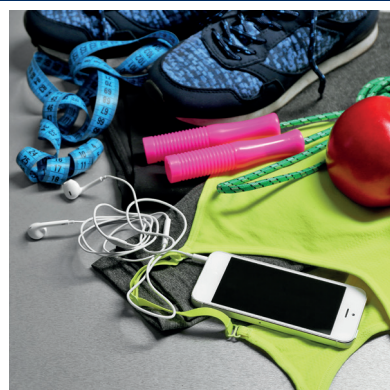


MediCurve

Benefit Guide



2022





We all want to live life with confidence in our health cover. As we navigate the uncertainty of current times and not knowing what to expect, our health cover is there to give us reassurance that we will be taken care of in times of sickness and feeling unwell.

Live Assured is the certainty people are looking for, knowing that they can enjoy life without the fear of what will happen in the event of illness, and be confident that Medshield puts their well-being first.

Medshield members Live Assured because they trust the promise Medshield has made and will uphold - to provide high level of care, attention and medical treatment whenever they need it.

Be Confidently Covered so you can Live Assured with Medshield.

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MediCurve Benefit Option

You never know when you may require medical care or treatment and, most importantly, whether you will have funds readily available to cover the costs. **MediCurve** provides the young and healthy with first time medical cover that fits perfectly into their lifestyle.

This is an overview of the benefits offered on the MediCurve option:



Unlimited Benefits



Ambulance Services



Oncology Benefits



Family Practitioner Benefits



Chronic Medicine Benefits



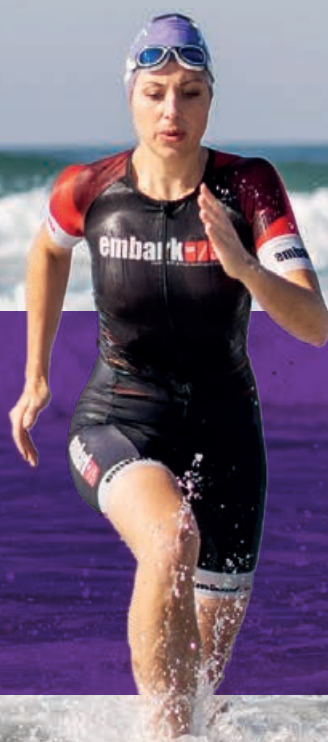
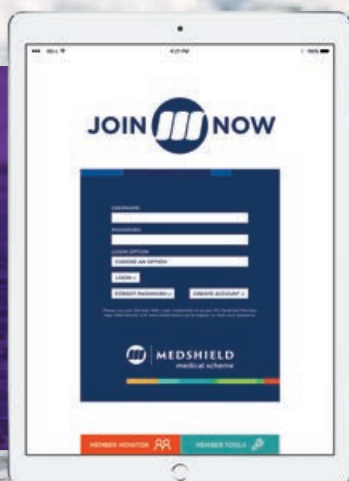
Maternity Benefits



Wellness Benefits



Dental Benefits

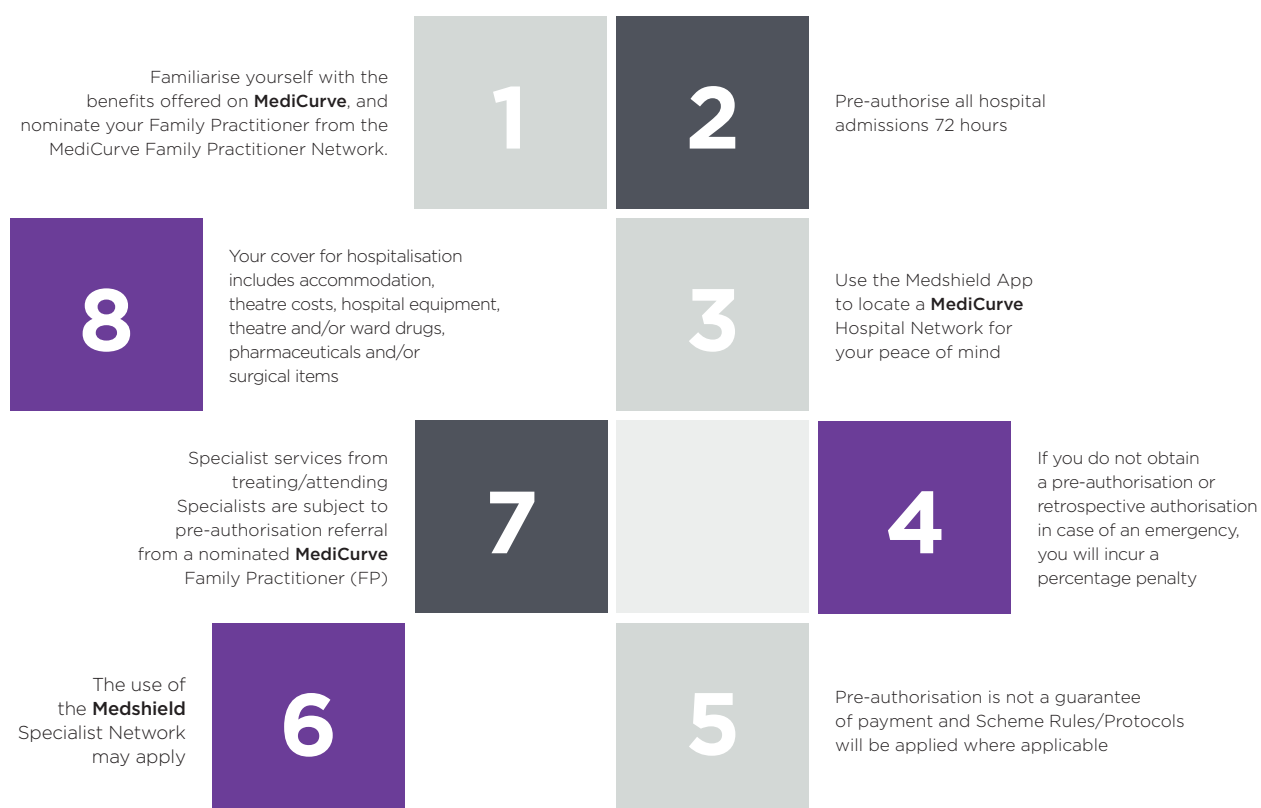


- A digital plan for the young, carefree, healthy individual
- Easy online application process
- Submit your claims and manage your health online via any mobile device
- Unlimited Family Practitioner consultations including virtual, in-person, and Videomed and nurse-led SmartCare consultations.



Information members should take note of:

Carefully read through this Guide and use it as a reference for more information on what is covered on the **MediCurve** option, the benefit limits, and the rate at which the services will be covered:



Your claims will be covered as follows:

Medicines paid at 100% of the lower of the cost of the SEP of a product plus a negotiated dispensing fee, subject to the use of the Medshield Pharmacy Network and Managed Healthcare protocols.

Treatment and consultations will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower of the cost or Scheme Tariff.



Online Services

It has now become even easier to manage your healthcare! Access to real-time, online software applications allow members to access their medical aid information anywhere and at any time.

1. The Medshield Login Zone on www.medshield.co.za
2. The Medshield Apps: Medshield's Apple IOS app and Android app are available for download from the relevant app store
3. The Medshield Short Code SMS check: SMS the word BENEFIT to 43131

Use these channels to view:

- Membership details through digital membership card
- Medical Aid Statements
- Track your claims through claims checker
- Hospital pre-authorisation
- Personalised communication
- Tax certificate
- Search for healthcare professionals



The application of co-payments

The following services will attract upfront co-payments:

Non-PMB Specialised Radiology
 Voluntary use of a non-MediCurve Network Hospital
 Voluntary use of a non-MediCurve Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant
 Voluntary use of a non-MediCurve Network Hospital - Mental Health
 Voluntary use of a non-DSP for chronic medication
 Voluntary use of a non-DSP for HIV & AIDS related medication
 Voluntary obtained out of formulary medication
 Voluntary use of a non-ICON provider - Oncology
 Voluntary use of a non-DSP or non-MediCurve Network Pharmacy
 Voluntary use of a non-MediCurve Family Practitioner
 Voluntary use of a non-DSP provider - Chronic Renal Dialysis
 Dental Consultations
 Optical Test
 Optical Spectacles
 Family Practitioner Consultations and Visits
 Acute medicine per line item

10% upfront co-payment
25% upfront co-payment
25% upfront co-payment

25% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
40% upfront co-payment
R150 upfront co-payment
R100 upfront co-payment
R100 upfront co-payment
R100 upfront co-payment
R10 upfront co-payment

In-Hospital Procedural upfront co-payments for non-PMB

Endoscopic Procedures (Refer to **Addendum B***)
 Oral Surgery
 Maxillo-facial Surgery
 Impacted Teeth, Wisdom Teeth and Apicectomy
 Hysterectomy

R2 000 upfront co-payment
R4 000 upfront co-payment
R4 000 upfront co-payment
R4 000 upfront co-payment
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.

**No In-Hospital Endoscopic procedural co-payment applicable for children 8 years and younger.*

Gap Cover

Gap Cover assists in paying for certain shortfalls not covered by the Scheme based on the Scheme Rules.

Assistance is dependent on the type of Gap Cover chosen. Medshield members can access Gap Cover through their Brokers.



