



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

Pt

Platinum Enhanced

Pt
EDO

Platinum Enhanced EDO

IN-HOSPITAL BENEFITS

Hospital and related

- No overall annual limit (100% Scheme rate)
- Private hospitals (EDO plan network hospitals)
- Specialist cover at 100% medical aid rate
- To-Take-Out medication (TTO): seven (7) days
- Maternity cover within medical protocols (100% Scheme rate)
- Internal and External prosthesis: R54 330 per family
- Oncology unlimited for PMB and 80% scheme rate cover above R573 300
- Specialised radiology combined in and out of hospital, R36 156 per family per annum
- Hospice and private nursing: R8 628 per family per annum
- Ambulance & Emergency Services – Europe Assist (0860 117 799) 24-hour access. Authorisation required within 72 hours of an emergency event

OUT-OF-HOSPITAL BENEFITS

Day-to-day benefits payable from MSA include:

- GP and Specialist visits, Acute Medication, Physiotherapy, Radiology, Pathology, Auxiliary and appliances. EDO plan access benefits from network providers. Sub-limits may apply.
- Unused MSA will carry over year-on-year
- Should MSA be fully utilised during the year, a Self Payment Gap (SPG) is applicable and thereafter an Above Threshold Benefit (ATB) is available annually

Benefits payable from Scheme Risk:

Dental care – Benefit managed by Dental Risk Company

- Benefit cover for conservative dentistry per beneficiary
- Two (2) consultations per beneficiary
- Oral hygiene. Root Canal treatment
- Extractions, fillings, intra and extra oral x-rays
- Plastic dentures: one (1) set, full or partial in a four (4) year period
- Specialised dentistry: Crowns and bridges – one (1) crown per family per annum
- Once (1) per tooth in a five (5) year period
- Orthodontics: Limited to ages nine (9)–21. A 35% co-payment is applicable

Optical – Benefit managed by Isoleso

- 24-month treatment cycle
- One (1) eye test per beneficiary
- Frames: R1 087 per beneficiary
- Lenses: Single vision - R229, bifocal - R497, multifocal - R912
- Or choose contact lenses - up to R1 971

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
- 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 2 years of age

Out of Hospital benefits from Scheme Risk

- Psychiatrists, Clinical and Counselling Psychologists R10 501 per family per annum

Efficiency Discounted Option (EDO)

Choose the EDO plan and enjoy the same rich benefits accessed within a network of service providers both for In and Out of hospital.

Platinum Enhanced Medical Savings Account (MSA)



MSA Allocation	MSA Allocation
Principal R12 816	Principal R12 181
Adult R12 033	Adult R11 663
Child R3 504	Child R3 104

PAY AT CHILD RATE UP TO THE AGE OF 26 YEARS

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



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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
- Anaemia: Vitamin B12 and Iron deficiency
- Aplastic anaemia
- Anti-phospholipid syndrome
- Benign Prostatic Hypertrophy (BPH)
- Cushing's Disease
- Cystic Fibrosis
- Depression
- Endometriosis
- Endocarditis & Iron Deficiency Anaemia
- Gastro-oesophageal reflux disease (GORD)
- Gout
- Hyperthyroidism
- Hypoparathyroidism
- Menopause / Hormone Replacement Therapy (HRT)
- Motor Neuron Disease
- Myasthenia gravis
- Obsessive Compulsive Disorder
- Osteoarthritis
- Osteoporosis
- Paget's Disease
- Pituitary Microadenomas
- Psoriasis
- Pulmonary Interstitial fibrosis
- 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.

Wellness Consultation

- R1 870 per family per annum

Preventative Care and Screening Benefits include

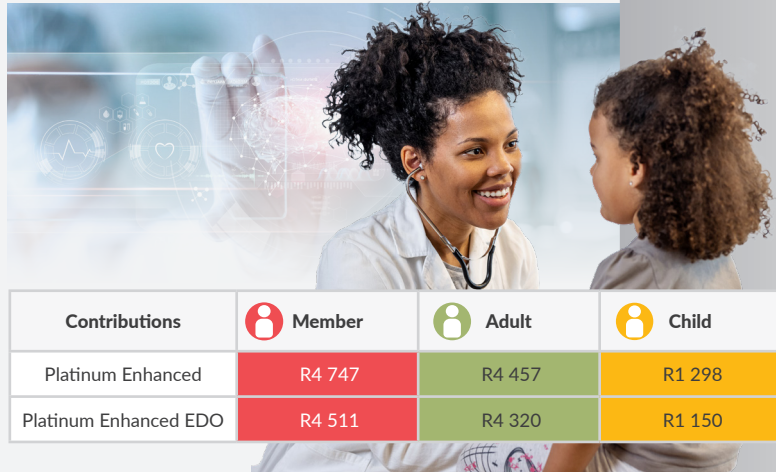
- One (1) pap smear for females over 18 years per beneficiary per annum
- One (1) mammogram for females over 40 years of age per beneficiary per annum
- One (1) skin cancer screening per beneficiary above 55 years of age, annually
- One (1) PSA for males over 40 years per beneficiary per annum
- Blood 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 per beneficiary between nine (9) and 12 years of age
- One (1) Pneumococcal vaccine per beneficiary above 65 years of age per annum

Female Contraceptive Benefit

- R3 331 per family per annum, subject to MSA



Contributions	Member	Adult	Child
Platinum Enhanced	R4 747	R4 457	R1 298
Platinum Enhanced EDO	R4 511	R4 320	R1 150