

# PremiumPlus

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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# PremiumPlus Benefit Option

**PremiumPlus** provides families and professional individuals with unlimited In-Hospital cover with selected In-Hospital procedures paid at Medshield Private Tariff 200%, and the freedom to manage their daily healthcare expenses through a Personal Savings Account.

**This is an overview of the benefits offered on the PremiumPlus option:**



**Major Medical  
Benefits  
(In-Hospital)**



**Ambulance  
Services**



**Oncology  
Benefits**



**Chronic Medicine  
Benefits**



**Maternity  
Benefits**



**Wellness  
Benefits**





### 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 PremiumPlus option, the benefit limits, and the rate at which the services will be covered:

**Hospital Pre-Authorisation**  
You must request pre-authorization 72 hours before admission from the relevant Managed Healthcare Programme.



**Hospitalisation Cover**  
Cover for hospitalisation includes accommodation, theatre costs, hospital equipment, theatre and/or ward drugs, pharmaceuticals and/or surgical items.

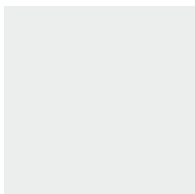


**Chronic Medicine Benefits**  
Registration and approval on the Chronic Medicine Management Programme is a pre-requisite to access this benefit.



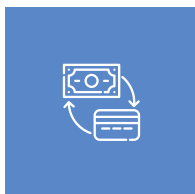
**Scheme Rules/Protocols**  
Pre-authorization is not a guarantee of payment and Scheme Rules/Protocols will be applied where applicable.

**Day-to-Day Benefits**  
Consist of a Personal Savings Account for Out-of-Hospital services, a Self-payment Gap Cover and Above Threshold Benefit will apply on specified benefits.



**Designated Service Providers (DSPs)**  
The Scheme uses DSPs for quality and cost-effective healthcare. Make use of the applicable DSPs to prevent co-payments.

**Co-payments**  
Some procedures might attract co-payments - review this Guide to obtain information on these services, or call the Medshield Contact Centre.



**Networks**  
Use the relevant Medshield Networks where applicable to avoid co-payments. These are available on our online tools e.g. website and Android or Apple apps, or from the Medshield Contact Centre.

## 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.

**Extended Benefit Cover (up to 200%)** will apply to the following In-Hospital services (as part of an authorised event):

- Surgical Procedures
- Confinement
- Consultations and visits by Family Practitioners and Specialists
- Maxillo-facial Surgery
- Non-surgical Procedures and Tests

**Medshield Private Tariff (up to 200%)** will apply to the following services:

- Confinement by a registered Midwife
- Non-surgical Procedures (Refer to Addendum B for the list of services)
- Routine Diagnostic Endoscopic Procedures (Refer to Addendum B for the list of services)



## 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](http://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 PET and PET-CT scan  
 Non-PMB Internal Prosthesis and Devices  
 Voluntary use of a non-DSP for HIV & AIDS related medication  
 Voluntary use of a non-DSP or a non-Medshield Pharmacy Network  
 Voluntarily obtained out of formulary medication  
 Voluntary use of a non-ICON provider - Oncology  
 Voluntary use of a non-DSP provider - Chronic Renal Dialysis

10% **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

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

Endoscopic procedures (refer to **Addendum B\***)  
 Functional Nasal surgery  
 Laparoscopic procedures  
 Arthroscopic procedures  
 Impacted Teeth, Wisdom Teeth and Apicectomy  
 Hernia Repair (except in infants)  
 Back and Neck surgery  
 Nissen Fundoplication  
 Hysterectomy

R1 000 **upfront** co-payment  
 R1 000 **upfront** co-payment  
 R2 000 **upfront** co-payment  
 R2 000 **upfront** co-payment  
 R2 000 **upfront** co-payment  
 R3 000 **upfront** co-payment  
 R4 000 **upfront** co-payment  
 R5 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.



BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS</b> (Including emergency transportation of blood)</p> <p>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 DSP or Network Provider. <b>Clinical Protocols apply.</b></p>	Unlimited.
<p><b>MEDICAL PRACTITIONER CONSULTATIONS AND VISITS</b></p> <p>As part of an authorised event during hospital admission, including Medical and Dental Specialists or Family Practitioners.</p>	Unlimited. Extended Benefit Cover (up to 200%)
<p><b>REFRACTIVE SURGERY</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011). The use of the Medshield Specialist Network may apply.</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• Lasik</li> <li>• Radial Keratotomy</li> <li>• Phakic Lens Insertion</li> </ul> <p><b>Clinical Protocols apply.</b></p>	R18 940 per family per annum. Including hospitalisation, if not authorised, payable from Personal Savings Account.
<p><b>SLEEP STUDIES</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• Diagnostic Polysomnograms</li> <li>• CPAP Titration</li> </ul> <p><b>Clinical Protocols apply.</b></p>	Unlimited. Unlimited.
<p><b>ORGAN TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• Immuno-Suppressive Medication</li> <li>• Post Transplantation and Biopsies and Scans</li> <li>• Related Radiology and Pathology</li> <li>• Corneal Grafts and Transplant (International)</li> <li>• Corneal Grafts and Transplant (Local)</li> </ul> <p><b>Clinical Protocols apply.</b></p>	Unlimited. 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.  R44 185 per beneficiary for internationally sourced cornea. Subject to the Overall Annual Limit. R18 940 per beneficiary for locally sourced cornea. Subject to the Overall Annual Limit.
<p><b>PATHOLOGY AND MEDICAL TECHNOLOGY</b></p> <p>As part of an authorised event, and excludes allergy and vitamin D testing. <b>Clinical Protocols apply.</b></p>	Unlimited.
<p><b>PHYSIOTHERAPY</b></p> <p>In-Hospital Physiotherapy is subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011). In lieu of hospitalisation, also refer to 'Alternatives to Hospitalisation' in this benefit guide.</p>	R2 800 per beneficiary per annum. Thereafter subject to Personal Savings Account unless specifically pre-authorized.
<p><b>PROSTHESIS AND DEVICES INTERNAL</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services can be obtained from the Medshield Hospital Network. Preferred Provider Network will apply. <b>Surgically Implanted Devices.</b> <b>Clinical Protocols apply.</b></p>	R66 300 per family per annum. 25% upfront co-payment for non-PMB. Sub-limit for hips and knees: R33 660 per beneficiary - subject to Prosthesis and Devices Internal Limit.
<p><b>PROSTHESIS EXTERNAL</b></p> <p>Services must be pre-approved or pre-authorized by the Scheme on 086 000 2120 (+27 10 597 4701). Preferred Provider Network will apply. <b>Including Ocular Prosthesis.</b> <b>Clinical protocols apply.</b></p>	Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.



