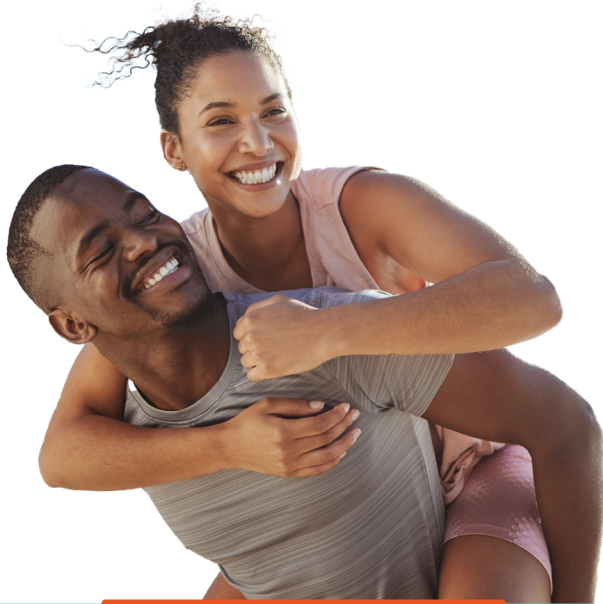




SIZWE HOSMED
MEDICAL SCHEME

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



IN-HOSPITAL BENEFITS

Hospital and related

- No overall annual limit (100% Scheme rate)
- Private hospitals (Network applies)
- Specialist cover at 100% medical aid rate
- To-take-out medication (TTO): seven (7) days PMB medication
- Maternity cover: within medical protocols (100% Scheme rate)
- Internal and external prosthesis R35 418 per family (PMB)
- Deductibles may apply for certain non PMB procedures, please consult benefit guide
- Oncology: unlimited for PMB and 80% scheme rate cover above R269 451
- Specialised radiology: MRI/PET/CAT, two (2) scans per beneficiary per annum. 10% co-pay for non PMB. Combined In and Out of hospital
- Ambulance & Emergency Services – Europe Assist (0860 117 799) 24-hour access. Authorisation required within 72 hours of emergency event

OUT-OF-HOSPITAL BENEFITS

Out of hospital benefits including GP & Specialists consultations, acute medication, pathology, radiology and selected non CDL chronic medicine

- Collectively covered from Member Savings Account (MSA)
- Free choice of service provider
- Consultations once MSA* depleted
- One (1) additional GP visit per beneficiary, limited to four (4) per family per annum and one (1) Specialist visit per family for either a Paediatrician or Gynaecologist

Dental care – (Conservative covered from Scheme Risk) Benefit managed by Dental Risk Company

- Consultations, fillings, extractions
- Preventative scale and polish
- Infection control
- Conscious sedation for beneficiaries below the age of 16 years, subject to dental treatment protocols and pre-authorisation
- Advanced dentistry: crowns and bridgework, dentures, orthodontics covered from MSA

Optical – (Basic optometry covered from Scheme Risk) Benefit managed by Isoleso

- 24 month treatment cycle
- One (1) eye test per beneficiary
- Frame: R621 per beneficiary
- Lenses: Single vision – R238 per lens. Bifocal vision –R504 per lens. Multifocal vision – R504 per lens
- Or choose contact lenses – R1 128 per beneficiary

Maternity benefits – Register on the Bambino programme

- Ten (10) antenatal per pregnancy, six (6) either with a GP, Midwife and four (4) with a Specialist Obstetrician
- Specified pregnancy related blood tests covered
- Vitamins: R270
- Two (2) 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

- Medical Appliances – In and Out of hospital PMB only
- Callipers, Nebulizer, Glucometer, Insulin pump, Morphine pump, C-PAP machine
- Limited to R7 130 per family per annum
- Blood Pressure Monitor: sub-limit of R628

Access Saver Medical Savings Account - (MSA)

MSA
Allocation

Principal
R9 277

Adult
R8 007

Child
R1 855

Unused Member Savings amounts accumulate year to year and are refundable should member resign a savings type plan (A minimum four [4] month claims run-off waiting period is applicable).

PAY AT CHILD RATE UP
TO THE AGE OF 26 YEARS

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



CHRONIC BENEFITS

Cover for 26 PMB chronic conditions subject to registration and approval.

- 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 pre-authorisation clinical protocol and medicine formulary

– Paid from MSA.

- Benign Prostatic Hypertrophy (BPH)
- Cushing's Disease
- Endometriosis
- Hyperthyroidism
- Hypoparathyroidism
- Menopause/Hormone Replacement Therapy (HRT)
- Myasthenia gravis
- Stroke (Cerebrovascular accident)



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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

- 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
- One (1) skin cancer screening per beneficiary above 55 years of age, annually
- Blood sugar, cholesterol, blood pressure, Body Mass Index, HIV

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



Contributions	 Member	 Adult	 Child
Access Saver	R3 092	R2 669	R618