# JOIN SAMWUMED 2023 BENEFITS

Affordable Quality Health Care.



Sisela (We are still here) - for Municipality Employees nationally.

We have been since 1952.

Join Us for affordable quality healthcare.

This is home.



@SAMWUMEDhealth

Samwumed



This Brochure is designed purely for marketing purposes of the Scheme's product offering. The information herein contained does not supersede the Scheme Rules. This 2023 Brochure is subject to the approval of the Council for Medical Schemes (CMS).



# Sisela (We are still here) for Municipality Employees!



SAMWUMED has a long and rich history of working to improve people's health and quality of life. We believe that all South Africans are entitled to affordable quality healthcare.

That is why SAMWUMED provides HIGH-VALUE and HIGH-QUALITY medical aid benefits for all Municipality Employees at Affordable Contributions. We have been doing this since 1952.

Sisela (We are still here) - for Municipality Employees nationally. Join Us. This is home.





# **About SAMWUMED**



The South African Municipal Workers Union National Medical Scheme (SAMWUMED) is a fully funded, nationalaccredited and self-administered medical aid scheme which covers approximately 76 000 lives throughout South Africa.

We welcome and cover all South African municipality employees irrespective of gender, colour and affiliation. Our Scheme is financially healthy. It has reserve levels above 85%, meaning that it has funds to pay claims.



# **NEW SAMWUMED MOBILE APP**

You can scan and upload your CLAIMS, search and locate your DOCTOR, PHARMACY and HOSPITAL, and call an EMERGENCY TRANSPORT and any other healthcare service provider if you have a medical emergency using your SAMWUMED Mobile App.

Download our mobile app on Google Play, Apple App Store or Hauwei App Gallery. Visit: www.samwumed.org for more information and to download.







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# **IMPROVED HEALTHCARE BENEFITS**



2023 BENEFITS

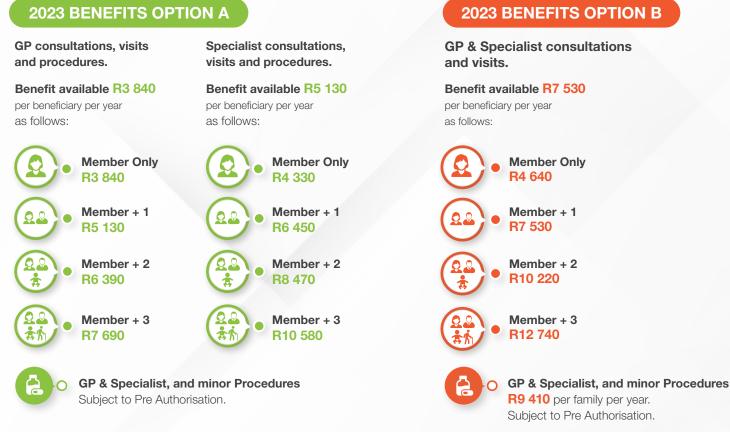


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# **DOCTOR BENEFITS**

GP & Specialist Consultations, Visits and Procedures

Members and their dependents on **Option A** and **Option B** are covered for treatments by GPs, either at the GPs' rooms or the members' home. They, along with their dependents are also covered for Emergency treatment and procedures.



### Conditions

- The Emergency Treatment sub-limit is included in GP Consultations, visits and procedures limit. Option A amount R1 440.
- Aside from GP Consultations, Visits and Procedures, Members under both Options receive additional benefits in the form of **Specialists** Visits and Consultations and Tests.
- The benefits are subject to the Scheme's network of doctors and the appointment of a family practitioner.

# **MEDICATION BENEFITS**

The Scheme covers beneficiaries for the following medication benefits:

#### Prescribed

A drug or medicine that legally requires a letter or prescription from a medical Practitioner for a pharmacy or any place that dispenses medicine to make it available to the member and or his or her dependents.

#### Acute

This is medicines that have been issued by the GP but not added to a member's repeat prescription records). For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription.

#### Dispensed

Dispensing refers to the process of preparing and giving medicine to a named person on the basis of a prescription.

#### **Over-the-counter medicine**

This is medicine that may be sold at pharmacies or other shops without a doctor's prescription.

# **Highlights**

# **Option A**

We have added additional Chronic Medication to cover:

• Depression, GORD & Gout.

# **Option B**

We have improved the Formulary List (Medication List) We have added additional Chronic Medication to cover:

• Eczema, Depression, GORD, Gout & Menopause.



2

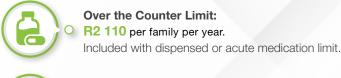
# **MEDICATION BENEFITS**

### **2023 BENEFITS OPTION A**

Benefit available **R3 630** per beneficiary per year as follows:



Medication is subject to the Scheme's formulary list (medicine list).





Over the Counter Sub Limit: R180 per script beneficiary per claim.

# 2023 BENEFITS OPTION B

Benefit available **R5 460** per beneficiary per year as follows:



Medication is subject to the Scheme's formulary list (medicine list).



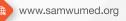
 Over the Counter Limit:
 R3 070 per family per year. Included with dispensed or acute medication limit.