## Major Medical Benefits – In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>LONG LEG CALLIPERS</b></p> <p>Service must be pre-approved or pre-authorized by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider.</p>	<p>Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.</p>
<p><b>GENERAL RADIOLOGY</b></p> <p>As part of an authorised event. <b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b></p>
<p><b>SPECIALISED RADIOLOGY</b></p> <p>Subject to pre-authorization by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).</p> <p><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• CT scans, MUGA scans, MRI scans, Radio Isotope studies</li> <li>• CT Colonography (Virtual Colonoscopy)</li> <li>• Interventional Radiology replacing Surgical Procedures</li> </ul> <p><b>Clinical Protocols apply.</b></p>	<p><b>R28 150</b> per family per annum, In- and Out-of-Hospital.</p> <p>Subject to Specialised Radiology Limit.</p> <p><b>Unlimited.</b></p>
<p><b>CHRONIC RENAL DIALYSIS</b></p> <p>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 DSP or Network Provider.</p> <p><b>Haemodialysis and Peritoneal Dialysis includes the following:</b> <b>Material, Medication, related Radiology and Pathology</b> <b>Clinical Protocols apply.</b></p>	<p><b>Unlimited.</b></p> <p><b>40% upfront co-payment</b> for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB and non-PMB.</p>
<p><b>NON-SURGICAL PROCEDURES AND TESTS</b></p> <p>As part of an authorised event. The use of the Medshield Specialist Network may apply.</p>	<p><b>Unlimited.</b> <b>Extended Benefit Cover (up to 200%)</b></p>
<p><b>MENTAL HEALTH</b></p> <p>Subject to pre-authorization 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 <b>3 days</b> if patient is admitted by a Family Practitioner.</p> <ul style="list-style-type: none"> <li>• <b>Rehabilitation for Substance Abuse</b> <b>1 rehabilitation programme per beneficiary per annum</b></li> <li>• <b>Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling</b></li> </ul>	<p><b>R58 545</b> per family per annum, In- and Out-of-Hospital.</p> <p><b>R15 620</b> per family per annum. Limited to and included in the Mental Health Limit. Subject to Mental Health Limit.</p>
<p><b>HIV &amp; AIDS</b></p> <p>Subject to pre-authorization 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><b>Includes the following:</b></p> <ul style="list-style-type: none"> <li>• <b>Anti-retroviral and related medicines</b></li> <li>• <b>HIV/AIDS related Pathology and Consultations</b></li> <li>• <b>National HIV Counselling and Testing (HCT)</b></li> </ul>	<p>As per Managed Healthcare Protocols.</p> <p>Out of formulary PMB medication voluntarily obtained or PMB medication voluntarily obtained from a provider other than the DSP will have a <b>40% upfront co-payment</b>.</p>
<p><b>INFERTILITY INTERVENTIONS AND INVESTIGATIONS</b></p> <p>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 DSP. The use of the Medshield Specialist Network may apply. <b>Clinical Protocols apply.</b></p>	<p>Limited to interventions and investigations only. <b>Refer to Addendum A</b> for the list of procedures and blood tests.</p>



## Oncology Benefits

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
<p><b>ONCOLOGY LIMIT (40% upfront co-payment for the use of a non-DSP)</b></p> <ul style="list-style-type: none"> <li><b>Active Treatment</b> Including Stoma Therapy, Incontinence Therapy and Brachytherapy.</li> <li><b>Oncology Medicine</b></li> <li><b>Radiology and Pathology</b> Only Oncology related Radiology and Pathology as part of an authorised event.</li> <li><b>PET and PET-CT</b></li> </ul>	<p><b>Unlimited.</b></p> <p>Subject to Oncology Limit. <b>ICON Enhanced</b> Protocols apply.</p> <p><b>R372 355</b> per family per annum. Subject to Oncology Limit. <b>ICON Enhanced</b> Protocols apply.</p> <p>Subject to Oncology Limit.</p> <p><b>R23 670</b> per family per annum. Limited to <b>1 Scan</b> per family per annum. <b>10% upfront co-payment</b> for non-PMB.</p>
<p><b>INTEGRATED CONTINUOUS CANCER CARE</b> Social worker psychological support during cancer care treatment.</p>	<p><b>6 visits</b> per family per annum. Subject to Oncology Limit.</p>
<p><b>SPECIALISED DRUGS FOR ONCOLOGY NON-ONCOLOGY AND BIOLOGICAL DRUGS</b> Subject to pre-authorization from the Oncology Managed Healthcare provider.</p> <ul style="list-style-type: none"> <li><b>Vitreoretinal Benefit</b> Vitreous and Retinal disorders. Subject to pre-authorization. <b>Clinical Protocols apply.</b></li> </ul>	<p>Subject to Oncology Medicine Limit.</p> <p>Subject to the Specialised Drugs Limit.</p>
<p><b>BREAST RECONSTRUCTION (following an Oncology event only)</b> 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 DSP or Network Provider. The use of the Medshield Specialist Network may apply. <b>Post Mastectomy</b> (including all stages) <b>Clinical Protocols apply.</b></p>	<p><b>R89 200</b> per family per annum. <b>Extended Benefit Cover up to 200%</b> Co-payment and Prosthesis limit, as stated under Prosthesis, is not applicable for breast reconstruction.</p>



## Chronic Medicine Benefits

Covers expenses for specified chronic diseases which require ongoing, long-term or continuous medical treatment.

Registration and approval on the Chronic Medicine Management Programme is a **pre-requisite to access this benefit**. If the Chronic Medicine requirements are not registered and approved, it will pay from the Acute Medicine benefit.

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

This option covers medicine for all 26 PMB CDL's and an additional list of 54 conditions.

