Medisave Essential

2023 Benefits & Contributions

Your selected General Practitioner (GP) is the "manager" of all your healthcare requirements. All benefits are paid up to the MEDIMED Scheme Tariff.

IN-HOSPITAL BENEFITS AND MAJOR MEDICAL EXPENSES

Hospitalisation

SUBJECT TO PRE-AUTHORISATION.

Hospital limit	Unlimited 100% at preferred providers 80% at non-preferred providers	INTERNAL PROSTHESIS EXTERNAL PROSTHESIS PRE-AUTHORISATION REQUIRED	R20,000 per family R3,000 per family
ALTERNATIVES TO HOSPITALISATION e.g. Step down services	R6,000 per beneficiary	PRESCRIBED MINIMUM BENEFITS	Unlimited at DSP
AUXILIARY SERVICES e.g. Physiotherapy, dietician	R2,000 per beneficiary	PSYCHIATRIC HOSPITALISATION PRE-AUTHORISATION REQUIRED Includes hospitalisation and all other	R4,000 per beneficiary
IN-HOSPITAL DENTISTRY	R10,000 per family	in-hospital providers' costs	
Includes hospitalisation and all other	Limited to impacted wisdom teeth and	BASIC RADIOLOGY	Unlimited
in-hospital providers' costs	children under 12 years	SPECIALISED RADIOLOGY	Overall maximum of R10,000 per beneficiary,
EMERGENCY AND AMBULANCE SERVICES	Unlimited Preferred provider ER24	PRE-AUTHORISATION REQUIRED In and out of hospital	R15,000 per family
	24 hour contact number 084 124	DELIVERY	In Hospital Obstetrician/Gynaecologist funded at 200% of Medimed Scheme Tariff.
GP & SPECIALIST SERVICES	Unlimited	(In and out of hospital)	
PATHOLOGY	Unlimited		Home Delivery Registered Midwife funded at 100% of Medimed Scheme Tariff. Limited to R12 000 per pregnancy *subject to non-admission/hospitilisation. (*R1 200 will be paid if there is admission/hospitalization

Major Medical Expenses

Paid at 100% of the MEDIMED Scheme Tariff. SUBJECT TO PRE-AUTHORISATION			
DIALYSIS	R50,000 per family	ONCOLOGY AND RADIATION THERAPY	Combined limit with Dialysis Authorised through ICON
ORGAN TRANSPLANTS	Combined limit with Dialysis and Oncology	HIV and AIDS	Unlimited Subject to managed care protocols

Chronic Medication

SUBJECT TO PRE-AUTHORISATION

CHRONIC DISEASE LIST CONDITIONS

0 DAY TO DAY BENEFITS

Referrals

You need a referral from your selected GP for all specialist visits, pathology (blood tests), radiology (x-rays), physiotherapy, psychology visits, etc. Please verify with the Customer Care Team if you are unsure. Please be advised that a referral is provided by your selected GP whenever it is medically appropriate.

Out of Hospital Expenses

ACUTE MEDICATION	selected GP Medication is paid in accordance with a		OPTOMETRY	2 year benefit per beneficiary for either contact lenses or glasses Benefit through PPN 086 110 3529
sele		medication formulary. This is to assist your selected GP in cost-effectively managing your condition.	OPTOMETRIC EXAMINATION	100% of cost in network or R365 at a non- network provider
ACUTE MEDICATION NOT ON THE FORMULARY	If there is a generic equivalent on the formulary, the Scheme will pay the maximum of the formulary generic alternative and the member		FRAMES AND PRESCRIPTION LENSES	R315 for frames and R210 for single vision lenses and R445 for Bifocal and for Base Multifocal
	will be liable for the difference. If there is no generic equivalent, the member will be liable for the full amount.	ent, the member	Contact lenses	R840 per beneficiary Multifocal lenses paid up to the value of Bifoca lenses
BASIC AND SPECIALISED DENTISTRY	R3,200 per beneficiary up to a maximum of R5,500 per family One set of plastic dentures every two years Unlimited cover from your selected GP Additional R500 per family for casualty		PATHOLOGY AND BASIC RADIOLOGY	Unlimited upon referral from your selected G
GP CONSULTATIONS			SECOND OPINION BENEFIT	2 consultations per family from another provider of the same doctor group and medication in accordance with the formulary
MATERNITY BENEFIT Beneficiaries who register on the MEDIMED maternity programme will receive the following additional Benefits paid at 100% of the Medimed Scheme Tariff:	 2 Pre-natal visits 2 2D scans I Paediatrician visit I maternity bag per pregn. Antenatal vitamins (R100 pmonths payable from Acut 	ancy per month for 9 e Benefit)	SPECIALIST CONSULTATIONS AND PROCEDURES	R3,000 per beneficiary up to a maximum of R6,000 per family. Subject to referral from your selected GP
Important Numbers				
Customer Care Team: 0861 777 660 Clinical Pre-Authorisation: 041 395 4481	info@medimed.co.za specauth@medimed.co.za	Claims Team: Membership Team:	claims@medimed.co membership@medim actions.com	ned.co.za