Major Medical Benefits – In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
OVERALL ANNUAL LIMIT	Unlimited.
HOSPITALISATION Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the MediCurve Hospital Network. <ul style="list-style-type: none"> • Prescribed Minimum Benefits (PMB) • Non-PMB Clinical Protocols apply.	Specialist services from treating/attending Specialists are subject to pre-authorisation. Unlimited. 25% co-payment will apply for the use of a non-MediCurve Network Hospital.
MEDICINE ON DISCHARGE FROM HOSPITAL Included in the Hospital benefit if on the hospital account or if obtained from a Pharmacy on the day of discharge.	Limited to R430 per admission. According to the Maximum Generic Pricing or Medicine Price List and Formularies.
ALTERNATIVES TO HOSPITALISATION Treatment only available immediately following an event. Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011). Includes the following: <ul style="list-style-type: none"> • Physical Rehabilitation • Sub-Acute Facilities • Nursing Services • Hospice • Terminal Care Clinical Protocols apply.	R29 000 per family, subject to PMB and PMB level of care. 25% co-payment will apply for the use of a non-MediCurve Network Hospital. R12 000 per family per annum.
BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (Including emergency transportation of blood) Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. Clinical Protocols apply.	Unlimited.
MEDICAL PRACTITIONER CONSULTATIONS AND VISITS As part of an authorised event during hospital admission, including Medical and Dental Specialists or Family Practitioners.	Unlimited.
ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the MediCurve Hospital Network. Includes the following: <ul style="list-style-type: none"> • Immuno-Suppressive Medication • Post Transplantation Biopsies and Scans • Related Radiology and Pathology Clinical Protocols apply.	Unlimited subject to PMB and PMB level of care. 25% upfront co-payment for the use of a non-MediCurve Network Hospital. Organ harvesting is limited to the Republic of South Africa Work-up costs for donor in Solid Organ Transplants included. No benefits for international donor search costs. Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from the South African Bone Marrow Registry.
PATHOLOGY AND MEDICAL TECHNOLOGY As part of an authorised event, and excludes allergy and vitamin D testing. Pathology Formulary applies. Clinical Protocols apply.	Unlimited.
PHYSIOTHERAPY As part of an authorised event. Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).	R2 800 per beneficiary per annum, thereafter no benefit unless specifically pre-authorised.
PROSTHESIS AND DEVICES INTERNAL Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from MediCurve Hospital Network. Preferred Provider Network will apply.	Unlimited subject to PMB and PMB level of care. Use of a DSP applicable from Rand one. Sub-limit for hips and knees: R33 660 per beneficiary - subject to PMB and PMB level of care. 25% co-payment for the use of a non-MediCurve Network Hospital.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p>PROSTHESIS EXTERNAL</p> <p>Services must be pre-approved or pre-authorised by the Scheme on 086 000 2121 (+27 11 671 2011) and must be obtained from the DSP, Network Provider or Preferred Provider.</p> <p>Clinical Protocols apply.</p>	<p>Unlimited subject to PMB and PMB level of care.</p>
<p>GENERAL RADIOLOGY</p> <p>As part of an authorised event.</p> <p>Clinical Protocols apply.</p>	<p>Unlimited.</p>
<p>SPECIALISED RADIOLOGY</p> <p>Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider.</p> <p>Includes the following:</p> <ul style="list-style-type: none"> • CT scans, MUGA scans, MRI scans, Radio Isotope studies • CT Colonography (Virtual colonoscopy) • Interventional Radiology replacing Surgical Procedures <p>Clinical Protocols apply.</p>	<p>R5 200 per family per annum In- and Out-of-Hospital. 10% upfront co-payment for non-PMB.</p> <p>Subject to Specialised Radiology Limit. No co-payment applies to CT Colonography.</p> <p>Unlimited.</p>
<p>CHRONIC RENAL DIALYSIS</p> <p>Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider.</p> <p>Haemodialysis and Peritoneal Dialysis includes the following: Material, Medication, related Radiology and Pathology</p> <p>Clinical Protocols apply.</p>	<p>Unlimited subject to PMB and PMB level of care. 40% upfront co-payment for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB admission.</p>
<p>NON-SURGICAL PROCEDURES AND TESTS</p> <p>As part of an authorised event. The use of the Medshield Specialist Network may apply.</p>	<p>Unlimited.</p>
<p>MENTAL HEALTH</p> <p>Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011). The use of the Medshield Specialist Network may apply. Up to a maximum of 3 days if patient is admitted by a Family Practitioner.</p> <ul style="list-style-type: none"> • Rehabilitation for Substance Abuse 1 rehabilitation programme per beneficiary per annum • Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling 	<p>Unlimited subject to PMB and PMB level of care. 25% upfront co-payment for the use of a non-MediCurve Network Hospital. Use of a DSP applicable from Rand one for PMB admission.</p> <p>Subject to PMB and PMB level of care.</p> <p>Subject to PMB and PMB level of care.</p>
<p>HIV & AIDS</p> <p>Subject to pre-authorisation and registration with the relevant Managed Healthcare Programme on 086 050 6080 (+27 11 912 1000) and must be obtained from the DSP.</p> <p>Includes the following:</p> <ul style="list-style-type: none"> • Anti-retroviral and related medicines • HIV/AIDS related Pathology and Consultations • National HIV Counselling and Testing (HCT) 	<p>As per Managed Healthcare Protocols.</p> <p>Out of formulary medication voluntarily obtained or PMB medication voluntarily obtained from a provider other than the DSP will have a 40% upfront co-payment. Courier DSP applies from Rand one.</p>
<p>INFERTILITY INTERVENTIONS AND INVESTIGATIONS</p> <p>Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP. The use of Medshield Specialist Network may apply.</p> <p>Clinical Protocols apply.</p>	<p>Limited to interventions and investigations only. Refer to Addendum A for a list of procedures and blood tests.</p>



Dentistry Benefits

Provides cover for Dental Services according to the Dental Managed Healthcare Programme and Protocols.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p>BASIC DENTISTRY</p> <p>According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</p> <ul style="list-style-type: none"> Impacted Teeth, Wisdom Teeth and Apicectomy Hospitalisation, general anaesthetics or conscious analgo sedation only for bony impactions. Out-of-Hospital apicectomy of any permanent teeth only covered in Practitioners' Rooms. Subject to the Hospital Managed Healthcare Programme and pre-authorisation. Subject to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network. Subject to pre-authorisation of general anaesthetic and conscious analgo sedation, In- and Out-of-Hospital. No authorisation required for apicectomy, removal of impacted teeth or wisdom teeth if done under local anaesthetic. 	<p>1 Dental examination every 6 months with R150 upfront co-payment per beneficiary.</p> <p>Subject to Overall Annual Limit.</p> <p>R4 000 upfront co-payment applies if procedure is pre-authorized and done In-Hospital. No co-payment applies if procedure is done under conscious sedation in Practitioners' rooms.</p>
<p>MAXILLO-FACIAL AND ORAL SURGERY</p> <p>All services are subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).</p> <p>Non-elective surgery only.</p> <p>According to the Dental Managed Healthcare Programme and Protocols. Services must be obtained from the MediCurve Hospital Network. The use of the Medshield Specialist Network may apply.</p>	<p>R5 200 per family per annum, subject to the Hospital Limit.</p> <p>R4 000 upfront co-payment applies if procedure is pre-authorized and done In-Hospital.</p>



Oncology Benefits

For easy access to your Oncology benefits:



When diagnosed:
Contact Medshield's Oncology Disease Management team on 086 000 2121 and you will be provided with a list of the ICON Oncology Group practices in your area. Ask your doctor to refer you to one of these Oncologists.



Treatment Plan
Your Oncologist will discuss your treatment plan and send to Medshield for authorisation.



Authorisation:
Once approved Medshield will send authorisation to your ICON Oncologist and you will receive a letter with the authorised treatment, approved quantities and duration of the authorisation.

This benefit is subject to the submission of a treatment plan and registration on the Oncology Management Programme (ICON). **You will have access to post active treatment for 36 months.**

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
ONCOLOGY LIMIT (40% upfront co-payment for the use of a non-DSP) <ul style="list-style-type: none"> Active Treatment Including Stoma Therapy, Incontinence Therapy and Brachytherapy. Oncology Medicine Radiology and Pathology Only Oncology related Radiology and Pathology as part of an authorised event. PET and PET-CT 	Unlimited subject to PMB and PMB level of care. Subject to Oncology Limit. ICON Standard Protocols apply. Subject to Oncology Limit. ICON Standard Protocols apply. Subject to Oncology Limit. Limited to 1 Scan per family per annum. Subject to Oncology Limit.
INTEGRATED CONTINUOUS CANCER CARE Social worker psychological support during cancer care treatment.	6 visits per family per annum. Subject to Oncology Limit.
SPECIALISED DRUGS FOR ONCOLOGY, NON-ONCOLOGY AND BIOLOGICAL DRUGS Subject to pre-authorisation on 086 000 2121 or (+27 11 671 2011). <ul style="list-style-type: none"> Vitreoretinal Benefit Vitreous and Retinal disorder. Subject to pre-authorisation. Clinical Protocols apply. 	Subject to Oncology Limit. Subject to PMB and PMB level of care.
BREAST RECONSTRUCTION (following an Oncology event) Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. The use of the Medshield Specialist Network may apply. Post Mastectomy (including all stages) Clinical Protocols apply.	R89 200 per family per annum. Co-payments and prosthesis limit as stated under Prosthesis is not applicable to Breast Reconstruction.



Chronic Medicine Benefits

REGISTER

Your Doctor or Pharmacist should call Chronic Medicine Management on 086 000 2120 (Choose relevant option) or email: medshieldauths@mediscor.co.za

1

2

EVALUATION

Your medicine will be evaluated in line with the Scheme Rules, Formularies and protocols. This option covers medicine for all 26 PMB CDL's.



3

NOTIFICATION

You will receive notification once registered. If more information is required please ensure your Doctor provides the required clinical information.

DSP PHARMACY

Collect your medicine from a MediCurve Chronic Network Pharmacy. The list is available via the App or the website, online tools.

5

4

SCRIPT

You will need a script from your Doctor for the approved medicine.

DO

Contact the Managed Healthcare Provider on 086 000 2120 (+27 10 597 4701). Always remember that Medication needs to be obtained from a MediCurve Chronic Network Pharmacy.



DON'T

40% Upfront co-payment will apply in the following instances:

- Out-of-formulary medication voluntarily obtained.
- Medication voluntarily obtained from a non-MediCurve Chronic Network Pharmacy.



BENEFIT CATEGORY

- The use of a MediCurve Chronic Network Pharmacy is applicable from Rand one.
- Supply of medication is limited to **one month** in advance.

BENEFIT LIMIT AND COMMENTS

Limited to PMB only.
Medicine will be approved in line with the **Medshield Formulary and is applicable from Rand one.**
40% upfront co-payment for voluntary use of a non-MediCurve Chronic Pharmacy Network provider.