### 40% Upfront co-payment

will apply in the following instances:

- Out-of-formulary medication voluntarily obtained.
- Medication voluntarily obtained from a non-Medshield Pharmacy Network Provider.

### Re-imbursment at Maximum Generic Price

or Medicine Price List and Medicine Formularies. Levies and co-payments to apply where relevant.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<ul style="list-style-type: none"> <li>• The use of a Medshield Pharmacy Network Provider is applicable from Rand one.</li> <li>• Supply of medication is limited to <b>one month</b> in advance.</li> </ul>	<p><b>R15 630</b> per beneficiary per annum limited to <b>R31 260</b> per family per annum. Medicines will be approved in line with the Medshield <b>Formulary</b>, within and above limits.</p>

## 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](mailto: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/](http://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



### PREMIUMPLUS CHRONIC DISEASE LIST

Addison's disease	Multiple sclerosis	Endocrine Disorders	Paraplegia / Quadriplegia
Asthma	Parkinson's disease	Endometriosis	Pemphigus
Bi-Polar Mood Disorder	Rheumatoid arthritis	Gastro-Oesophageal Reflux Disease	Peripheral Neuropathy
Bronchiectasis	Schizophrenia	Generalised Anxiety Disorder	Polyarteritis Nodosa
Cardiac failure	Systemic lupus erythematosus	Gout / Hyperuricaemia	Post-Traumatic Stress Disorder
Cardiomyopathy	Ulcerative colitis	Huntington's Chorea	Psoriasis
Chronic renal disease	Acne	Liver Failure	Pulmonary Interstitial Fibrosis
Chronic obstructive pulmonary disease	Allergic Rhinitis	Macular Degeneration	Raynaud's Disease
Coronary artery disease	Alzheimers Disease	Menierres Disease	Rickets
Crohn's disease	Ankylosing Spondylitis	Menopause	Scleroderma
Diabetes insipidus	Anorexia Nervosa	Motor Neuron Disease	Stroke
Diabetes mellitus type 1	Attention Deficit Disorder	Muscular Dystrophy	Thrombocytopenic Purpura (ITP)
Diabetes mellitus type 2	Barrett's Oesophagus	Myasthenia Gravis	Tourette's Syndrome
Dysrhythmias	Benign Prostatic Hypertrophy	Narcolepsy	Transient Ischaemic Attacks
Epilepsy	Bulimia	Obsessive Compulsive Disorder	Trigeminal Neuralgia
Glaucoma	Calcium Supplementation	Osteoarthritis	Urticaria
Haemophilia	Cerebral Palsy	Osteoporosis and Osteopaenia	Valvular Heart Disease
Hyperlipidaemia	Connective Tissue Disorders	Paget's Disease	Venous Thrombotic Disorders
Hypertension	Cystic Fibrosis	Pancreatic Disease	Zollinger Ellison Syndrome
Hypothyroidism	Depression	Panic Disorder	
	Dermatitis		



## Dentistry Benefits

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

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<p><b>BASIC DENTISTRY</b></p> <ul style="list-style-type: none"> <li>• <b>In-Hospital</b> (only for beneficiaries under the age of 6 years old). Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2120 (+27 10 597 4701). Failure to obtain an authorisation prior to treatment will result in a <b>20% penalty</b>. According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</li> <li>• <b>Out-of-Hospital</b> According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network. Plastic Dentures subject to pre-authorisation. Failure to obtain an authorisation prior to treatment, will result in a <b>20% penalty</b>.</li> </ul>	<p><b>Unlimited.</b> <b>Medshield Private Rates (up to 200%)</b> applies to the Dentist account only when procedure is performed under conscious sedation in the Practitioners' rooms.</p> <p>Subject to Personal Savings Account. Threshold and Above Threshold apply.</p>
<p><b>SPECIALISED DENTISTRY</b></p> <p>All below services are subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2120 (+27 10 597 4701). Failure to obtain an authorisation prior to treatment will result in a <b>20% penalty</b>. According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</p> <ul style="list-style-type: none"> <li>• <b>Impacted Teeth, Wisdom Teeth and Apicectomy</b> 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.</li> <li>• <b>Dental Implants</b> Includes all services related to implants. Subject to pre-authorisation. According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</li> <li>• <b>Orthodontic Treatment</b> Subject to pre-authorisation. According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</li> <li>• <b>Crowns, Bridges, Inlays, Mounted Study Models, Partial Chrome Cobalt Frame Dentures and Periodontics</b> Consultations, Visits and Treatment for all such dentistry including the Technicians' Fees. Subject to pre-authorisation. According to the Dental Managed Healthcare Programme, Protocols and the Medshield Dental Network.</li> </ul>	<p><b>R19 300</b> per family per annum.</p> <p>Subject to the Specialised Dentistry Limit. <b>Medshield Private Rates (up to 200%)</b> applies to the Dentist account only when procedure is performed under conscious sedation in the Practitioners' rooms. <b>R2 000 upfront co-payment</b> applies if procedure is done In-Hospital.</p> <p>Subject to the Specialised Dentistry Limit. <b>Medshield Private Rates (up to 200%)</b> applies to the Dentist account only when procedure is performed under conscious sedation in the Practitioners' rooms.</p> <p>Subject to the Specialised Dentistry Limit.</p> <p>Subject to Personal Savings Account. Threshold and Above Threshold apply.</p>
<p><b>MAXILLO-FACIAL AND ORAL SURGERY</b></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><b>Non-elective surgery only.</b> According to the Dental Managed Healthcare Programme and Protocols. The use of the Medshield Specialist Network may apply.</p>	<p><b>R19 300</b> per family per annum. <b>Extended Benefit Cover (up to 200%)</b> only applicable to Maxillo-facial Surgery.</p>



A **Medshield complimentary baby bag** can be requested during the 3<sup>rd</sup> trimester. Kindly send your request to [medshieldmom@medshield.co.za](mailto:medshieldmom@medshield.co.za)



## Maternity Benefits

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

**12 Antenatal Consultations** per pregnancy. The use of the Medshield Specialist Network may apply.

**R530 per family  
For Antenatal Classes**

**Two 2D Scans** per pregnancy.

**One Amniocentesis test** per pregnancy.

### CONFINEMENT AND POSTNATAL CONSULTATIONS

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.

