **2020 PremiumPlus 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

"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

In This Issue

2020 PremiumPlus Contributions

Changing Your Selected Benefit Option

2020 Benefit Adjustments

2020 Co-payments



Your 2020 PremiumPlus Contributions

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

The PremiumPlus monthly contribution includes a risk contribution and a savings portion. Your Personal Savings Allocation is **20%** of your monthly contributions. For ease of reference, the tables below provide the 2019/2020 comparison between the risk contribution and the savings contribution respectively, as well as the total 2020 contribution.

Risk Contribution (without savings):

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R4 226	R4 754	R528	12.5%
Adult Beneficiary	R3 874	R4 358	R484	12.5%
Child*	R809	R910	R101	12.5%

Savings Contribution only:

Type of Beneficiary	2019 Savings	2020 Savings	Change (Rand)	Change (%)
Principal Member	R1 057	R1 189	R132	12.5%
Adult Beneficiary	R968	R1 090	R122	12.6%
Child*	R202	R227	R25	12.4%

Total Contribution (Risk and Savings):

Type of Beneficiary	2019 Contribution	2020 Contribution	Change (Rand)	Change (%)
Principal Member	R5 283	R5 943	R660	12.5%
Adult Beneficiary	R4 842	R5 448	R606	12.5%
Child*	R1 011	R1 137	R126	12.4%

Example of type of Family Composition cover on PremiumPlus 2020:

Family Composition	2019	2020	Change (Rand)	Change (%)
Principal Member	R5 283	R5 943	R660	12.5%
Principal Member + Adult Beneficiary	R10 125	R11 391	R1 266	12.5%
Principal Member + Adult Beneficiary + 2 Children	R12 147	R13 665	R1 518	12.5%
Principal Member + Child*	R6 294	R7 080	R786	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.

PremiumPlus 2020 Benefit Adjustments

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

Adult & Travel Vaccination	Limit increased to R1 500 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R126 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R35 200 per family
Appliances, General, Medical and Surgical	Limit increased to R5 950 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 subject to the Personal Savings Account
Contraceptive Medication (Birth Control)	Limit increased to R170 per month per female beneficiary
Dentistry Specialised	Limit increased to R17 300 per family
Maxillo-Facial and Oral Surgery	Limit increased to R17 300 per family
Medication: Chronic	Limit increased to R14 000 per beneficiary and R28 000 per family
Medication: Pharmacy Advised Therapy	Script limit increased to R220 per script
Mental Health: Consultations and Visits Out-of-Hospital	Limit increased to R4 700 per family
Mental Health: In-Hospital	Limit increased to R52 500 per family
Mental Health: Rehabilitation For Substance Abuse	Limit increased to R14 000 per family
Oncology: Medication	Limit increased to R333 900 per family
Oncology: PET Scan	Limit increased to R21 200 per family
Prosthesis and Devices Internal	Limit increased to R59 500 per family
Refractive Surgery	Limit increased to R17 000 per family
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R25 200 per family
Threshold Benefit - Out-of-Hospital	Member R17 500 Adult Dependant R16 100 Child Dependant R3 300**

****Maximum Child Dependant Accumulation to the Threshold and Above Threshold Benefit Amount will be limited to three children.**



PremiumPlus 2020 Co-payments

The following services will attract upfront co-payments:

Non-PMB PET and PET-CT scan	10% upfront co-payment
Non-PMB Internal Prosthesis and Devices	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	R1 000 upfront co-payment
Functional Nasal surgery	R1 000 upfront co-payment
Laparoscopic procedures	R2 000 upfront co-payment
Arthroscopic procedures	R2 000 upfront co-payment
Wisdom Teeth	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Back and Neck surgery	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.