How to apply for your Chronic Medicine

If you have been diagnosed with a chronic condition you will require long-term medication. It is important to register your chronic medication so the payment of your medicine can be covered from your Chronic Medicine benefit and not your Day-to-Day allocation or Savings.

Follow these easy steps:

STEP 1

Your doctor or Pharmacist can call Mediscor on **086 000 2120** (Choose option 3 and then option 1) or email medshieldauths@mediscor.co.za.

You will need the following information:

- Membership details: Benefit Option name and your membership number
- Patient details: Name, Dependant code (on the back of your membership card) and date of birth
- Your Doctor's details: Initials, surname and practice number
- Diagnosis details: What chronic condition has been diagnosed and the ICD-10 code
- Prescribed medicine: Medicine name, strength and dosing frequency

If additional information or a motivation is required, we will contact you and/or your treating doctor.

STEP 2

Your registration will be evaluated in line with the Scheme Rules and Protocols by in-house qualified and registered pharmacists and pharmacy assistants.

Your application will be processed according to the formularies appropriate for the condition and Benefit Option.

Different types of formularies apply to the conditions covered under the various Benefit Options. You can check online if your medication is on the formulary for your

Benefit Option by visiting www.mediscor.co.za/search-client-medicine-Formulary/. If your medicine is not on the formulary for your Benefit Option you can ask your doctor if there is an alternative available that is on the formulary otherwise you will be liable for an upfront co-payment.

STEP 3

You will receive a standard medicine authorisation and treatment letter once your application for chronic medication have been processed.

If your registration requires additional test results or a motivation, you should follow up with your treating Doctor to provide this information.

STEP 4

Take your script to the Chronic Medicine Designated Service Provider (DSP) Network for your Benefit Option and collect your medicine or have it delivered to your home.

Chronic Medicine Authorisation Contact Centre hours

Mondays to Fridays: 07:30 to 17:00



MEDICURVE CHRONIC DISEASE LIST

Addison's disease
Asthma
Bi-Polar Mood Disorder
Bronchiectasis
Cardiac failure
Cardiomyopathy
Chronic renal disease

Chronic obstructive pulmonary disease
Coronary artery disease
Crohn's disease
Diabetes insipidus
Diabetes mellitus type 1
Diabetes mellitus type 2

Dysrhythmias
Epilepsy
Glaucoma
Haemophilia
Hyperlipidaemia
Hypertension
Hypothyroidism

Multiple sclerosis
Parkinson's disease
Rheumatoid arthritis
Schizophrenia
Systemic lupus erythematosus
Ulcerative colitis



A **Medshield complimentary baby bag** can be requested during the 3rd trimester. Kindly send your request to medshieldmom@medshield.co.za



Maternity Benefits

Benefits will be offered during pregnancy, at birth and after birth. Subject to pre-authorization with the relevant Managed Healthcare Programme prior to hospital admission. Benefits are allocated per pregnancy subject to the Overall Annual Limit, unless otherwise stated.

6 Antenatal Consultations per pregnancy.

The use of the Medshield Specialist Network may apply.

Two 2D Scans per pregnancy.

One Amniocentesis test per pregnancy.

CONFINEMENT AND POSTNATAL CONSULTATIONS

Unlimited subject to PMB and PMB level of care. 25% upfront co-payment for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB admission. Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011), and services must be obtained from the MediCurve Network.

- **Confinement In-Hospital**
- **Delivery by a Family Practitioner or Medical Specialist**
- **Confinement in a registered birthing unit or Out-of-Hospital**

- Midwife consultations per pregnancy
- Delivery by a registered Midwife or a Practitioner
- Hire of water bath and oxygen cylinder

Clinical Protocols apply.

Unlimited.

Unlimited.

Unlimited.

4 Postnatal consultations per pregnancy.

Unlimited.

Unlimited.

Especially for Medshield MOMs

Motherhood is so much more than giving birth to a child. It's loving and knowing a soul before you even see it. It's carrying and caring for a life completely dependent on you for survival. It's giving air to the lungs that grew within you, and sight to the eyes that will look to you for answers to life's questions.

The new Medshield MOM dedicated website will assist women on their journey to motherhood, through all the various stages of pregnancy, birth and postpartum, ensuring that parents and parents-to-be are aware of the pregnancy-related benefits they enjoy as Medshield members.

The website, www.medshieldmom.co.za is an easy-to-use online resource to access a hub of important content related to health, fitness, nutrition, the body, motherhood, babies, toddlers and more, all suited to the pre- and post-partum phases.



A **guide** on your journey from **beginning** to **end**



Advice formulated by **professionals**



Emails with updates on the **size & development** of your **unborn child**



Convenient, easily **accessible** and **reliable** pregnancy resources

Email reminders to schedule appointments with your doctor and to apply for hospital pre-authorisations etc.

Endorsed by ambassadors



Toddler benefit which incorporates information relating to child immunization, child nutrition, a **24/7 nurse helpline** and digital/online child yoga.

Moms may register and input the particular week of their pregnancy journey, and they will start receiving content based on that specific time frame and moving forward.

We've also revamped the look and feel of the Medshield MOM bags, which are locally manufactured, using sustainable, recycled material. These unique bags are packed with fantastic Bennetts products for your little one. Moms can get in touch with us during their third trimester to book a bag. Email medshieldmom@medshield.co.za with your request, membership number, contact details and delivery address.

The Bennetts and Medshield MOM partnership also brings you incredible content and information to assist you along your journey.



Medshield walks the pregnancy journey alongside our moms. A health cover partner that is committed to mom care and new life, ensuring that the next generation of South Africans are all born healthy, happy and stay that way.

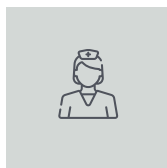




Out-of-Hospital Benefits

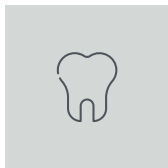
Simplified Out-of-Hospital services subject to the Overall Annual Limit unless otherwise stated.

UNLIMITED FAMILY PRACTITIONER CONSULTATIONS



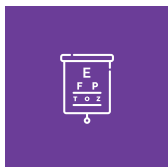
UNLIMITED SMARTCARE CONSULTATIONS AND VISITS

DENTAL BENEFITS



COVER FOR OVER THE COUNTER MEDICINE (PHARMACY ADVISED THERAPY)

OPTICAL BENEFITS



BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p>FAMILY PRACTITIONER CONSULTATIONS AND VISITS</p> <p>FP consultations and visits can be accessed in-person, telephonically or virtually. Each beneficiary must nominate ONE Family Practitioner from the MediCurve Family Practitioner (FP) Network. The MediCurve FP Network is applicable from Rand one.</p> <ul style="list-style-type: none"> Registered Chronic beneficiaries extended FP consultations and visits. Chronic Disease List applies. 	<p>Unlimited. R100 upfront co-payment per visit.</p> <p>2 per beneficiary from the Overall Annual Limit. Subject to registering on the relevant Disease Management Programme. The use of the Medshield Family Practitioner Network applies.</p>
<p>NON-NOMINATED FAMILY PRACTITIONER (FP) CONSULTATIONS AND VISITS</p> <p>When you have not consulted your nominated FP.</p>	<p>2 visits per family per annum. R100 upfront co-payment, thereafter an additional 40% upfront co-payment will apply.</p>
<p>MEDICINES AND INJECTION MATERIAL</p> <ul style="list-style-type: none"> Acute medicine Must be prescribed by the nominated FP and Medshield formularies apply. Subject to the use of the Medshield Pharmacy Network. Pharmacy Advised Therapy (PAT) Limited to Schedules 0, 1 and 2 medicine advised and dispensed by a Pharmacist. The use of the Medshield Pharmacy Network applies. Medshield Formulary applies. 	<p>R550 per family per annum. R10 upfront co-payment per medicine line item.</p> <p>R365 per family. Limited to R105 per script, 1 script per beneficiary per day.</p>

Visit your Doctor without leaving your home!



VIRTUAL FAMILY PRACTITIONER CONSULTATION

You can now consult with a qualified Family Practitioner (FP) via computer, smartphone or tablet from the comfort of your home or private space - all you need is an internet connection!

Our partnership with Intercare gives all members reliable and secure access to video consultation with a FP through our Virtual FP Consultation portal on the home page of the Medshield website.

How does it work?

STEP 1

Click on the link on the Medshield home page at www.medshield.co.za and follow the Virtual Family Practitioner Consultation link. (see image below)

You can also use the Medshield App. A new icon has been made available under Member Tools called SmartCare. Select SmartCare and a new screen will open with the Virtual Consultation link.

The Medshield Apple IOS and Android App is available for download from the relevant app store.



STEP 2

Once you followed the link you need to enter the patient details on a virtual form. After submitting the form a system check confirms that you are a valid member and that you have benefits available. Your benefits is included in your Family Practitioner: Out-of-Hospital benefits for your Benefit Option.

STEP 3

You will receive a SMS with an OTP on the number you have entered on the form. By entering the OTP, you consent to the Virtual Consultation and you will be placed in a queue for the next available Doctor to consult with you.

STEP 4

During the consultation the Family Practitioner might suggest a sick note, or prescribe medicine and will email this to you to the address you added in Step 2 on the Patient Detail form.

STEP 5

Please note that only scripts up to and including Schedule 4 medication may be e-mailed to a patient. Higher scheduled medicine will only be accepted by pharmacies enabled with electronic scripting. The consulting Doctor can provide further guidance.