- **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.**

**Extended Benefit Cover (up to 200%)**

**4 Postnatal** consultations per pregnancy.

**Medshield Private Rates (up to 200%)**

applies to a registered Midwife only.

**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](http://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 [medshielmom@medshield.co.za](mailto:medshielmom@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

Provides cover for Out-of-Hospital services such as Family Practitioner (FP) Consultations, Optical Services, Specialist Consultations and Acute Medication from your Personal Savings Account.

Your **PSA is 20%** of your monthly contributions and it is allocated annually in advance for January to December.

**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 paid at 100% of the negotiated fee, or in the absence of such fee 100% of the cost or Scheme Tariff.**



# 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.

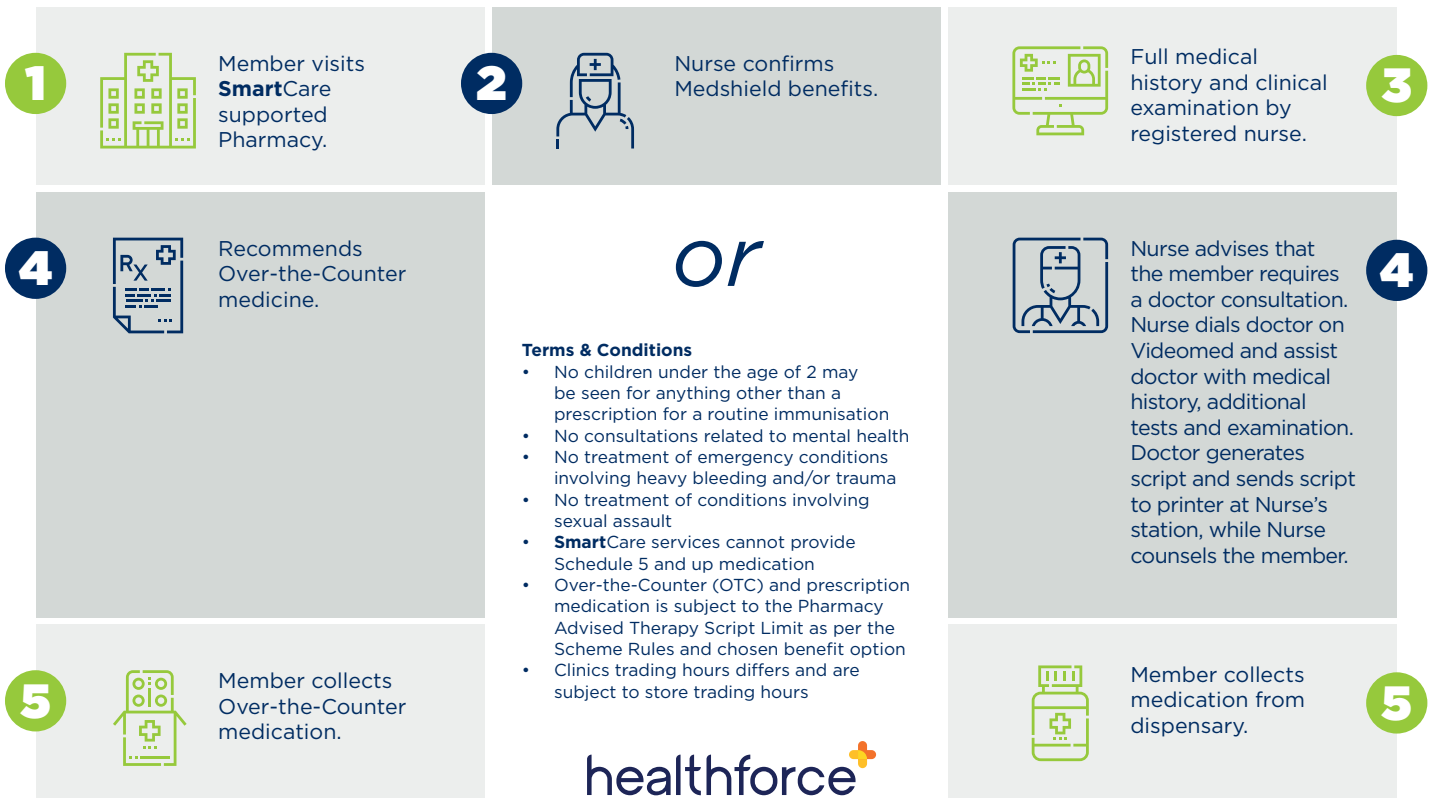
## SMARTCARE SERVICES:

### 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	BENEFIT LIMIT AND COMMENTS
<b>PHARMACY/CLINIC PRIVATE NURSE PRACTITIONER CONSULTATIONS</b> The use of the SmartCare Pharmacy Network compulsory from Rand one.	Unlimited.
<b>NURSE-LED VIDEOMED FAMILY PRACTITIONER (FP) CONSULTATIONS</b> Subject to the use of the SmartCare Family Practitioner (FP) Network.	1 visit per family subject to the Overall Annual Limit and thereafter subject to the Personal Savings Account.
<b>WHATSAPP DOC ADVICE LINE</b> Channel where members can communicate with a doctor to assess a patient for Covid-19.	Refer to page 28.



## Day-to-Day Benefits

PremiumPlus offers various Day-to-Day benefit categories including a Personal Medical Savings Account (PSA) and an Above Threshold Benefit. The benefits can be used to pay claims such as Family Practitioner (FP) Consultations, Optical Services, Specialist Consultations, and Acute Medication.

