

2023 BENEFIT OPTIONS



COVER	OPTION					
	ESSENCE Our high-value-for-money hospital plan	ORIGIN Our entry-level, traditional comprehensive cover option	EQUILIBRIUM Our new generation, hybrid comprehensive cover option	SILVER Our substantial comprehensive cover option	GOLD Our new generation, high-value, hybrid comprehensive cover option	PLATINUM Our top-of-the-range comprehensive cover option with extensive benefits
Hospital cover • At DSP hospitals	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Day-to-day benefits • Principal Member per year • Adult Dependand per year • Child Dependand per year	Health Assessments Early detection / screening tests Weight Loss Programme	R3 000 R1 745 R920	R3 290 R2 265 R1 005	R8 855 R6 440 R1 790	R5 730 R4 270 R1 370	R12 445 R12 070 R2 950
Medical savings account • Principal Member per year • Adult Dependand per year • Child Dependand per year	None	None	R2 208 R1 368 R672	None	R7 680 R5 184 R1 500	None
Specialists cover • In- and out-of-hospital	DSP specialists	DSP specialists	DSP specialists	DSP specialists	DSP specialists	DSP specialists
Dentistry • Separate from day-to-day benefits	Consultations only	Conservative dentistry (subject to day-to-day benefits)	Conservative dentistry, 20% co-payment on specialised dentistry	Conservative dentistry, 20% co-payment on specialised dentistry	Conservative dentistry, 20% co-payment on specialised dentistry	Conservative dentistry, 20% co-payment on specialised dentistry
Chronic conditions covered	26	26	29	29	44	55
Easy-ER cover • Separate from day-to-day benefits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Medical appliances cover • In- and out-of-hospital	R8 400	R8 400	R8 400	R8 700	R10 300	R13 250
Preventative care cover	Subject to day-to-day benefits	19 additional benefits (refer to Health Booster)	19 additional benefits (refer to Health Booster)	19 additional benefits (refer to Health Booster)	19 additional benefits (refer to Health Booster)	19 additional benefits (refer to Health Booster)
Contraceptive medication benefit (Tablets, patches and injectables)	Subject to day-to-day benefits	Health Booster (specified cover amount)	Health Booster (specified cover amount)	Health Booster (specified cover amount)	Subject to day-to-day benefits	Subject to day-to-day benefits

HEALTH BOOSTER (not applicable to Essence)

- Health Assessments
- Preventive treatments
- Screening tests
- Weight Loss Programme

- HPV vaccination (female beneficiaries aged 9-14 years) (not applicable to Origin and Essence options)
- Separate from day-to-day benefits

EASY-ER (all options)

Emergency medical cover at any hospital, with no hidden costs

SMART BABY PROGRAMME (all options)

Maternity benefits, support and advice and information about baby's first year

* Disclaimer: Subject to Scheme rules, clinical protocols per option and the use of DSPs. Co-payments may apply per option.

DOWNLOAD THE COMPLETE COVER OPTIONS BROCHURE AT <https://www.keyhealthmedical.co.za/>

Contact KeyHealth

 **Website**
<https://www.keyhealthmedical.co.za>

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 **Live online support**
<https://www.keyhealthmedical.co.za/online-chat-facility/>

LOCAL GOVERNMENT

KeyHealth schedule in respect of 2023 contributions

ESSENCE	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	725.60	987.20	1 248.80	1 510.40	1 772.00	1 307.20	1 568.80	1 830.40	2 092.00	2 353.60
Employer contribution	All income	1 088.40	1 480.80	1 873.20	2 265.60	2 658.00	1 960.80	2 353.20	2 745.60	3 138.00	3 530.40
Total contribution		1 814.00	2 468.00	3 122.00	3 776.00	4 430.00	3 268.00	3 922.00	4 576.00	5 230.00	5 884.00

ORIGIN	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	829.20	1 099.20	1 369.20	1 639.20	1 909.20	1 420.00	1 690.00	1 960.00	2 230.00	2 500.00
Employer contribution	All income	1 243.80	1 648.80	2 053.80	2 458.80	2 863.80	2 130.00	2 535.00	2 940.00	3 345.00	3 750.00
Total contribution		2 073.00	2 748.00	3 423.00	4 098.00	4 773.00	3 550.00	4 225.00	4 900.00	5 575.00	6 250.00

EQUILIBRIUM (incl. Savings)	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	1 012.80	1 324.00	1 635.20	1 946.40	1 946.40	1 638.40	1 949.60	2 260.80	2 572.00	2 572.00
Employer contribution	All income	1 519.20	1 986.00	2 452.80	2 919.60	2 919.60	2 457.60	2 924.40	3 391.20	3 858.00	3 858.00
Total contribution		2 532.00	3 310.00	4 088.00	4 866.00	4 866.00	4 096.00	4 874.00	5 652.00	6 430.00	6 430.00

SILVER	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	1 746.40	2 110.80	2 475.20	2 839.60	2 839.60	2 686.00	3 050.40	3 530.00	4 441.00	4 441.00
Employer contribution	All income	2 619.60	3 166.20	3 712.80	4 259.40	4 259.40	4 029.00	4 575.60	5 007.00	5 007.00	5 007.00
Total contribution		4 366.00	5 277.00	6 188.00	7 099.00	7 099.00	6 715.00	7 626.00	8 537.00	9 448.00	9 448.00

GOLD (incl. Savings)	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	2 560.80	3 063.60	3 909.00	5 166.00	6 423.00	5 724.00	6 981.00	8 238.00	9 495.00	10 752.00
Employer contribution	All income	3 841.20	4 595.40	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00
Total contribution		6 402.00	7 659.00	8 916.00	10 173.00	11 430.00	10 731.00	11 988.00	13 245.00	14 502.00	15 759.00

PLATINUM	Monthly income	M	M+1C	M+2C	M+3C	M+4C	M+A	M+A+1C	M+A+2C	M+A+3C	M+A+4C
Member contribution	All income	5 301.00	7 477.00	9 653.00	11 829.00	14 005.00	12 528.00	14 704.00	16 880.00	19 056.00	21 232.00
Employer contribution	All income	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00	5 007.00
Total contribution		10 308.00	12 484.00	14 660.00	16 836.00	19 012.00	17 535.00	19 711.00	21 887.00	24 063.00	26 239.00

NOTE: ABOVEMENTIONED EMPLOYER CONTRIBUTION IS BASED ON A 60% SUBSIDY UP TO A MAXIMUM OF R5 007.00 | M = PRINCIPAL MEMBER, A = ADULT DEPENDANT, C = CHILD DEPENDANT
CONTRIBUTIONS CHARGED UP TO A MAXIMUM OF 3 CHILD DEPENDANTS ON THE SILVER AND EQUILIBRIUM OPTIONS