



Access Saver 25



Access Core

PLAN HIGHLIGHTS 2024



Your choice for quality care

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
- Private hospitals (Network applies)
- Specialist cover at 100% medical aid rate
- To-take-out medication (TTO) 7 days PMB medication
- Maternity cover at 100% medical aid rate
- 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
- Psychiatric treatment, 21 in-patient days (PMB)
- Specialised radiology: MRI / PET / CT, 2 scans per beneficiary per annum. 10% co-pay for non PMB.
- Private nursing: In lieu of hospitalisation, 14 days per beneficiary per annum (PMB's)
- Ambulance Services – Europe Assist (0860 11 77 99)

OUT 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:
- 4 Additional GP Visits per family and 1 additional specialist Visit per family

Dental care (Conservative covered from Scheme risk)

- Consultations, fillings, extractions (paid from risk pool)
- Preventative scale and polish
- Infection control
- Conscious sedation for children up to the age of 12 years
- Advanced dentistry: Crowns & bridgework, dentures, orthodontics covered from MSA

Optical: (Basic optometry covered from Scheme risk)

- 24 month treatment cycle (from DSP).
- 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

Maternity benefits : Register on the Bambino maternity programme

- 7 GP consultations and 2 specialist consultations per Pregnancy at GP or Specialist
- Specified pregnancy related blood tests covered
- Vitamins R270
- 2 x 2D Scans
- New-born hearing test

Appliances

- Wheelchairs, hearing aid, callipers etc
- Limited to R7 130 per family per annum (PMB only)
- Blood pressure monitor up to R628 subject to registration

SELECT YOUR ANNUAL MEDICAL SAVINGS ACCOUNT (MSA) VALUE

- Member
- Adult
- Child*

25% MSA Allocation	OR	Core MSA Allocation
R3 092		R2 418
R2 669		R2 085
R618		R486

**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

26 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

8 Additional Non PMB conditions may be paid from MSA

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

PREVENTATIVE CARE BENEFITS

This is a benefit to encourage health awareness.

Wellness Programme covered from Scheme risk

- 1 Pap Smear for Females over 18 Years per beneficiary annually
- 1 Mammogram for Females over 40 Years per beneficiary annually
- 1 PSA for males over 40 Years per beneficiary annually
- Blood sugar, Cholesterol, Blood pressure, Body Mass Index, HIV

Vaccinations Benefit

- Covid-19 vaccination per beneficiary
- 1 flu vaccination per beneficiary
- 1 HPV vaccination for beneficiaries between 9 and 12 years of age
- 1 Pneumococcal vaccine per beneficiary above 65 Years of age
- Childhood immunisations from birth to 12 months of age



Contributions	Principal	Adult	Child
Access Saver 25%	R3 092	R2 669	R618
Access Core	R2 418	R2 085	R486