



2023 SALGA 40%



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

IN HOSPITAL BENEFITS

Hospital and related

- No overall annual limit
- Unlimited at private hospitals
- Specialist cover at 100% medical aid rate
- To-take-out medication (TTO) 7 days
- Maternity cover at 100% medical aid rate
- Prosthesis R68 305 per family
- Oncology unlimited for PMB and 80% scheme rate cover above R682 500
- Specialised radiology: MRI / PET / CT, 2 scans per beneficiary per annum. 10% co-pay for non PMB.
- Drug and Alcohol rehab at 100% medical aid rate
- Psychiatric treatment, 21 in-patient days, R50 715 per family
- Home Based Care at 100% medical aid rate. Paid from Risk R11 010 per family
- Ambulance Services –Europe Assist (0860 11 77 99)

Auxiliary Services Benefit

- Family limit R16 097

Wheelchair & Hearing Aid benefit

- Wheelchair R16 097 per family
- Hearing Aids R14 551 per family

Above Threshold Benefits:

Unlimited, except for the following with limits:
 Physiotherapy (R15 000 pfpa),
 Pathology & Radiology (R15 000 pfpa),
 Acute medicine (P= R7 000, A= R7 000, C= R2 000)



MSA Allocation	Self Payment Gap
Member R18 300	R4 369
Adult R16 560	R3 621
Child* R3 720	R1 656

OUT HOSPITAL BENEFITS

Day to day benefit for- These benefits provide cover for consultations with GP or specialist, acute medicine, X-rays, blood tests and other out-of-hospital medical expenses

- Benefits ranging from R13 944 to R35 312 based on family size

Dental care

- Benefit cover for conservative dentistry per beneficiary
- Consultations x 2 per beneficiary
- Oral Hygiene. Root Canal treatment
- Extractions, Fillings, Intra and extra oral x-rays
- Plastic Dentures: 1 set, Full or partial in 4-year period
- Specialised Dentistry – Crowns and Bridges: One crown per family per annum. Once per tooth in a 5-year period.
- Orthodontics: Limited to ages 9 -21.

Optical

- 24-month treatment cycle.
- 1 eye test per beneficiary.
- Frames R1 276,80 per beneficiary
- Lenses: R212,10 single vision. R459,90 bifocal. R844,20 multifocal
- Or choose Contact lenses up to R2 083,20

Maternity benefits: Register on the Bambino maternity program

- 9 midwife, GP or Specialist antenatal visits
- Specified pregnancy related blood tests covered
- Vitamins R120
- 2x 2D Scans and 1x 3D ultrasound
- New-born hearing test

Chiropractor Benefit

- R2 425 per beneficiary per family

Mental health Benefit - Psychiatrists and Counselling Clinical Psychologists

- R9 525 per family

Appliances Benefit (includes nebulizer, C-Pap machine)

- R3 053 per family



CHRONIC BENEFITS

Cover for 27 chronic conditions, Subject to registration and approval.

- Addison's Disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Renal Disease
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Crohn's Disease
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV/AIDS
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

Other Chronic Disease List

- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergic Rhinitis
- Alzheimer's disease
- Anaemia: Vitamin B12 and Iron deficiency
- Aplastic anaemia
- Ankylosing Spondylitis
- Anti-phospholipid syndrome
- Benign Prostatic Hypertrophy
- Cryoglobulinemia
- Cushing's Disease
- Cystic Fibrosis
- Delusional Disorders
- Depression
- Dermatomyositis
- Endometriosis
- Enuresis
- Gastro-oesophageal reflux disease (GORD)
- Gout
- Hyperthyroidism
- Hypoparathyroidism
- Menopause / Hormone Replacement Therapy (HRT)
- Migraine
- Motor Neuron Disease
- Myasthenia gravis
- Obsessive Compulsive Disorder
- Osteoarthritis
- Osteoporosis
- Paget's Disease
- Pancreatic Insufficiency
- Peripheral Vascular Disease
- Pituitary Microadenomas
- Psoriasis
- Pulmonary Interstitial fibrosis
- Stroke (Cerebrovascular accident)

PREVENTATIVE CARE BENEFITS

This is a benefit to encourage health awareness.

Wellness Consultations

- 100% of Scheme Tariff

Preventative Care tests and screening 100% of Scheme Tariff*.

- Diabetic Eye Care
- 1 pap smear for females over 21 years of age (24-month benefit)
- 1 mammogram for females over 40 years of age per annum
- 1 PSA for males over 40 years of age per annum
- Cholesterol Test over 20 years per beneficiary per Annum
- 1 Blood Sugar Test over 15 years per beneficiary per Annum
- 1 Colon Cancer Blood Test over 50 years per beneficiary per Annum
- 1 Blood Pressure test per beneficiary per Annum

Vaccinations Benefit

- Covid-19 vaccination per beneficiary
- 1 Flu Vaccine per beneficiary per Annum
- 1 Free HIV test per beneficiary per Annum
- 1 HPV vaccination per beneficiary between 9 and 12 years of age
- 1 Pneumococcal vaccine per beneficiary above 65 years of age per Annum
- Childhood immunisations from birth to 6 years of age

Subject to CMS approval

Maximum subsidy capping for 2022 -2023. (Effective 1 July 2022 - R 5 007.)



Contributions	Principal	Adult	Child
Titanium Executive	R2 928	R2 658	R598