041 395 4482 Pharmacy Benefit Mgmt.: Wellbeing Team: 083 277 6036

specauth@medimed.co.za hospauth@medimed.co.za chronic@medimed.co.za 086 010 3228 / wellbeing@medimed.co.za

Membership Team: Escalations: ER24 (Ambulance Services): SWhatsApp:

membership@medimed.co.za escalations@medimed.co.za 084 124 0861 777 660

100% up to the momTYB Chronic Drug Amount (CDA)

Medication strictly in accordance with a medication formulary



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MEDICAL SAVINGS ACCOUNT

MEDIMED provides an additional benefit to members on the Medisave Essential option by providing a Medical Savings Account of 10% of annual contributions received.

Annual Medical Savings Account Amounts*					
	М	M+S	M+S+C	M+S+2C	M+S+3C
R0 to R10 000	R1,800	R3,600	R4,176	R4,752	R5,328
R10 001 to R16 000	R2,160	R4,320	R4,944	R5,568	R6,192
R16 001 to R22 000	R2,640	R5,280	R5,964	R6,648	R7,332
R22 001 plus	R3,120	R6,240	R6,960	R7,680	R8,400

*Annual Medical Savings Account amounts as a % of total contributions calculated on membership for the full year (12 months as from 1 January). M= Member, S= Spouse, C= Child dependant

Q.	Benefits Paid from the Available Medical Savings Account			
_	CASUALTY CONSULTATIONS	Subject to Medical Savings Account	OVER-THE-COUNTER MEDICATION	R120 per prescription up to a maximum of R450 per family
	OUT OF TOWN GP	Limited to 6 consultations per		maximum of R450 per family
	CONSULTATIONS AND ACUTE MEDICATION	beneficiary	APPLIANCES PRE-AUTHORISATION REQUIRED	Subject to Medical Savings Account
	PRESCRIPTIONS FROM COMPANY DOCTOR	R300 per family	AUXILIARY BENEFITS	Subject to Medical Savings Account

For Members Residing Outside the Nelson Mandela Metropole and Do Not Have Access to a Network Provider for the year

GP CONSULTATIONS AND ACUTE MEDICATION IN ACCORDANCE WITH THE MEDICATION FORMULARY

R2,500 per beneficiary up to a maximum of R5,000 per family

Access to After-Hours Facilities (Casualty) at Private Hospitals

The after-hours facilities at private hospitals (including the preferred provider hospitals) are not affiliated to the Medisave Essential option. You must at all times consult with your selected GP, unless you have an emergency, in which case you may consult with any other GP in the relevant GP group. An emergency refers to any life-threatening situation where immediate medical intervention is required.

If you are not happy with your Selected GP

You can complete a grievance form, which you can obtain from the MEDIMED Customer Care team. The complaint will be investigated and feedback will be provided to you. You may also change your GP twice a year.

Please be advised that you can only change from one GP group to another (e.g. from PEGP to ECIPA) at the beginning of the year.

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Contact	Dotaile
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ECIPA AND PEGP

Customer Care: 0861 777 660

Email: info@medimed.co.za

Complaints and Disputes

Members should inform the Scheme at info@medimed.co.za or the scheme's administrator, escalations@medimed.co.za in writing of any complaints or disputes. Members may also report any dispute with the Scheme to the Council for Medical Schemes at: share call 0861 123 267. Email: complaints@medicalschemes.com, www.medicalschemes.com or at their postal address: Private Bag X34, Hatfield, 0028.

Contributions			
Income category	Adult	Child	
R0 to R10,000	R1,500	R480	
R10,001 to R16,000	R1,800	R520	
R16,001 to R22,000	R2,200	R570	
R22,001 plus	R2,600	R600	

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9001

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A member of:



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