Over the Counter Sub Limit: R220 per script beneficiary per claim.

### Conditions

- Members will pay 25% co-payment (payment by the member of a portion of the cost incurred) if they use a pharmacy that is not on the Scheme's list of service providers or if they use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- To access Chronic medication, your treating doctor will need to call **0860 33 33 87** to register your Chronic Medication.





# **HOSPITAL BENEFITS**

# **2023 BENEFITS OPTION A**



### SPECIFIC HOSPITALISATION BENEFITS:

• In-patient: R915 500 per family per year.



#### Maternity:

Caesarean section and Normal delivery

- Caesarean:
  R29 770 per beneficiary per year.
- Normal delivery: No amount allocated for normal delivery.
- Scheme rules and protocol apply.



### Organ Transplant: In and Out of Hospital

- Out of Hospital: Subject to Overall Annual Limit.
- In-Hospital: Included with In-patient limit.

### **Renal Dialysis:**

Included with In-Patient benefit PMB Only.

**Blood Transfusion:** 

• Included with In-Patient benefit.

### Oncology:

- Out of Hospital: Non PMB subject to R231 500.
- In-Hospital: Subject to Annual Limit.



### Alternatives to Hospitalisation:

• Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.

# Conditions

#### The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000 co-payment**).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.





# **HOSPITAL BENEFITS**

# 2023 BENEFITS OPTION B



### SPECIFIC HOSPITALISATION BENEFITS

• In-patient: R1 829 500 per family per year.



#### Maternity:

**Caesarean section and Normal delivery** 

- Caesarean Section:
  R31 850 per beneficiary per year.
- Normal Delivery: No amount allocated for normal delivery.
- Scheme rules and protocol applies.



### Organ Transplant: In and Out of Hospital

- In & Out of Hospital.
- Subject to Annual Limit & Scheme Networks.



### **Renal Dialysis:**

Included with In-Patient benefit.



### **Blood Transfusion:**

• Included with In-Patient benefit.

# Oncology:

### • Out of Hospital: Non PMB subject to R348 000.

• In-Hospital: Included with In-patient benefit.



### Alternatives to Hospitalisation:

• Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.



# Conditions

#### The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000 co-payment**).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.





# MATERNITY BENEFITS

### 2023 Maternity Benefits Option A & Option B.

SAMWUMED's Maternity Programme helps expecting moms to receive the help they need to better take better care of themselves and their unborn baby by taking advantage of a wide range of maternity preventative care and early detection benefits.



### Ultrasounds

Frequency: 100% of Scheme rate. Limited to three ultrasounds for maternity. **Conditions:** Limited to 3 screenings per beneficiary per year for Option B and 2 screenings per beneficiary per year for Option A.



### Ante Natal Consultations

Frequency: 8 Ante-Natal consultations per maternity event. Conditions: Limited to 8 Ante-Natal consultations per maternity.



### Vitamins

Folic Acid and Iron Supplements. Conditions: Limited to first 3 months of pregnancy.



### **HIV Screening**

Frequency: Screen of first test per maternity event. Within 1<sup>st</sup> trimester (first three months). Conditions: Limited to one per beneficiary per year.



#### Pap Smear

Frequency: (6 weeks post partum) one per beneficiary per year. **Conditions:** Limited to one per beneficiary per year.

# 3

### **Baby essentials**

Baby bag with baby essentials for new born.



# **OPTOMETRY BENEFITS**

SAMWUMED members on both Option A and Option B qualify for optical (eye) cover.

# **OPTICAL**

### **Option A**

- No contact lenses benefit on Option A.

### **Option B**

Members are covered for eye tests, frames, lenses as well as contact lenses.

## **Conditions**

#### The following conditions apply for members accessing the optical benefits:

- A visit to an ophthalmologist (treatment of disorders and diseases of the eye) requires a referral from an optometrist (eye care practitioner) or GP.
- Exclusions apply, including but not limited to repairs.
- Spectacle lenses and contact lenses cannot be obtained at the same time or simultaneously. •
- **Option B** Spectacle lenses and contact lenses cannot be taken at the same time. Benefits apply to either or but not both. •
- Two year benefit cycle applies for frames and lenses. •
- One eye test consultation per beneficiary per year is allowed. •
- Access to benefits is subject to family limit.





**OPTOMETRY BENEFITS** 

## **2023 BENEFITS OPTION A**



**R7 690** per family subject to prescribed cycles.

**R2 550** per beneficiary per year.

**Frames: R980** per beneficiary every 2 years.

White lenses: 100% of the lower cost. - Covered at 100% Scheme rates.



# Covered at **100% Scheme rates**, limited to one per beneficiary per year.

Eve Test:

Photochromic lenses:

100% of the lower cost or Scheme Rates.

Up to a maximum of **R450** per pair and subject to a prescription of +0.50/-0.50 and above. Fixed or gradient tints up to 35%

# 2023 BENEFITS OPTION B



Covered at **100% Scheme rates**, limited to one per beneficiary per year.