Out-of-Hospital Benefits

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p>OPTICAL LIMIT Subject to relevant Optometry Managed Healthcare Programme and Protocols.</p> <ul style="list-style-type: none"> • Optometric refraction (eye test) • Spectacles OR Contact Lenses Single Vision Lenses, Contact Lenses only. • Readers If supplied by a registered Optometrist, Ophthalmologist, Supplementary Optical Practitioner or a registered Pharmacy. 	<p>R850 per beneficiary every 24 months determined by optical service date cycle.</p> <p>1 test per beneficiary per 24 month optical cycle. R100 upfront co-payment.</p> <p>R100 upfront co-payment. Subject to Optical Limit.</p> <p>R180 per beneficiary. Subject to Optical Limit.</p>
<p>PATHOLOGY AND MEDICAL TECHNOLOGY Subject to the relevant Pathology Managed Healthcare Programme and Protocols.</p> <p>COVID-19 PCR/Antigen Test</p>	<p>Subject to PMB.</p> <p>1st test included in Overall Annual Limit, thereafter no benefit unless positive result which is then subject to PMB.</p>
<p>SPECIALISED RADIOLOGY Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011)</p>	<p>Limited R5 200 In- and Out-of-Hospital, per family per annum. 10% upfront co-payment for non-PMB.</p>
<p>NON-SURGICAL PROCEDURES AND TESTS The use of the Medshield Specialist Network may apply.</p> <ul style="list-style-type: none"> • Routine diagnostic Endoscopic Procedures in Practitioners' rooms 	<p>Subject to Day-to-Day Limit.</p> <p>Subject to Overall Annual Limit if procedure is done in the Practitioners' rooms. R2 000 upfront co-payment if procedure is pre-authorized and done In-Hospital. No co-payment applicable In-Hospital for children 8 years and younger. Refer to Addendum B for the list of services.</p>
<p>INTRAUTERINE DEVICES AND ALTERNATIVES Refer to Addendum B for the list of services. Includes consultation, pelvic ultra sound, sterile tray, device and insertion thereof, if done on the same day. Subject to the relevant clinical protocols. The use of the Medshield Specialist Network may apply. Procedure to be performed in Practitioners' rooms. Only applicable if no contraceptive medication is used. On application only.</p>	<p>1 per female beneficiary. Subject to the Overall Annual Limit. Mirena/Kyleena device: 1 per female beneficiary every 5 years. Implanon: 1 per female beneficiary every 3 years. Nova T: 1 per female beneficiary every 2 years.</p>

SmartCare

SmartCare provides access to Videomed, telephone and video consultation through specified healthcare practitioners. SmartCare is an evolving healthcare benefit that is designed around offering members the convenience of easy access to care.

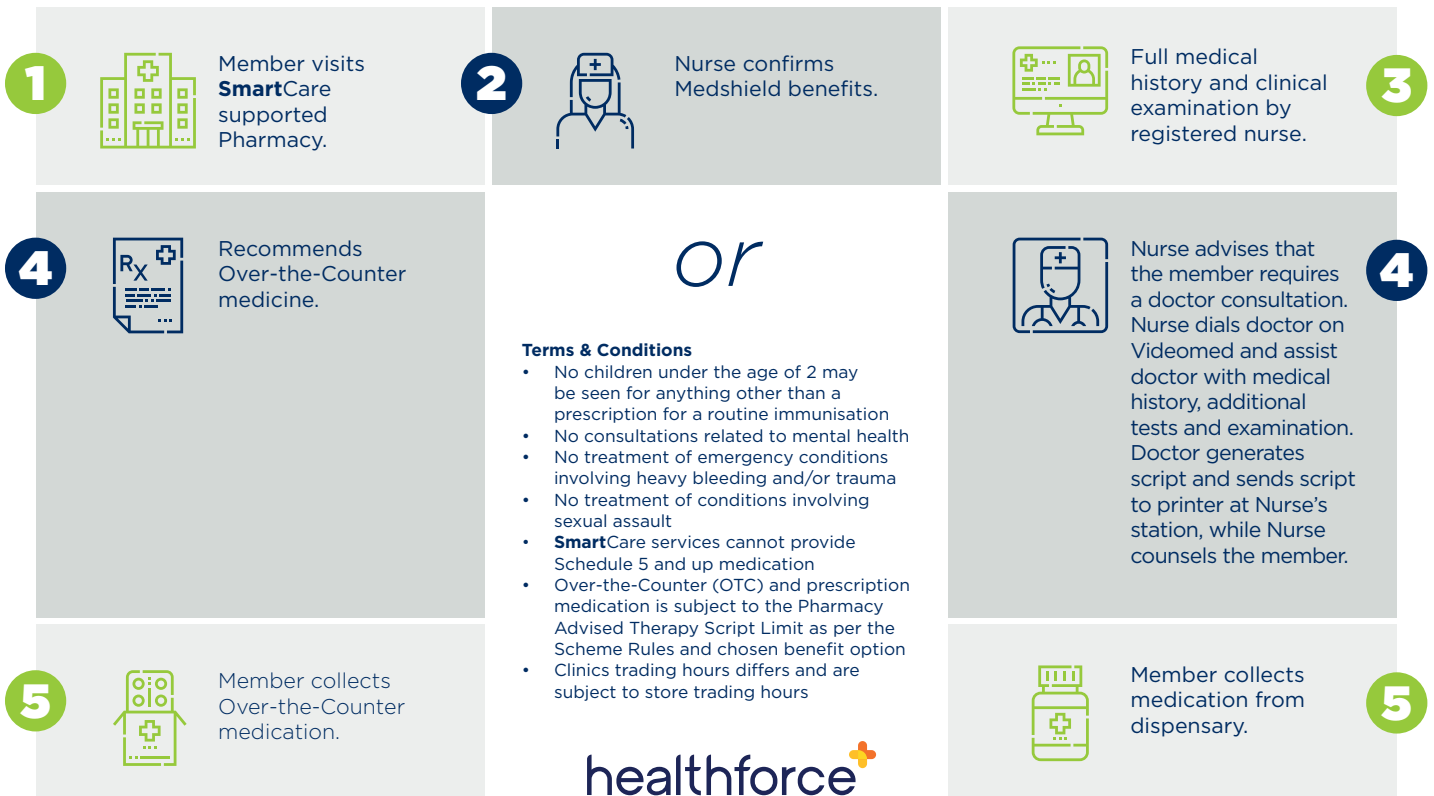
SMARTCARE SERVICES:

Acute consultations:

Chest and upper respiratory tract infections, urinary tract infections, eye and ear infections etc.

Chronic consultations:

Medicine and repeat prescriptions for high blood pressure, diabetes, high cholesterol etc. Members are then encouraged to use the Medshield Chronic Medicine Courier Service DSP to deliver their chronic medicine straight to their home or workplace.



SmartCare Benefits

BENEFIT CATEGORY

PHARMACY/CLINIC PRIVATE NURSE PRACTITIONER CONSULTATIONS

The use of the SmartCare Pharmacy Network compulsory from Rand one.

NURSE-LED VIDEOMED FAMILY PRACTITIONER (FP) CONSULTATIONS

Subject to the use of the SmartCare Family Practitioner (FP) Network.

WHATSAPP DOC ADVICE LINE

Channel where members can communicate with a doctor to assess a patient for COVID-19.

BENEFIT LIMIT AND COMMENTS

Unlimited.

Unlimited.

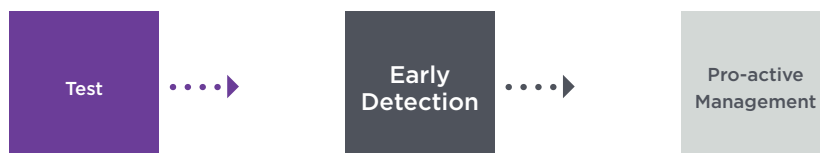
Refer to page 26.



Wellness Benefits

Your Wellness Benefit encourages you to take charge of your health through preventative tests and procedures. At Medshield we encourage members to have the necessary tests done at least once a year. Wellness Benefits are subject to the use of Pharmacies that are included in your benefit options' Pharmacy Network, available at www.medshield.co.za.

Unless otherwise specified, benefits are subject to the Overall Annual Limit, thereafter subject to the Day-to-Day Limit, excluding consultations for the following services:



BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
COVID-19 Vaccination	Subject to the Overall Annual Limit. Protocols apply.
Flu Vaccination	1 per beneficiary 18+ years old , included in the Overall Annual Limit. Thereafter no benefit.
Pap Smear	1 per female beneficiary.
Health Risk Assessment SmartCare Network <ul style="list-style-type: none"> • Cholesterol • Blood Glucose • Blood Pressure • Body Mass Index (BMI) 	1 per beneficiary 18+ years old per annum.
National HIV Counselling Testing (HCT)	1 test per beneficiary.
Birth Control (Contraceptive Medication) Only applicable if no intrauterine devices and alternatives are used.	Restricted to 1 month's supply to a maximum of 13 prescriptions per annum per female beneficiary between the ages of 14 - 55 years old , with a script limit of R160 . Subject to Acute Medicine Benefit. Limited to the Scheme's Contraceptive formularies and protocols.



Log on to the Medshield App for a list of providers near you



Ambulance Services

You and your registered dependants will have access to a 24 hour Helpline. Call the Ambulance and Emergency Services provider on 086 100 6337.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p>EMERGENCY MEDICAL SERVICES Subject to pre-authorisation by the Ambulance and Emergency Services provider. Scheme approval required for Air Evacuation. Clinical Protocols apply.</p>	<p>Unlimited.</p>

24 Hour access
to the Emergency
Operation Centre

**Emergency
medical response**
by road or air to scene
of an emergency incident

**Medically justified
transfers** to special
care centres or
inter-facility transfers

Transfer from scene
to the closest, most
appropriate **facility**
for stabilisation
and definitive care

Telephonic
medical advice



Monthly Contributions

MEDICURVE OPTION	PREMIUM
Principal Member	R1 485
Adult Dependant	R1 485
Child	R1 485



Prescribed Minimum Benefits (PMB)

Introduction

All Medshield members are entitled to cover for Prescribed Minimum Benefits (PMBs), irrespective of your chosen benefit option. Medshield covers the cost of treatment for a PMB, provided that the services are rendered by a provider that is one of Medshield's Designated Service Providers (DSP) and according to the Scheme Rules.

This document provides detailed information on how Medshield cover PMBs, both if you are admitted to hospital (In-Hospital) or receive treatment without being admitted to hospital (Out-of-Hospital).

Please note that PMBs have specific requirements according to the Scheme Rules, and these varies depending on your chosen benefit option. It is therefore important that you take note of your benefit option and the PMB requirements pertaining to your option, as detailed in this Guide.