Your Day-to-Day benefits are structured as follows:

BENEFIT COMPONENT	MEMBER	+ ADULT	+ CHILD
Annual Personal Savings Account (PSA)	R16 188	R14 844	R3 096
Threshold	R19 756	R18 212	R3 728*
Above Threshold Benefit (ATB)	R5 400	R3 900	R2 700*

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

### Benefit utilisation and how to access these benefits

<b>STEP 1</b> PERSONAL SAVINGS ACCOUNT (PSA)	<ul style="list-style-type: none"> <li>You will have access to your Personal Savings Account (PSA), which consists of 20% of your monthly contributions, allocated annually in advance (January to December)</li> <li>Your PSA allocation is determined by your family size</li> <li>Your PSA will be used to cover your Day-to-Day benefits</li> <li>Once you and your dependant/s have exhausted your PSA, the Scheme has made an Above Threshold Benefit available that becomes applicable once you have reached the Threshold amount set by the Scheme</li> </ul>
<b>STEP 2</b> SELF-PAYMENT GAP (SPG)	<ul style="list-style-type: none"> <li>The Threshold amount is determined on an annual basis by the Scheme and some selected benefit categories claims accumulate to the Threshold amount</li> <li>In the event that your savings run out and you have not reached your Threshold amount, you will enter what is known as a Self-Payment Gap</li> <li>Self-Payment Gap means you will be liable for payments of Day-to-Day medical expenses until you reach a threshold, meaning you will continue paying your claims from your pocket or your accumulated PSA up to the specified amount</li> <li>Not all claims payable from your PSA or other Day-to-Day benefit categories accumulates to your threshold and Self-Payment Gap. Only claims marked on this brochure in accordance to Scheme rules will accumulate</li> <li>The Self-Payment Gap will accumulate on Scheme tariff only</li> <li>The Self-Payment Gap varies according to the family size, up to a pre-determined limit</li> <li>You must continue to submit your claims even if you are in the Self-Payment Gap stage for your payments to reflect on the system in order for the accumulation to happen</li> <li>Once you reach the Threshold amount you can then access to the Above Threshold Benefits</li> </ul>
<b>STEP 3</b> ABOVE THRESHOLD BENEFITS (ATB)	<ul style="list-style-type: none"> <li>Above Threshold Benefits is the next layer of benefits you can access once you reach your Threshold</li> <li>The Scheme will pay for specified Day-to-Day medical expenses from the Above Threshold Benefit up to a pre-determined limit and not from Savings</li> <li>All claims will be paid in accordance to the Scheme tariff</li> <li>The Above Threshold Benefit limit also varies according to the family size</li> <li>Once you have exhausted your Above Threshold Benefit and you have additional savings available, your claim will continue to be paid from Savings</li> </ul>

**Above Threshold Benefits (ATB) will be paid for the following benefits:**

- Medical Specialist
- Family Practitioner (FP)
- Acute Medicines (excluding over the counter medicine)
- Basic Dentistry and Specialised Dentistry

## 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](http://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.



## Day-to-Day Benefits

The following services are paid from your Personal Savings Account. Unless a specific sub-limit is stated, all services accumulate to the Overall Annual Limit.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>FAMILY PRACTITIONER (FP) CONSULTATIONS AND VISITS: OUT-OF-HOSPITAL</b> FP consultations and visits can be accessed in-person, telephonically or virtually. <ul style="list-style-type: none"> <li><b>Medshield Family Practitioner (FP) Network</b> Consultations and Visits Out-of-Hospital.</li> <li><b>Registered Chronic beneficiaries extended FP consultations and visits.</b> Chronic Disease List applies.</li> </ul> <b>The use of the Medshield Family Practitioner Network applies.</b>	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.  <b>2</b> per beneficiary from the Overall Annual Limit once the Personal Savings Account has been depleted. <b>2</b> per beneficiary from the Overall Annual Limit once the Personal Savings Account has been depleted. Subject to registering on the relevant Disease Management Programme.
<b>MEDICAL SPECIALIST CONSULTATIONS AND VISITS</b> The use of the Medshield Specialist Network may apply.	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
<b>CASUALTY/EMERGENCY VISITS</b> Facility fee, Consultations and Medicine. If retrospective authorisation for emergency is obtained from the relevant Managed Healthcare Programme within 72 hours, benefits will be subject to Overall Annual Limit. Only bona fide emergencies will be authorised.	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.
<b>MEDICINES AND INJECTION MATERIAL</b> <ul style="list-style-type: none"> <li><b>Acute medicine</b> Medshield medicine pricing and formularies apply.</li> <li><b>Pharmacy Advised Therapy (PAT)</b> Limited to Schedules 0, 1 and 2 medicine advised and dispensed by a Pharmacist. The use of the Medshield Pharmacy Network applies.</li> </ul>	Subject to Personal Savings Account. Subject to Personal Savings Account.  Limited to <b>R250</b> per script, <b>1 script</b> per beneficiary per day. Co-payment applies for use of non-Medshield Network Pharmacy.
<b>OPTICAL LIMIT</b> Subject to relevant Optometry Managed Healthcare Programme and Protocols. <ul style="list-style-type: none"> <li><b>Optometric refraction</b> (eye test)</li> <li><b>Spectacles AND Contact Lenses</b> Single Vision Lenses, Bifocal Lenses, Multifocal Lenses, Contact Lenses.</li> <li><b>Frames and/or Lens Enhancements</b></li> <li><b>Readers</b> If supplied by a registered Optometrist, Ophthalmologist, Supplementary Optical Practitioner or a Registered Pharmacy.</li> </ul>	Subject to Personal Savings Account.  <b>1 test</b> per beneficiary per 24 month optical cycle limited to the Personal Savings Account. Subject to Personal Savings Account.  Subject to Personal Savings Account. <b>R180</b> per beneficiary per annum. Subject to Personal Savings Account.
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b> Subject to the relevant Pathology Managed Healthcare Programme and Protocols. <ul style="list-style-type: none"> <li><b>COVID-19 PCR/Antigen Test</b></li> </ul>	Subject to Personal Savings Account.  <b>1st test</b> included in Overall Annual Limit, thereafter subject to Personal Savings Account unless positive result which is then subject to PMB.
<b>PHYSIOTHERAPY, BIKINETICS AND CHIROPRACTICS</b>	Subject to Personal Savings Account.
<b>GENERAL RADIOLOGY</b> Subject to the relevant Radiology Managed Healthcare Programme and Protocols.	Subject to Personal Savings Account. <b>1 Bone Densitometry scan</b> per beneficiary per annum In- or Out-of-Hospital.
<b>SPECIALISED RADIOLOGY</b> Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011).	Limited and included in the Specialised Radiology Limit of <b>R28 150</b> per family per annum. In- and Out-of-Hospital.
<b>NON-SURGICAL PROCEDURES AND TESTS</b> The use of the Medshield Specialist Network may apply. <ul style="list-style-type: none"> <li><b>Non-Surgical Procedures</b></li> <li><b>Procedures and Tests in Practitioners' rooms</b></li> <li><b>Routine Diagnostic Endoscopic Procedures in Practitioners' rooms</b></li> </ul>	Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply. Subject to Personal Savings Account. Threshold and Above Threshold Benefit apply.  <b>Unlimited.</b> <b>Medshield Private Rates (up to 200%)</b> <b>Refer to Addendum B</b> for the list of services.  <b>Unlimited.</b> <b>Medshield Private Rates (up to 200%).</b> No co-payment applicable In-Hospital for children 8 years and younger. <b>Refer to the Addendum B</b> for the list of services.
<b>MENTAL HEALTH</b> Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling. The use of the Medshield Specialist Network may apply.	<b>R5 260</b> per family per annum. Limited to and included in the Mental Health Limit of <b>R58 545</b> per family.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
<b>INTRAUTERINE DEVICES AND ALTERNATIVES</b> 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. <b>On application only.</b>	<b>1 per female</b> beneficiary. Subject to Overall Annual Limit. Mirena/Kyleena device: <b>1 per female</b> beneficiary every 5 years. Implanon: <b>1 per female</b> beneficiary every 3 years. Nova T: <b>1 per female</b> beneficiary every 2 years.
<b>ADDITIONAL MEDICAL SERVICES</b> Audiology, Dietetics, Genetic Counselling, Hearing Aid Acoustics, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy and Private Nurse Practitioners.	Subject to Personal Savings Account. Threshold Benefit applies.
<b>ALTERNATIVE HEALTHCARE SERVICES</b> Only for registered: Acupuncturist, Homeopaths, Naturopaths, Osteopaths and Phytotherapists.	Subject to Personal Savings Account.



