



Value



Value Core

PLAN HIGHLIGHTS 2024



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 (Non PMB limit applies)
- Maternity cover at 100% medical aid rate
- Prosthesis R55 026 per family
- Deductibles may apply for certain non PMB procedures, please consult benefit guide
- Oncology unlimited for PMB and 80% scheme rate cover above R573 300
- Psychiatric treatment, 21 in-patient days (PMB) or up to 15 out-patient contacts per annum
- Psychiatric treatment non PMB 14 days per family subject to a limit of R 23 516
- 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)

Network Hospitals apply Value Core: GP Network applies

**PAY AT CHILD RATE UP TO THE AGE OF 26 YEARS
PAY FOR A MAXIMUM OF 3 CHILDREN (4TH OR MORE ARE FREE)**

Maternity benefits : Register on the Bambino maternity programme

- 6 GP and 3 Specialist antenatal visits
- Specified pregnancy related blood tests covered
- 3 x 2D Scans

Appliances

- Wheelchairs, hearing aid, callipers, etc.
- Limited to R16 063 per family per annum

OUT HOSPITAL BENEFITS

Out of hospital benefits other than GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively limited to:

- M - R11 356
- M+1 - R23 980
- M+2 - R26 090
- M+3 +- R29 722
- Note that sub-limits apply

GP Consultations

- 10 visits per beneficiary subject to overall family limit of 20 visits
- A 30% co-payment will apply after the 7th GP visit per beneficiary
- Value Core – Unlimited GP and acute medication within Network. A 30% co-payment will apply for GP consultations outside the DSP* Network

Specialist Consultations

- M – 3 visits
- M+1 – 5 visits
- M+2 + 7 visits

Combined radiology and pathology

- R4 106.55 per beneficiary (PMB unlimited)

Dental care

- 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 R5 115 per beneficiary limited to family limit of R7 303

Optical: (Basic optometry covered from Scheme risk)

- 24 month treatment cycle (from DSP).
- 1 eye test per beneficiary
- Frame R902 per beneficiary
- Lenses: Single vision R239 per lens. Bifocal vision R504 per lens. Multifocal vision R504 per lens.
- Or choose contact lenses R2 053 per beneficiary



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

18 additional non PMB conditions may be paid from MSA

- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergic Rhinitis
- Benign Prostatic Hypertrophy (BPH)
- Cushing's Disease
- Cystic Fibrosis
- Depression
- Endometriosis
- Gout
- Hyperthyroidism
- Hypoparathyroidism
- Menopause/Hormone Replacement Therapy (HRT)
- Myasthenia gravis
- Osteoarthritis
- Osteoporosis
- Paget's Disease
- Pituitary Microadenomas
- Psoriasis
- 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

Contraceptives

- R1 604 per family per annum



Contributions	Principal	Adult	Child
Value	R4 401	R4 226	R1 175
Value Core	R4 051	R3 887	R1 079