What is a Prescribed Minimum Benefit (PMB)?

The Medical Schemes Act 131 of 1998 stipulates that all medical schemes have to cover the costs related to the diagnosis, treatment and care of the following:

1. Any life-threatening medical emergency
2. A defined set of 26 Chronic Disease List (CDL) conditions
3. 271 DTP diagnoses.

The Council of Medical Schemes website at www.medicalschemes.co.za/resources/pmb/ provides the list of conditions identified as Prescribed Minimum Benefits.

Explaining the various terms and what they mean when talking PMB's

TERM	DESCRIPTION AS IT RELATES TO PMBs
Care Plan	<p>A plan with details of approved treatment, Doctor visits, pathology, radiology etc. to treat your condition.</p> <p>For the 26 CDL conditions a Care Plan is automatically generated when claiming. For the 271 DTP you have to apply via completing the PMB application form, which is available on www.medshield.co.za.</p> <p>Important: If you need additional treatment or benefits than what is stipulated on the Care Plan, you need to apply to the Scheme. All Care Plans pays from Day-to-Day first and then, once depleted the member needs to complete a PMB application for the balance of the treatment.</p> <p>For the benefit options that have a Personal Medical Savings Account (PMSA) the following will apply: PMSA's consist of actual contributions received from members, and therefore the costs of the treatment detailed on the Care Plans are paid directly from Risk (OAL). If members on these options have paid money out of pocket or from their savings account, they need to complete a PMB application form to be reimbursed by the Scheme. (Please refer to page 4 that stipulates more details per benefit option).</p>
CDL Chronic Disease List	A defined list of 26/27 chronic conditions that we cover according to the Medical Schemes Act.
Co-payment	<p>This is an amount that you need to pay towards a healthcare service/or treatment.</p> <ul style="list-style-type: none"> • A co-payment can be levied on specific procedures/services/treatment, and is specified in your specific option's benefit guide available on www.medshield.co.za. • A co-payment is also the difference between the cost of the service provider and the amount the Scheme pays, as detailed in your option's benefit guide. <p>To minimise co-payments it is important that you obtain healthcare services from the dedicated DSPs on the various networks for your chosen benefit option, available on www.medshield.co.za.</p>
Day-to-Day Limit	The Day-to-Day limit is an allocation to members from Risk. The Day-to-Day limit is available on the MediBonus, MediPlus Prime & Compact, MediValue Prime and Compact and the MediPhila benefit options.

TERM	DESCRIPTION AS IT RELATES TO PMBs
DSP Designated Service Providers	Each benefit option has specific networks of Designated Service Providers, which are healthcare providers (such as doctors, specialists, pharmacies, hospitals, optometrists and dentists) who provide treatment to Medshield members at a contracted rate. You are encouraged to use only these DSP's for healthcare services to ensure that you don't have to pay co-payments. Visit www.medshield.co.za and click on Member Networks under the Member tab or click on Networks on the Medshield app to view the full list of DSPs per benefit option.
DTP Diagnosis and Treatment Pair	A Diagnosis and Treatment Pair links a specific diagnosis to a treatment based on best practice healthcare and affordability of the treatment, and broadly indicates how these 271 DTP PMB conditions should be treated. Should there be a disagreement about the treatment of a specific case, the standards (also called practice and protocols) in force in the public sector will be applied.
Hospital Plan	Medshield's Hospital Plan (MediCore) does not have a Savings or Day-to-Day Limit.
In-Hospital	Treatment received whilst admitted in a hospital.
ICD-10	ICD-10 code is an international diagnostic coding standard owned and maintained by the World Health Organisation (WHO).
Out-of-Hospital	Treatment received without being admitted to a hospital.
PMB	The Medical Schemes Act 131 of 1998 stipulates that all medical schemes have to cover the costs related to the diagnosis, treatment and care of a defined list of conditions. These conditions are available on the Council for Medical Schemes' website at www.medicalschemes.co.za/resources/pmb/
PMB Level of Care	The treatment needed for your PMB condition, based on the guidelines and established practices at most public hospitals or government facilities.
Risk (OAL)	The Scheme covers the costs, and it is not taken from your benefits as shown on your option's benefit guide.
Related Claims	Any claim from a healthcare service provider other than the hospital account, for one specific healthcare event and treatment/services that stems from that event.
Savings	Personal Medical Saving Account consist of actual contributions received from members. These are available on the PremiumPlus and MediSaver benefit options.
Scheme Rules	According to the Medical Schemes Act, the Scheme Rules of a medical scheme shall be binding on both the Scheme and its members. The Rules contain the exact details of benefits payable by the medical scheme and include the specific benefits pertaining to each benefit option, the rate of reimbursement, sub-limits or co-payments that may apply, exclusions, the use of DSPs etc. All medical scheme memberships are governed by the Rules of the medical scheme that regulate the relationship with all members equally. The Scheme Rules can be requested via the Medshield website on www.medshield.co.za .

Important checklist about accessing benefits for a PMB condition

- The condition must qualify as a PMB and must be on the Chronic Disease List or 271 DTP, or a life-threatening medical emergency
- When diagnosed your treatment must match those in the defined benefits available on the PMB list. Check whether your chosen benefit option qualifies as PMB Level of Care payment or PMB, as some options allow richer treatment than what is specified as PMB Level of Care.
- It is important to use the Designated Service Providers as specified on your chosen benefit option. If your option has preferred networks for chronic medicine, hospitals, pharmacies or healthcare providers, you have to obtain services from those providers otherwise you might be liable for a portion or the whole cost, or it might pay from your Day-to-Day allocation or Savings portion.
- Scheme Rules apply - even if your condition is identified as a PMB you have to follow the rules as set out by your benefit option
- Review the requirements in this Guide to ensure you complete a PMB application form when required.

Your Medshield Cover for a PMB

PMB cover can be divided into 2 groups:

1. In-Hospital admissions for the treatment of a PMB
2. Out-of-Hospital management of a PMB condition

1. In-Hospital admissions for the treatment of a PMB

If you are diagnosed with a PMB condition that requires hospitalisation, you have to follow the Medshield hospital authorisation process. All costs for stay and treatment has negotiated rates so it is important for you to use a hospital that is part of the Hospital Network on your chosen benefit option. Specialist services obtained whilst admitted is paid at the Scheme rate. If the Scheme rate does not cover the full amount of the claim, you need to apply to the Scheme and request that the Specialists rate be paid at cost instead of the Scheme rate via pmbapplications@medshield.co.za. The Scheme will review the request and might request additional information.

2. Out-of-Hospital treatment and management of a PMB

26 CDL CONDITIONS

If you have been diagnosed with a condition that forms part of the CDL list:

- Apply to Mediscor to obtain authorisation. Contact details are available on the Scheme website at www.medshield.co.za.
- Once the Scheme receives the claim from your healthcare provider with the ICD-code as per the authorisation, the member automatically receives a communication with their Care Plan (treatment plan).
- The benefits (e.g. radiology or pathology etc.) and doctors' visits are then detailed on the Care Plan and is approved for payment.
- If your condition changes or you require additional treatment after the treatment on your Care Plan has been used, you need to complete a PMB Application form together with your treating provider to obtain authorisation and approval. The PMB Application form is available under the member tab of on the Scheme website at www.medshield.co.za.
- If approved, you will receive a new Care Plan with the additional treatment specified.

It is important to note that payment for these conditions are benefit option specific:

- **MediBonus, MediPlus Prime and Compact, MediValue Prime and Compact, MediPhila, MediCurve**
The Day-to-Day limit on your benefit option or plan is an allocation given to members from Risk. Therefore a PMB will pay from your Day-to-Day limit until it is depleted. If you still have a balance of treatment left on your Care Plan, and your Day-to-Day limit is depleted then you need to complete a PMB Application form to apply for the remaining treatment to pay from Risk (OAL) (Clinical Protocols apply).
- **PremiumPlus, MediSaver**
Personal Medical Savings Accounts consist of actual contributions received from members, and therefore the costs of the treatment detailed on the Care Plans are paid directly from Risk (OAL). If members has paid money out of pocket or from their savings account, they complete a PMB application form to be reimbursed by the Scheme.
- **MediCore and MediCurve**
The costs of the treatment detailed on the Care Plans are paid directly from Risk (OAL). For additional treatment members need to complete a PMB application form.

271 DTP CONDITIONS

- Members on all options that has been diagnosed with a DTP condition need to, together with their treating doctor, complete a PMB application form with details of treatment required.
- If you do not complete a PMB Application form the treatment will be paid from your available Day-to-Day or Savings, and if depleted you will be liable for the costs.
- Submit the PMB Application form to pmbapplications@medshield.co.za.
- Once clinically reviewed and approved you will receive a Care Plan (treatment plan) which details the approved treatment that are covered for your condition.

COVID-19 as a PMB

Covid-19 is included under the respiratory DTP PMB conditions. When you suspect that you have COVID-19, you will most likely go to a doctor to be diagnosed and after the consultation may be required to do a COVID-19 PCR or SARS-CoV-2 Antigen test. You will need to be referred by a registered healthcare practitioner (Doctor or Nurse) in order to access this benefit and payment will be accorded as per the Scheme Rules. Please note that your cover includes either a PCR or an Antigen test, but not both in one diagnosis. This is a pathology test and the results will be either positive or negative.

COVID-19 Access to Care

COVID-19 is included under the respiratory DTP PMB conditions. When you suspect that you have COVID-19, you will most likely go to a doctor to be diagnosed, and after the consultation may be required to do a COVID-19 PCR or SARS-CoV-2 Antigen Test. You will need to be referred by a registered healthcare practitioner (Doctor or Nurse) in order to access this benefit and payment will be according to the Scheme Rules. Please note that your cover includes either a PCR or an Antigen test, but not both in one diagnosis. This is a pathology test and the results will be either positive or negative.

