



SIZWE HOSMED MEDICAL SCHEME

Your choice for quality care



PLAN HIGHLIGHTS 2024

View full benefit detail, protocols, authorisation requirements and sub-limits at
www.sizwehosmed.co.za
0860 100 871



Value



Value Core

IN-HOSPITAL BENEFITS

Hospital and related

- No overall annual limit (100% scheme rate)
- Private hospitals (CORE plan network hospitals)
- Specialist cover at 100% medical aid rate
- To-Take-Out medication (TTO); seven (7) days PMB medication (Non PMB limit applies)
- Maternity cover within medical protocols (100% Scheme rate)
- Internal and external prosthesis, R55 026 per family, sub-limits apply
- Deductibles may apply for certain non PMB procedures, please consult benefit guide
- Oncology; unlimited for PMB and 80% scheme rate cover above R573 300
- Specialised radiology: MRI/PET/CT, two (2) scans per beneficiary per annum. 10% co-pay for non PMB.
- Ambulance and Emergency Services – Europe Assist (0860 117 799) 24-hour access. Authorisation required within 72 hours of an emergency event

OUT-OF-HOSPITAL BENEFITS

Out-of-Hospital benefits other than GP & Specialists consultations, Pathology, Radiology and Chronic Medicine collective limit per family per annum

- M - R11 356
- M+1 - R23 980
- M+2 - R26 090
- M+3 + - R29 722
- Note that sub-limits apply

GP Consultations

- Ten (10) visits per beneficiary subject to overall family limit of 20 visits
- A 30% co-payment will apply after the 7th GP visit per beneficiary
- Value Core – Unlimited GP visits. Acute medication from any GP within the DSP network. A 30% co-payment will apply for GP consultations outside the DSP* Network

Specialist Consultations

- M – three (3) visits
- M+1 – five (5) visits
- M+2 + – seven (7) visits

Combined radiology and pathology

- R4 106 per beneficiary per annum, subject to sub-limits

Dental care – Benefit managed by Dental Risk Company

- Consultations, fillings and extractions
- Preventative scale and polish
- Infection control
- Conscious sedation: limited to beneficiaries below the age of 16 years, managed care protocol applies
- Advanced dentistry: crowns and bridgework, dentures, orthodontics
- R5 115 per beneficiary, family limit of R7 303

Optical – Benefit managed by Isoleso

- 24 month treatment cycle
- One (1) eye test per beneficiary
- Frame: R902 per beneficiary
- Lenses: Single vision - R239 per lens. Bifocal vision - R504 per lens. Multifocal vision - R504 per lens.
- Or choose contact lenses - R2 053 per beneficiary

Maternity benefits – Register on the Bambino programme

- Ten (10) antenatal visits per pregnancy, six (6) either with a GP, Midwife and four (4) with a Specialist Obstetrician
- Two (2) x 2D scans
- Childhood Immunisation as per Department of Health up to 12 years of age.
- One (1) heart, hearing and vision screening for babies under two (2) years of age

Appliances

- Appliances limited to R16 063 per family per annum. Sub-limits and treatment cycles apply

PAY AT CHILD RATE UP TO
THE AGE OF 26 YEARS

PAY FOR A MAXIMUM
OF 3 CHILDREN
(4TH OR MORE ARE FREE)





SIZWE HOSMED
MEDICAL SCHEME
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CHRONIC BENEFITS

Cover for 26 PMB chronic conditions, subject to registration and approval. Covered medication, bloods and GP within PMB protocols and authorisations.

- Addison's disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease
- Chronic renal disease
- Coronary artery disease
- Crohn's disease
- Diabetes insipidus
- Diabetes mellitus types 1 & 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV/AIDS
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative colitis

Other Chronic (Non CDL) Medicine, Subject to preauthorisation clinical protocol and medicine formulary.

R 16 008 per family per annum and limited to R7 938 per beneficiary per annum.

- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergic Rhinitis
- Benign Prostatic Hypertrophy (BPH)
- Cushing's Disease
- Cystic Fibrosis
- Depression
- Endometriosis
- Gout
- Hyperthyroidism
- Hypoparathyroidism
- Menopause/Hormone Replacement Therapy (HRT)
- Myasthenia gravis
- Osteoarthritis
- Osteoporosis
- Paget's Disease
- Pituitary Microadenomas
- Psoriasis
- Stroke (Cerebrovascular accident)



PREVENTATIVE CARE BENEFITS

Health screening is an essential part of preventative healthcare and is vital to maintaining overall well-being and improving outcomes by providing care at the earliest possible stage.

Preventative Care and Screening Benefits include

- Wellness Consultation limit , R1 870 per family per annum
- One (1) Pap Smear for females over 18 years per beneficiary annually
- One (1) Mammogram for females over 40 years per beneficiary annually
- One (1) PSA for males over 40 years per beneficiary annually
- Blood sugar, cholesterol, blood pressure, Body Mass Index (BMI), HIV
- One (1) skin cancer screening per beneficiary above 55 years of age, annually




Vaccinations Benefit

- Covid-19 vaccination per beneficiary
- One (1) flu vaccination per beneficiary
- One (1) HPV vaccination for beneficiaries between nine (9) and 12 years of age
- One (1) Pneumococcal vaccine per beneficiary above 65 years of age

Female Contraceptive Benefit

- R1 604 per family per annum



Contributions	 Member	 Adult	 Child
Value	R4 401	R4 226	R1 175
Value Core	R4 051	R3 887	R1 079