## 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 option's Pharmacy Network, available at [www.medshield.co.za](http://www.medshield.co.za).

Unless otherwise specified, benefits are subject to the Overall Annual Limit, thereafter subject to the Personal Savings Account, excluding consultations for the following services:

BENEFIT CATEGORY	BENEFIT LIMIT/COMMENTS
<b>Adult Vaccination Including Travel Vaccinations</b>	<b>R1 700</b> per family per annum. Thereafter payment from the Personal Savings Account.
<b>COVID-19 Vaccination</b> Subject to relevant Managed Healthcare Programme. Limited to Scheme Vaccination Formulary. Excludes consultation costs.	Subject to the Overall Annual Limit. Protocols apply.
<b>Birth Control (Contraceptive Medication)</b> Only applicable if no intrauterine devices and alternatives are used.	Restricted to <b>1 month's</b> supply to a maximum of <b>13 prescriptions</b> per annum per female beneficiary between the ages of <b>14 - 55 years old</b> , with a script limit of <b>R190</b> . Limited to the Scheme's Contraceptive formularies and protocols.
<b>Bone Density (for Osteoporosis and bone fragmentation)</b>	<b>1 per beneficiary 50+ years old every 3 years.</b>
<b>Flu Vaccination</b>	<b>1 per beneficiary 18+ years old</b> , included in the Overall Annual Limit. Thereafter payable from the Personal Savings Account.
<b>Health Risk Assessment (Pharmacy or Family Practitioner)</b>	<b>1 per beneficiary 18+ years old</b> per annum.
<b>HPV Vaccination (Human Papillomavirus)</b>	<b>1 course of 2 injections per female beneficiary, 9 - 13 years old.</b> Subject to qualifying criteria.
<b>Mammogram (Breast Screening)</b>	<b>1 per female beneficiary 40+ years old every 2 years.</b>
<b>National HIV Counselling Testing (HCT)</b>	<b>1 test</b> per beneficiary per annum.
<b>Pap Smear</b>	<b>1 test</b> per female beneficiary per annum.
<b>Pneumococcal Vaccination</b>	<b>1 per annum</b> for high risk individuals and for beneficiaries <b>60+ years old</b> .
<b>PSA Screening (Prostate specific antigen)</b>	Subject to the <b>Personal Savings Account.</b>
<b>TB Test</b>	<b>1 test</b> per beneficiary.
<b>Child Immunisations: Immunisation programme as per the Department of Health Protocol and specific age groups:</b>	
<b>At Birth:</b> Tuberculosis (BCG) and Polio OPV(0).	
<b>At 6 Weeks:</b> Rotavirus RV(1), Polio OPV(1), Pneumococcal PVC (1), DTaP-IPV-Hib-HBV (1) includes: Diphtheria, Tetanus, Acellular Pertussis (Whooping Cough), Inactivated Polio vaccine and Haemophilus influenza Type B and Hepatitis B combined.	
<b>At 10 Weeks:</b> DTaP-IPV-Hib-HBV (2) includes: Diphtheria, Tetanus, Acellular Pertussis (Whooping Cough), Inactivated Polio vaccine and Haemophilus influenza Type B and Hepatitis B combined.	
<b>At 14 Weeks:</b> Rotavirus RV(2), Pneumococcal PVC (2), DTaP-IPV-Hib-HBV (3) includes: Diphtheria, Tetanus, Acellular Pertussis (Whooping Cough), Inactivated Polio vaccine and Haemophilus influenza Type B and Hepatitis B combined.	
<b>At 6 Months:</b> Measles MV(1).	
<b>At 9 Months:</b> Pneumococcal PVC (3), Chickenpox CP, Measles.	
<b>At 12 Months:</b> Measles MV(2).	
<b>At 18 Months:</b> Measles, Mumps and Rubella (MMR), DTaP-IPV-Hib-HBV (4) includes: Diphtheria, Tetanus, Acellular Pertussis (Whooping Cough), Inactivated Polio vaccine and Haemophilus influenza Type B and Hepatitis B combined.	
<b>At 6 Years:</b> Tetanus and Diphtheria (Td), Polio.	
<b>At 12 Years:</b> Tetanus and Diphtheria (Td).	