<p>COVID-19 PCR Test OR Antigen Tests (Please refer to the Medshield PMB Guide for more detail)</p>	<ul style="list-style-type: none"> 1st COVID PCR or Antigen test included in Overall Annual Limit (OAL), whether the result is positive or negative. (Please read below as well) 2nd and subsequent negative PCR or Antigen tests are paid from your Savings or Day-to-Day limit. If these are depleted you will be liable to pay out-of-pocket for these tests. Please note for reimbursement you would need to have been referred for testing by a registered healthcare practitioner (Doctor or Nurse) due to having signs and symptoms attributable to a COVID-19 infection. The aforementioned excludes tests for travel purposes. 2nd and subsequent positive PCR or Antigen tests are funded from your available Day-to-Day benefit or Savings first, and if depleted from OAL because a positive result is PMB eligible. You should email the positive results to member@medshield.co.za and then the pathology test will retrospective be paid as a PMB from Risk. You need to complete a PMB Application form to apply for related benefits to be paid from Risk (Clinical Protocols apply). Please note for reimbursement you would need to have been referred for testing by a registered healthcare practitioner (Doctor or Nurse) due to having signs and symptoms attributable to COVID-19 infection. The aforementioned excludes tests for travel purposes and non-symptomatic COVID-19 infections. <ul style="list-style-type: none"> The Day-to-Day limit is an allocation to members from Risk. Therefore the COVID-19 treatment as a PMB will pay from your Day-to-Day limit until it is depleted and will then continue to pay from Risk (OAL). You need to complete a PMB Application form to apply for related benefits to be paid from Risk otherwise you might be responsible to settle the costs once your Day-to-Day benefit is depleted (Clinical Protocols apply) Personal Medical Savings Accounts consist of actual contributions received from members, and therefore the costs of 2nd, and subsequent, positive tests will be retrospectively reviewed for possible reimbursement to the Savings account. You need to complete a PMB Application form to apply for related benefits to be paid from Risk (Clinical Protocols apply).
<p>Telephonic and Video Doctor Consultations</p>	<ul style="list-style-type: none"> Safe consultation with your Family Practitioner Access to current Doctors via remote consultation (telephonic and video) Pays from available Family Practitioner Consultations and Visits: Out-of-Hospital benefit
<p>Video and Nurse Consultations</p> <p>SmartCare</p>	<ul style="list-style-type: none"> SmartCare covers members for Nurse-led and Videomed doctor consultations Available benefit on all Medshield 2022 benefit options A one-stop healthcare facility that is convenient, quick and efficient The amount of visits and Videomed consultations are dependent on the member's chosen benefit option Available at any SmartCare-enabled clinic or pharmacy in South Africa The list of SmartCare enabled clinics are available on the Medshield website at www.medshield.co.za/medshield-networks/
<p>Online assessments and consultations</p> <p>SmartCare WhatsApp Doc</p>	<ul style="list-style-type: none"> Free mobile doctors consultations Assessments for COVID-19 Available to all Medshield members WhatsApp 'Hi' to 087 250 0643 Monday to Friday 9am - 5pm and Saturday 9am - 1pm Calls charged at local call rates
<p>Easy access to your Chronic Medicine – delivered to your home</p>	<ul style="list-style-type: none"> Have Chronic Medicine delivered to your home MediValue Compact; MediPlus Compact; MediCore, MediPhila, MediValue Prime: Obtain medicine from Clicks Retail pharmacy or register with Clicks Direct (Chronic Courier) on 0861 444 405 or Pharmacy Direct (HIV Medicine) on 086 002 7800, to deliver Premium Plus, MediBonus, MediSaver, MediPlus Prime: Obtain your chronic medication from your DSP i.e. Dischem, Clicks Retail pharmacy, or register with Clicks Direct (Chronic Courier) on 0861 444 405 to deliver
<p>Flu Vaccine</p>	<ul style="list-style-type: none"> Paid from Wellness Benefit Available to adults older than 18 years Available at Medshield Pharmacy Network providers, Clicks Pharmacies and selected SmartCare Clinics Visit the website at www.medshield.co.za/medshield-networks/ for a list of providers
<p>Pneumococcal Vaccine</p>	<ul style="list-style-type: none"> High-risk members Seniors over 60 years of age Pre-existing conditions e.g. heart conditions, lung conditions, chronic renal disease, Diabetes and immuno-compromised members Available on Wellness Benefit (excluding MediPhila members)

SmartCare WhatsApp Doc

Medshield SmartCare

COVID-19 WhatsApp Advice Line

To consistently provide access to care, **Medshield's** WhatsApp channel allows members to communicate with a Doctor from the comfort of their home. By using this channel a Doctor will be able to assess a patient for COVID-19.

**Not sure if you need to be tested for COVID-19?
Use the Medshield SmartCare COVID-19**

WHATSAPP ADVICE LINE FOR PEACE OF MIND!

- 

Say 'Hi' to
087 250 0643
Service available on
Mon - Fri: 09h00 to 17h00
and Sat: 09h00 to 13h00
T's & C's Apply.
- 

A registered Doctor will respond with
"HI, I'M DR X, I'LL BE HELPING YOU TODAY."
- 

Patient **AGREES** to the terms and conditions of using the service.
- 

Doctor **REQUESTS YOUR INFORMATION** e.g. name, age, symptoms and medical history.
- 

Doctor **ASSESES ALL INFORMATION.**
IF YOU ARE:
- 

SUSPECTED COVID-19 CASE:
Doctor assesses patient risk and ask for more information.

NOT A SUSPECTED COVID-19 CASE:
Doctor provides relevant treatment or referral.
- 

Doctor **REFERS PATIENT** for testing.

Addendum A

INFERTILITY INTERVENTIONS AND INVESTIGATIONS

Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes Act 131 of 1998 in Addendum A paragraph 9, code 902M. This benefit will include the following procedures and interventions:

Hysterosalpinogram	Rubella
Laparoscopy	HIV
Hysteroscopy	VDRL
Surgery (uterus and tubal)	Chlamydia
Manipulation of the ovulation defects and deficiencies	Day 21 Progesteron
Semen analysis (volume, count, mobility, morphology, MAR-test)	Basic counselling and advice on sexual behaviour
Day 3 FSH/LH	Temperature charts
Oestradoil	Treatment of local infections
Thyroid function (TSH)	Prolactin

Addendum B

ROUTINE DIAGNOSTIC ENDOSCOPIC PROCEDURES (CO-PAYMENTS WILL APPLY IN-HOSPITAL*)

Hysteroscopy	Oesophageal motility studies
Upper and lower gastro-intestinal fibre-optic endoscopy	Fibre optic Colonoscopy
24 hour oesophageal PH studies	Sigmoidoscopy
Cystoscopy	Urethroscopy
Colposcopy (excluding after-care)	Oesophageal Fluoroscopy

Note: *No co-payment applicable In-Hospital for children 8 years and younger.
The above is not an exhaustive list.



Exclusions

Alternative Healthcare Practitioners

Herbalists;
Therapeutic Massage Therapy (Masseurs);
Aromatherapy;
Ayurvedics;
Iridology;
Reflexology.

Appliances, External Accessories and Orthotics

Appliances, devices and procedures not scientifically proven or appropriate;
Back rests and chair seats;
Bandages and dressings (except medicated dressings and dressings used for a procedure or treatment);
Beds, mattresses, pillows and overlays;
Cardiac assist devices – e.g. Berlin Heart (unless PMB level of care, DSP applies);
Diagnostic kits, agents and appliances unless otherwise stated (except for diabetic accessories) (unless PMB level of care);
Electric tooth brushes;
Humidifiers;
Ionizers and air purifiers;
Orthopaedic shoes and boots, unless specifically authorised and unless PMB level of care;
Pain relieving machines, e.g. TENS and APS;
Stethoscopes;
Oxygen hire or purchase, unless authorised and unless PMB level of care;
Exercise machines;
Insulin pumps unless specifically authorised;
CPAP machines, unless specifically authorised;
Wearable monitoring devices.

Blood, Blood Equivalents and Blood Products

Hemopure (bovine blood), unless acute shortage of human blood and blood products for acutely anemic patients;

Dentistry

Exclusions as determined by the Schemes Dental Management Programme:

Preventative Care

Oral hygiene instruction;
Oral hygiene evaluation;
Professionally applied fluoride is limited to beneficiaries from age 5 and younger than 13 years of age;
Tooth Whitening;
Nutritional and tobacco counselling;
Cost of prescribed toothpastes, mouthwashes (e.g. Corsodyl) and ointments;
Fissure sealants on patients 16 years and older.

Fillings/Restorations

Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis;
Resin bonding for restorations charged as a separate procedure to the restoration;
Polishing of restorations;
Gold foil restorations;
Ozone therapy.

Root Canal Therapy and Extractions

Root canal therapy on primary (milk) teeth;
Direct and indirect pulp capping procedures.

Plastic Dentures/Snoring Appliances/Mouth guards

Diagnostic dentures and the associated laboratory costs;
Snoring appliances and the associated laboratory costs;
The laboratory cost associated with mouth guards (The clinical fee will be covered at the Medshield Dental Tariff where managed care protocols apply);
High impact acrylic;
Cost of gold, precious metal, semi-precious metal and platinum foil;
Laboratory delivery fees.

Partial Metal Frame Dentures

Metal base to full dentures, including the laboratory cost;
High impact acrylic;
Cost of gold, precious metal, semi-precious metal and platinum foil;
Laboratory delivery fees.

Crown and Bridge

Crown on 3rd molars;
Crown and bridge procedures for cosmetic reasons and the associated laboratory costs;
Crown and bridge procedures where there is no extensive tooth structure loss and associated laboratory costs;
Occlusal rehabilitations and the associated laboratory costs;
Provisional crowns and the associated laboratory costs;
Emergency crowns that are not placed for immediate protection in tooth injury, and the associated laboratory costs;
Cost of gold, precious metal, semi-precious metal and platinum foil;
Laboratory delivery fees;
Laboratory fabricated temporary crowns.

Implants

Dolder bars and associated abutments on implants' including the laboratory cost;
Laboratory delivery fees.

Orthodontics

Orthodontic treatment for cosmetic reasons and associated laboratory costs;
Orthodontic treatment for a member or dependant younger than 9 and older than 18 years of age;
Orthodontic re-treatment and the associated laboratory costs;
Cost of invisible retainer material;
Laboratory delivery fees.