**The following tests are covered under the Health Risk Assessment**

- Cholesterol
- Blood Glucose
- Blood Pressure
- Body Mass Index (BMI)

**Child Immunisation**

Through the following providers:

- Medshield Pharmacy Network Providers
- Clicks Pharmacies
- Family Practitioner Network
- SmartCare Network

**Health Risk Assessments**

Can be obtained from:

- Medshield Pharmacy Network Providers
- Clicks Pharmacies
- Family Practitioner Network
- Medshield Corporate Wellness Days
- SmartCare Network



## 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
<b>EMERGENCY MEDICAL SERVICES</b> Subject to pre-authorisation by the Ambulance and Emergency Services provider. Scheme approval required for Air Evacuation. <b>Clinical Protocols apply.</b>	<b>Unlimited.</b>

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

PREMIUMPLUS OPTION	PREMIUM	SAVINGS (INCLUDED IN PREMIUM)
Principal Member	R6 747	R1 349
Adult Dependant	R6 183	R1 237
Child*	R1 290	R258

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

**DEFINITION:**

**Adult Dependant:** A dependant who is 21 years or older, excluding a student up to age of 28 years (as per the Scheme Rules).

**Child Dependant:** A dependant under the age of 21 years, including a student (as per the Scheme Rules) under the age of 28.



## 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/](http://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 <a href="http://www.medshield.co.za">www.medshield.co.za</a>.</p> <p><b>Important:</b> 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"> <li>• A co-payment can be levied on specific procedures/services/treatment, and is specified in your specific option's benefit guide available on <a href="http://www.medshield.co.za">www.medshield.co.za</a>.</li> <li>• 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.</li> </ul> <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 <a href="http://www.medshield.co.za">www.medshield.co.za</a>.</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
<b>DSP</b> 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 <a href="http://www.medshield.co.za">www.medshield.co.za</a> 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.
<b>DTP</b> 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.
<b>Hospital Plan</b>	Medshield's Hospital Plan (MediCore) does not have a Savings or Day-to-Day Limit.
<b>In-Hospital</b>	Treatment received whilst admitted in a hospital.
<b>ICD-10</b>	ICD-10 code is an international diagnostic coding standard owned and maintained by the World Health Organisation (WHO).
<b>Out-of-Hospital</b>	Treatment received without being admitted to a hospital.
<b>PMB</b>	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 <a href="http://www.medicalschemes.co.za/resources/pmb/">www.medicalschemes.co.za/resources/pmb/</a>
<b>PMB Level of Care</b>	The treatment needed for your PMB condition, based on the guidelines and established practices at most public hospitals or government facilities.
<b>Risk (OAL)</b>	The Scheme covers the costs, and it is not taken from your benefits as shown on your option's benefit guide.
<b>Related Claims</b>	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.
<b>Savings</b>	Personal Medical Saving Account consist of actual contributions received from members. These are available on the PremiumPlus and MediSaver benefit options.
<b>Scheme Rules</b>	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 <a href="http://www.medshield.co.za">www.medshield.co.za</a> .

## 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](mailto: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](http://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](http://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](mailto: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><b>COVID-19 PCR Test OR Antigen Tests (Please refer to the Medshield PMB Guide for more detail)</b></p>	<ul style="list-style-type: none"> <li>1st COVID PCR or Antigen test included in Overall Annual Limit (OAL), whether the result is positive or negative. (Please read below as well)</li> <li>2nd and subsequent <b>negative</b> 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.</li> <li>2nd and subsequent <b>positive</b> 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.</li> <li>You should email the positive results to <a href="mailto:member@medshield.co.za">member@medshield.co.za</a> 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"> <li><b>The Day-to-Day limit</b> 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)</li> <li><b>Personal Medical Savings Accounts</b> 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).</li> </ul> </li> </ul>
<p><b>Telephonic and Video Doctor Consultations</b></p>	<ul style="list-style-type: none"> <li>Safe consultation with your Family Practitioner</li> <li>Access to current Doctors via remote consultation (telephonic and video)</li> <li>Pays from available Family Practitioner Consultations and Visits: Out-of-Hospital benefit</li> </ul>
<p><b>Video and Nurse Consultations</b></p> <p><b>SmartCare</b></p>	<ul style="list-style-type: none"> <li>SmartCare covers members for Nurse-led and Videomed doctor consultations</li> <li>Available benefit on all Medshield 2022 benefit options</li> <li>A one-stop healthcare facility that is convenient, quick and efficient</li> <li>The amount of visits and Videomed consultations are dependent on the member's chosen benefit option</li> <li>Available at any SmartCare-enabled clinic or pharmacy in South Africa</li> <li>The list of SmartCare enabled clinics are available on the Medshield website at <a href="http://www.medshield.co.za/medshield-networks/">www.medshield.co.za/medshield-networks/</a></li> </ul>
<p><b>Online assessments and consultations</b></p> <p><b>SmartCare</b> WhatsApp Doc</p>	<ul style="list-style-type: none"> <li>Free mobile doctors consultations</li> <li>Assessments for COVID-19</li> <li>Available to all Medshield members</li> <li>WhatsApp 'Hi' to 087 250 0643</li> <li>Monday to Friday 9am - 5pm and Saturday 9am - 1pm</li> <li>Calls charged at local call rates</li> </ul>
<p><b>Easy access to your Chronic Medicine – delivered to your home</b></p>	<ul style="list-style-type: none"> <li>Have Chronic Medicine delivered to your home</li> <li>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</li> <li>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</li> </ul>
<p><b>Flu Vaccine</b></p>	<ul style="list-style-type: none"> <li>Paid from Wellness Benefit</li> <li>Available to adults older than 18 years</li> <li>Available at Medshield Pharmacy Network providers, Clicks Pharmacies and selected SmartCare Clinics</li> <li>Visit the website at <a href="http://www.medshield.co.za/medshield-networks/">www.medshield.co.za/medshield-networks/</a> for a list of providers</li> </ul>
<p><b>Pneumococcal Vaccine</b></p>	<ul style="list-style-type: none"> <li>High-risk members</li> <li>Seniors over 60 years of age</li> <li>Pre-existing conditions e.g. heart conditions, lung conditions, chronic renal disease, Diabetes and immuno-compromised members</li> <li>Available on Wellness Benefit (excluding MediPhila members)</li> </ul>