Periodontics

Surgical periodontics, which includes gingivectomies, periodontal flap surgery, tissue grafting and hemisection of a tooth for cosmetic reasons;
Perio chip placement.

Maxillo-Facial Surgery and Oral Pathology

The auto-transplantation of teeth;
Sinus lift procedures;
The closure of an oral-antral opening (item code 8909) when

claimed during the same visit with impacted teeth (item codes 8941, 8643 and 8945);

Orthognathic (jaw correction) surgery and any related hospital cost, and the associated laboratory costs.

Hospitalisation (general anaesthetic);

Where the reason for admission to hospital is dental fear or anxiety;

Multiple hospital admissions;

Where the only reason for admission to hospital is to acquire a sterile facility;

The cost of dental materials for procedures performed under general anaesthesia.

The Hospital and Anaesthetist Claims for the following procedures will not be covered when performed under general anaesthesia

Apicectomies;

Dentectomies;

Frenectomies;

Conservative dental treatment (fillings, extractions and root canal therapy) In-Hospital for children above the age of 6 years and adults;

Professional oral hygiene procedures;

Implantology and associated surgical procedures;

Surgical tooth exposure for orthodontic reasons.

Additional Scheme Exclusions

Special reports;

Dental testimony, including dentolegal fees;

Behaviour management;

Intramuscular and subcutaneous injections;

Procedures that are defined as unusual circumstances and procedures that are defined as unlisted procedures;

Appointments not kept;

Treatment plan completed (code 8120);

Electrognathographic recordings, pantographic recordings and other such electronic analyses;

Caries susceptibility and microbiological tests;

Pulp tests;

Cost of mineral trioxide;

Enamel microabrasion.

Dental procedures or devices which are not regarded by the relevant Managed Healthcare Programme as clinically essential or clinically desirable;

General anaesthetics, moderate/deep sedation and hospitalisation for dental work, except in the case of patients under the age of 6 years or with bony impaction of the third molars/impacted/wisdom teeth, no benefit;

General anaesthetics, moderate/deep sedation and hospitalisation for dental work, except in the case of patients under the age of 6 years or with bony impaction of the third molars, no benefit;

All general anaesthetics and moderate/deep sedation in the practitioner's rooms, unless pre-authorised.

Hospitalisation

If application for a pre-authorisation reference number (PAR) for a clinical procedure, treatment or specialised radiology is not made or is refused, no benefits are payable;

Accommodation and services provided in a geriatric hospital, old age home, frail care facility or similar institution (unless specifically provided for in Annexure B) (unless PMB level of care, then specific DSP applies);

Nursing services or frail care provided other than in a hospital shall

only be available if pre-authorised by a Managed Health Care Provider;

Frail care services shall only be considered for pre-authorisation if certified by a medical practitioner that such care is medically essential and such services are provided through a registered frail care centre or nurse;

Hospice services shall only be paid for if provided by an accredited member of the Hospice Association of Southern Africa and if pre-authorised by a Managed Health Care Provider;

Infertility

Medical and surgical treatment, which is not included in the Prescribed Minimum Benefits in the Regulations to the Medical Schemes Act 131 of 1998, Annexure A, Paragraph 9, Code 902M;

Vasovasostomy (reversal of vasectomy);

Salpingostomy (reversal of tubal ligation).

Maternity

3D and 4D scans (unless PMB level of care, then DSP applies);

Caesarean Section unless clinically appropriate;

Medicine and Injection Material

Anabolic steroids and immunostimulants (unless PMB level of care, DSP applies);

Cosmetic preparations, emollients, moisturizers, medicated or otherwise, soaps, scrubs and other cleansers, sunscreen and sun tanning preparations, medicated shampoos and conditioners, except for the treatment of lice, scabies and other microbial infections and coaltar products for the treatment of psoriasis;

Erectile dysfunction and loss of libido medical treatment (unless caused by PMB associated conditions subject to Regulation 8);

Food and nutritional supplements including baby food and special milk preparations unless PMB level of care and prescribed for malabsorptive disorders and if registered on the relevant Managed Healthcare Programme; or for mother to child transmission (MTCT) prophylaxis and if registered on the relevant Managed Healthcare Programme;

Injection and infusion material, unless PMB and except for outpatient parenteral treatment (OPAT) and diabetes;

The following medicines, unless they form part of the public sector protocols and specifically provided for in Annexure B and are authorised by the relevant Managed Healthcare Programme:

Maintenance Rituximab or other monoclonal antibodies in the first line setting for haematological malignancies unless used for Diffuse large B-cell lymphoma in which event DSP applies (unless PMB level of care, DSP applies);

Liposomal amphotericin B for fungal infections (unless PMB level of care, DSP applies);

Protein C inhibitors, for septic shock and septicaemia (unless PMB level of care, DSP applies);

Any specialised drugs that have not convincingly demonstrated a survival advantage of more than 3 months in metastatic malignancies in all organs for example sorafenib for hepatocellular carcinoma, bevacizumab for colorectal and metastatic breast cancer (unless PMB level of care, DSP applies). Avastin for the treatment of Macular Degeneration is not excluded, however DSP applies;

Lucentis, Eylea and Ozurdex for the treatment of Vitreoretinal conditions is not excluded, unless stipulated in Annexure B (DSP applies);

Trastuzumab for the treatment of HER2-positive early breast cancer that exceeds the dose and duration of the 9 week regimen as used in ICON protocol (unless PMB level of care, DSP applies);

Trastuzumab for the treatment of metastatic breast cancer (unless

PMB level of care or included in the ICON protocol applicable to the member's option, DSP applies).

Medicines not included in a prescription from a medical practitioner or other Healthcare Professional who is legally entitled to prescribe such medicines (except for schedule 0,1 and 2 medicines supplied by a registered pharmacist);

Medicines for intestinal flora;

Medicines defined as exclusions by the relevant Managed Healthcare Programme;

Medicines and chemotherapeutic agents not approved by the SAHPRA (South African Health Products Regulatory Authority) unless Section 21 approval is obtained and pre-authorised by the relevant Managed Healthcare Programme;

Medicines not authorised by the relevant Managed Healthcare Programme;

Patent medicines, household remedies and proprietary preparations and preparations not otherwise classified;

Slimming preparations for obesity;

Smoking cessation and anti-smoking preparations unless pre-authorised by the relevant Managed Healthcare Programme;

Tonics, evening primrose oil, fish liver oils, multi-vitamin preparations and/or trace elements and/or mineral combinations except for registered products that include haemotomics and products for use for:

Infants and pregnant mothers;

Malabsorption disorders;

HIV positive patients registered on the relevant Managed Healthcare Programme.

Biological Drugs, except for PMB level of care and when provided specifically in Annexure B. (DSP applies);

All benefits for clinical trials unless pre-authorised by the relevant Managed Healthcare Programme;

Diagnostic agents, unless authorised and PMB level of care;

Growth hormones, unless pre-authorised (unless PMB level of care, DSP applies);

Immunoglobulins and immune stimulents, oral and parenteral, unless pre-authorised (unless PMB level of care, DSP applies);

Erythropoietin, unless PMB level of care;

Medicines used specifically to treat alcohol and drug addiction. Pre-authorisation required (unless PMB level of care, DSP applies);

Imatinib mesylate (Gleevec) (unless PMB level of care, DSP applies);

Nappies and waterproof underwear;

Oral contraception for skin conditions, parenteral and foams.

Mental Health

Sleep therapy, unless provided for in the relevant benefit option.

Non-Surgical Procedures and Tests

Epilation – treatment for hair removal (excluding Ophthalmology);

Hyperbaric oxygen therapy except for anaerobic life threatening infections, Diagnosis Treatment Pairs (DTP) 277S and specific conditions pre-authorised by the relevant Managed Healthcare Programme and at a specific DSP;

Conservative Back and Neck Treatment;

Nail Disorders;

Investigations and diagnostic work-up unless stipulated in 3.4.6 or specified in Annexure B;

Healthcare services (including scans and scopes) that should be done Out-of-Hospital and for which an admission to hospital is not necessary.

Optometry

Plano tinted and other cosmetic effect contact lenses (other than prosthetic lenses) ,and contact lens accessories and solutions;

Optical devices which are not regarded by the relevant Managed Healthcare Programme, as clinically essential or clinically desirable;

OTC sunglasses and related treatment lenses, example wrap-around lenses, polarised lenses and outdoor tints;

Contact lens fittings;

Radial Keratotomy/Excimer Laser/Intra-ocular Lens, unless otherwise indicated in the Annexure B, no benefits shall be paid unless the refraction of the eye is within the guidelines set by the Board from time to time. The member shall submit all relevant medical reports as may be required by the Scheme in order to validate a claim;

Exclusions as per the Schemes Optical Management Programme.

Organs, Tissue and Haemopoietic Stem Cell (Bone Marrow) Transplantation and Immunosuppressive Medication

Organs and haemopoietic stem cell (bonemarrow) donations to any person other than to a member or dependant of a member on this Scheme;

International donor search costs for transplants.

Additional Medical Services

Art therapy.

Pathology

Exclusions as per the Schemes Pathology Management Programme;

Allergy and Vitamin D testing In-Hospital;

Gene Sequencing.

Physical Therapy (Physiotherapy, Chiropractics and Biokinetics)

X-rays performed by Chiropractors;

Biokinetics and Chiropractics In-Hospital.

Prostheses and Devices Internal and External

Cochlear implants (Processors speech, Microphone headset, audio input selector), auditory brain implants (lost auditory nerves due to disease) unless specifically provided for in Annexure B;

Osseo-integrated implants for dental purposes to replace missing teeth, unless specifically provided for in Annexure B or PMB specific DSP applies;

Drug eluting stents, unless Prescribed Minimum Benefits level of care (DSP applies);

Covered aortic stents, unless Prescribed Minimum Benefits level of care (DSP applies);

Peripheral vascular stents, unless Prescribed Minimum Benefits level of care (DSP applies);

TAVI procedure – transcatheter aortic –valve implantation. The procedure will only be funded up to the global fee calculated amount as stated in the Annexure B, for the equivalent of PMB level of care. (open Aortic valve replacement surgery);

Implantable Cardioverter Defibrillators (unless PMB level of care, DSP applies);

Mirena device In-Hospital, (if protocols/criteria has been met, the Scheme will pay at Scheme Tariff only for the device and its insertion in the practitioners' rooms. The Scheme will not be liable for theatre costs related to the insertion of the device);

Custom-made hip arthroplasty for inflammatory and degenerative joint disease unless authorised by the relevant Managed Healthcare Programme;

Internal Nerve Stimulators.

Radiology and Radiography

MRI scans ordered by a General Practitioner, unless there is no reasonable access to a Specialist;

PET (Positron Emission Tomography) or PET-CT for screening (unless PMB level of care, DSP applies);
 Bone densitometry performed by a General Practitioner or a Specialist not included in the Scheme credentialed list of specialities;
 CT colonography (virtual colonoscopy) for screening (unless PMB level of care, DSP applies);
 MDCT Coronary Angiography and MDCT Coronary Angiography for screening (unless PMB level of care, DSP applies);
 CT Coronary Angiography (unless PMB level of care, DSP applies);
 If application for a pre-authorisation reference number (PAR) for specialised radiology procedures is not made or is refused, no benefits are payable;
 All screening that has not been pre-authorised or is not in accordance with the schemes policies and protocols.

Surgical Procedures

Abdominoplasties and the repair of divarication of the abdominal muscles (unless PMB level of care, DSP applies);
 Gynaecomastia;
 Blepharoplasties and Ptosis unless causing demonstrated functional visual impairment and pre-authorised (unless PMB level of care, DSP applies);
 Breast augmentation;
 Breast reconstruction unless mastectomy following cancer and pre-authorised within Scheme protocols/guidelines (unless PMB level of care, DSP applies);
 Breast reductions, Benign Breast Disease;
 Erectile dysfunction surgical procedures;
 Gender reassignment medical or surgical treatment;
 Genioplasties as an isolated procedure (unless PMB level of care, DSP applies);
 Keloid surgery, except following severe burn scars on the face and neck, for functional impairment such as contractures and excision of a tattoo (unless PMB level of care, DSP applies); skin disorders (life threatening/non-life threatening) including benign growths;
 Obesity – surgical treatment and related procedures e.g. bariatric surgery, gastric bypass surgery and other procedures (unless PMB level of care, DSP applies);
 Otoplasty, pre-certification will only be considered for otoplasty performed on beneficiaries who are under the age of 13 years upon submission of a medical motivation and approval by the Scheme. No benefit is available for otoplasty for any beneficiary who is 13 years or older;
 Pectus excavatum / carinatum (unless PMB level of care, DSP applies);
 Refractive surgery, unless specifically provided for in Annexure B;
 Revision of scars, except following burns and for functional impairment (unless PMB level of care, DSP applies);
 Rhinoplasties for cosmetic purposes (unless PMB level of care, DSP applies);
 Uvulo palatal pharyngoplasty (UPPP and LAUP) (unless PMB level of care, DSP applies);
 All costs for cosmetic surgery performed over and above the codes authorised for admission (unless PMB level of care, DSP applies);
 Joint replacement including but not limited to hips, knees, shoulders and elbows, unless Prescribed Minimum Benefits level of care, DSP applies;
 Back and Neck surgery, unless PMB level of care, DSP applies);
 Rhizotomies, Kyphoplasties, Vertebroplasties and Facet Pain Blocks, subject to Managed Care Protocols. Prosthesis for spinal procedures paid up to the value of PMB level of care, where applicable, unless PMB level of care, DSP applies);
 Varicose veins, surgical and medical management (unless PMB

level of care, DSP applies);
 Arthroscopy for osteoarthritis (unless PMB level of care, DSP applies);
 Portwine stain management, subject to application and approval, laser treatment will be covered for portwine stains on the face of a beneficiary who is 2 years or younger;
 Circumcision In-Hospital except for a new born or child under 12 years, subject to Managed Care Protocols;
 Prophylactic Mastectomy (unless PMB level of care, DSP applies);
 Surgery for oesophageal reflux and hiatus hernia, unless PMB level of care, DSP applies);
 Correction of Hallux Vulgus and Bunionectomy;
 Endoscopic and Laparoscopic Surgery;
 Endoscopic Surgery and Laparoscopic Surgery unless specifically provided for in the Annexure B, section D13 - Routine Diagnostic Endoscopic Procedures;
 All cosmetic treatment including but not limited to septoplasties, osteotomies and nasal tip surgery functional nasal problems and functional sinus problems;
 Da Vinci Robotic assisted Radical surgery, including radical prostatectomy, additional costs relating to use of the robot during such surgery, and including additional fees pertaining to theatre time, disposables and equipment fees remain excluded;
 Balloon sinuplasty.

Items not mentioned in Annexure B

Appointments which a beneficiary fails to keep;
 Autopsies;
 Cryo-storage of foetal stemcells and sperm;
 Holidays for recuperative purposes, accommodation in spa's, health resorts and places of rest, even if prescribed by a treating provider;
 Travelling expenses & accommodation (unless specifically authorised for an approved event);
 Veterinary products;
 Purchase of medicines prescribed by a person not legally entitled thereto;
 Exams, reports or tests requested for insurance, employment, visas (Immigration or travel purposes), pilot and drivers licences, and school readiness tests.
 SmartCare Clinics - Private Nurse Practitioner has the following exclusions:
 No children under the age of 2 may be seen for anything other than a prescription for a routine immunisation;
 No consultations related to mental health;
 No treatment of emergency conditions involving heavy bleeding and/or trauma;
 No treatment of conditions involving sexual assault;
 SmartCare services cannot provide Schedule 5 and up medication.
 Pharmaceutical Electronic Standards Authority
 Pharmacy Product Management Document listing the PESA
 Exclusions Categories, refer to MSD-C1-2021-003.





Directory of Medshield MediCurve Partners

SERVICE	PARTNER	CONTACT DETAILS
Ambulance and Emergency Services	Netcare 911	Contact number: 086 100 6337 (+27 10 209 8011) for members outside of the borders of South Africa
Chronic Medicine Authorisations and Medicine Management	Mediscor	Contact number: 086 000 2120 (Choose relevant option) or contact +27 10 597 4701 for members outside the borders of South Africa Facsimile: 0866 151 509 Authorisations: medshieldauths@mediscor.co.za
Dental Authorisations	Denis	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa - Crowns/Bridges and Dental Implant Authorisations email: crowns@denis.co.za - Periodontic Applications email: perio@denis.co.za - Orthodontic Applications email: ortho@denis.co.za - Plastic Dentures email: customercare@denis.co.za In-Hospital Dental Authorisations email: hospitalenq@denis.co.za
Disease Management Programme	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa Facsimile: +27 10 597 4706 email: diseasemanagement@medshield.co.za
Disease Management Care Plans	Mediscor	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 10 597 4706 email: pmbapplications@medshield.co.za
Diabetes Management Programme	CDE	Contact number: 086 000 2120 (+27 10 597 4701) for members outside the borders of South Africa Facsimile: +27 10 597 4706 email: member@medshield.co.za
HIV and AIDS Management	LifeSense Disease Management	Contact number: 24 Hour Help Line 086 050 6080 (+27 11 912 1000) for members outside of the borders of South Africa Facsimile: 086 080 4960 email: medshield@lifesense.co.za
HIV Medication Designated Service Provider (DSP)	Pharmacy Direct	Contact number: 086 002 7800 (Mon to Fri: 07h30 to 17h00) Facsimile: 086 611 4000/1/2/3 email: care@pharmacydirect.co.za
Hospital Authorisations	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: preauth@medshield.co.za
Hospital Claims	Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: hospitalclaims@medshield.co.za
Oncology Disease Management Programme (for Cancer treatment)	ICON and Medscheme	Contact number: 086 000 2121 (+27 11 671 2011) for members outside of the borders of South Africa email: oncology@medshield.co.za Medshield has partnered with the Independent Clinical Oncology Network (ICON) for the delivery of Oncology services. Go to the ICON website: www.cancernet.co.za for a list of ICON oncologists
Optical Services	Iso Leso Optics	Contact number: 086 000 2120 (+27 10 597 4701) for members outside of the borders of South Africa Facsimile: +27 11 782 5601 email: member@isoleso.co.za

Complaints Escalation Process

In the spirit of promoting the highest level of professional and ethical conduct, Medshield Medical Scheme is committed to a complaint management approach that treats our members fairly and effectively in line with our escalation process.

In the event of a routine complaint, you may call Medshield at 086 000 2120 and request to speak to the respective Manager.

Complaints can be directed via email to complaints@medshield.co.za, which directs the complaint to the respective Manager. The complaint will be dealt with in line with our complaints escalation procedure in order to ensure fair and timeous resolution.

Medshield Banking Details

Bank: Nedbank | **Branch:** Rivonia | **Branch code:** 196905 | **Account number:** 1969125969

Fraud

Fraud presents a significant risk to the Scheme and members. The dishonesty of a few individuals may negatively impact the Scheme and distort the principles and trust that exist between the Scheme and its stakeholders. Fraud, for practical purposes, is defined as a dishonest, unethical, irregular, or illegal act or practice which is characterised by a deliberate intent at concealment of a matter of fact, whether by words, conduct, or false representation, which may result in a financial or non-financial loss to the Scheme. Fraud prevention and control is the responsibility of all Medshield members and service providers so if you suspect someone of committing fraud, report it to us immediately.

Hotline: 0800 112 811
email: fraud@medshield.co.za



Medshield Head Office

288 Kent Avenue, Cnr of Kent Avenue and Harley Street, Ferndale
email: member@medshield.co.za
Postal Address: PO Box 4346, Randburg, 2125

Disclaimer

This brochure acts as a summary and does not supersede the Registered Rules of the Scheme. All benefits in accordance with the Registered Rules of the Scheme. Terms and conditions of membership apply as per Scheme Rules. CMS approved. March 2022.
An Authorised Financial Services Provider (FSP 51381)



SCAN QR CODE
TO DOWNLOAD

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