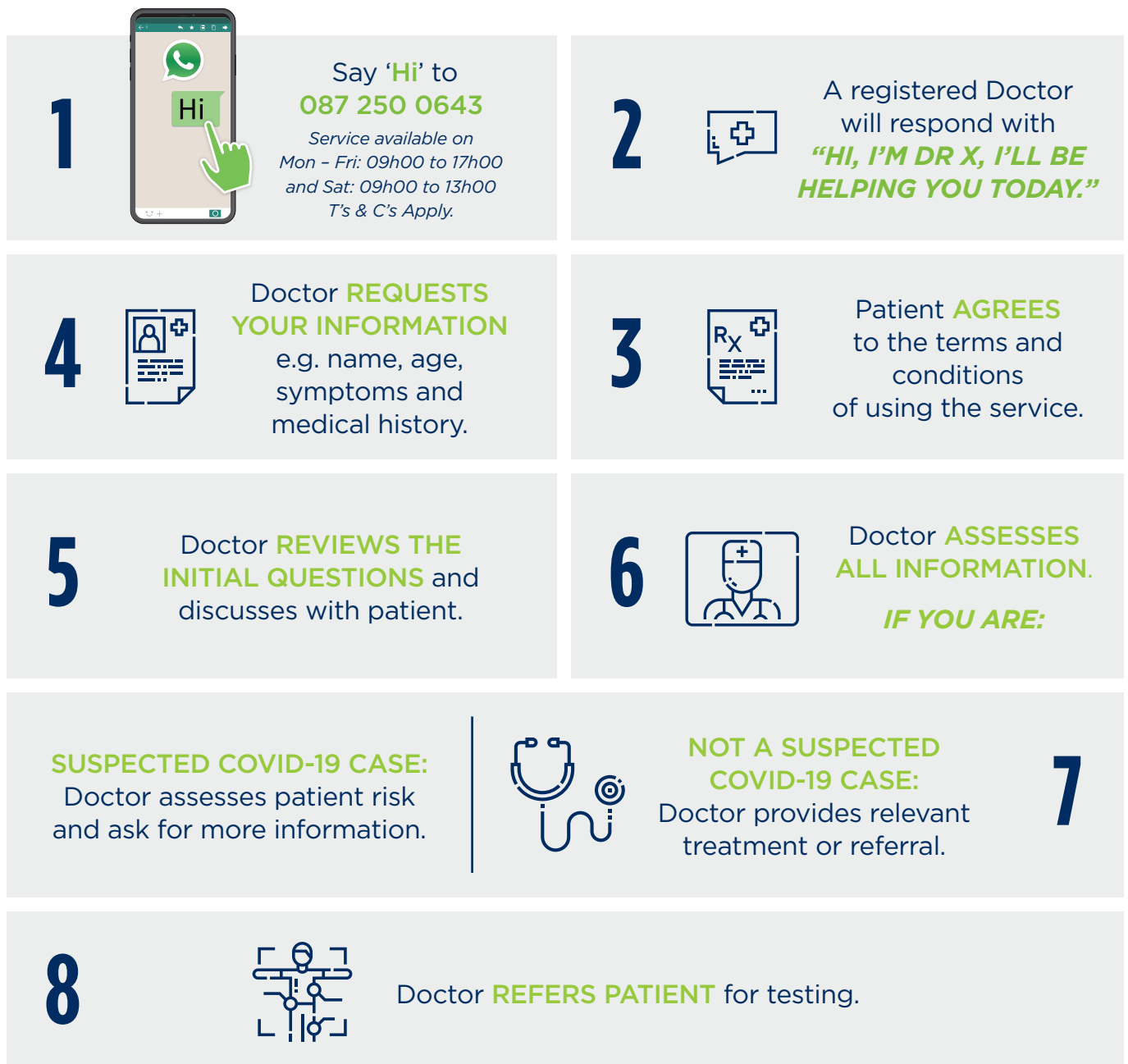
# SmartCare WhatsApp Doc

## 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!**



## 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

### PROCEDURES AND TESTS IN PRACTITIONERS' ROOMS

Breast fine needle biopsy	Prostate needle biopsy
Vasectomy	Circumcision
Excision Pterygium with or without graft	Excision wedge ingrown toenail skin of nail fold
Excision ganglion wrist	Drainage skin abscess/curbuncle/whitlow/cyst
Excision of non-malignant lesions less than 2cm	

### 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;  
Orthopedic 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:*

#### Oral Hygiene/Prevention

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;

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;

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

**Hospitalisation**

If application for a pre-authorization 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-authorized by a Managed Health Care Provider;

Frail care services shall only be considered for pre-authorization 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-authorized 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 suntanning preparations, medicated shampoos and conditioners, except for the treatment of lice, scabies and other microbial infections and coal tar 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 out patient 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);

rastuzumab 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 O, 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 haemotonic 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);

Breast reduction, benign breast disease;

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.

#### **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 (bone marrow) 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.

#### **Prosthesis 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.

### 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 reduction, benign breast disease;  
 Gender reassignment medical or surgical treatment;  
 Genioplasties as an isolated procedure (unless PMB level of care, DSP applies);  
 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);  
 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 newborn or child under 12 years, subject to Managed Care Protocols;  
 Prophylactic Mastectomy (unless PMB level of care, DSP applies);  
 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, accomodation 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 PremiumPlus Partners

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





## Medshield Head Office

288 Kent Avenue, Cnr of Kent Avenue and Harley Street, Ferndale  
email: [member@medshield.co.za](mailto: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)

## Medshield Regional Offices

### Bloemfontein

Suite 13, Office Park, 149 President Reitz Ave, Westdene  
email: [medshield.bloem@medshield.co.za](mailto:medshield.bloem@medshield.co.za)

### Durban

Unit 4A, 95 Umhlanga Rocks Drive, Durban North  
email: [medshield.durban@medshield.co.za](mailto:medshield.durban@medshield.co.za)

### Cape Town

Podium Level, Block A, The Boulevard,  
Searle Street, Woodstock  
email: [medshield.ct@medshield.co.za](mailto:medshield.ct@medshield.co.za)

### Medshield Contact Centre

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](mailto:member@medshield.co.za)

### East London

Unit 3, 8 Princes Road, Vincent  
email: [medshield.el@medshield.co.za](mailto:medshield.el@medshield.co.za)

### Port Elizabeth

Unit 3 (b), The Acres Retail Centre,  
20 Nile Road, Perridgevale  
email: [medshield.pe@medshield.co.za](mailto:medshield.pe@medshield.co.za)



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