#### Photochromic lenses: 100% of the lower cost or Scheme Rates.

Up to a maximum of **R450** per pair and subject to a prescription of +0.50/-0.50 and above. Fixed or gradient tints up to 35%



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# **DENTISTRY BENEFITS**

# **BASIC DENTISTRY**

Members and their dependents are covered for basic and advanced dentistry services depending on the option chosen. Dentistry is the treatment of diseases and other conditions that affect the teeth and gums.

### **Option A:**

- The amount reflected covers basic dentistry.
- No benefit for advanced dentistry on Option A.

### **Option B:**

- The amount reflected covers both basic and advanced dentistry.
- Basic dentistry is subject to quantity protocols.

#### **Basic Dentistry benefits include:**

- Fillings.
- Root canal treatments (dental treatment for removing infection from inside a tooth and protecting a tooth from future infections.)
- Scaling (which refers to deep cleaning of teeth that reaches below the gum line to remove plaque build-up).
- Polishing.
- Extractions (removal of teeth).
- Fissure sealants (treatment aimed at preventing tooth decay).
- Denture repairs (a removable plate or frame holding one or more artificial teeth).

### Advanced Dentistry benefits include:

- Orthodontists, crowns, bridge-work, inlays, root canal, treatment by periodontists, prosthodontists, dental technicians and any other anaesthetic procedure.
- \*Motivation, referrals and quotes required.

# 2023 BENEFITS OPTION A



### CONDITIONS

Members have to claim according to the Scheme's approved cycles outlined below:

- Full dentures Every three years.
- Partial dentures Every two years.

# RADIOLOGY - IN AND OUT OF HOSPITAL BENEFITS

SAMWUMED offers its members general and specialised radiology benefits. In both cases in and out-of-hospital cover is provided.



# **Conditions**

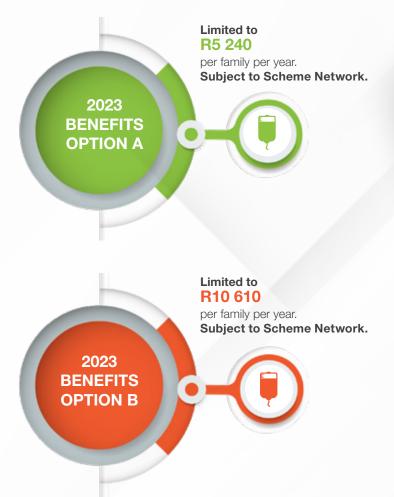
- Protocols apply for specialised in and out-of-hospital benefits.
- General in Hospital **Unlimited**, based on clinical protocols.
- Subject to Pre Authorisation.

\*The general Radiology benefit has a separate In and Out of Hospital benefit.



**PATHOLOGY BENEFITS** 

SAMWUMED members are covered for both in and out of hospital pathology treatment (diagnosis of diseases based on the laboratory analysis of bodily fluids such as blood and urine, as well as tissues.)



\*This benefit has a separate In and Out of hospital benefit. \*The Pathology benefit has a separate In and Out of hospital benefit. \*Pathology In hospital = Unlimited. \*Subjected to clinical protocols.



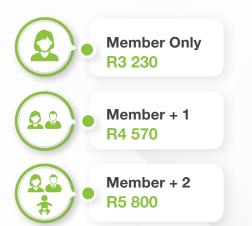


# **APPLIANCES BENEFITS**

Members and their dependents are covered for medical and surgical appliances. This benefit is basically more to help patients with movement challenges.

# 2023 Benefits Option A

# 2023 Benefits Option B





# Conditions

#### Members can enjoy this benefit subject to the following conditions:

- They have to submit a motivation, complete with costs for pre-authorisation or approval by the Scheme.
- Members have to be within their benefit limits and cycles in order to qualify.
- The Scheme (or contracted managed care company on behalf of the Scheme) may from time to time partner with other parties or centres of excellence in order to ensure cost effective and appropriate care.
- Members have to submit a motivation, guotation and referral letter for certain appliances.
- Some appliances requires a member to be registered for a chronic condition in order to obtain the appliance



2023 BENEFITS

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**PROSTHESES BENEFITS** 

SAMWUMED provides cover for both internal and external prostheses. These are artificial body parts such as legs, arms and eyes.

# 2023 Benefits Option A



**External** R16 050 per family per year.

# 2023 Benefits Option B



Internal R31 850 per family per year.



**External** R18 730 per family per year.



# **Conditions**

- Included with in-hospital benefit.
- Quotations from at least three (3) service providers are required.





# **ANCILLARY BENEFITS**

The Scheme allows members to be able to access or receive services from:

#### **Occupational therapists**

A health care professional who is trained to treat injured, ill, or disabled patients through therapeutic use of everyday activities. The patients develop, recover, improve, as well as maintain the skills needed for daily living and working.

#### **Speech therapists**

A health care professional who is trained to assist patients with speech and language problems to speak more clearly.

A health care professional who is trained to evaluate hearing loss and related disorders, including balance (vestibular) disorders and tinnitus (ringing in the ears) and to rehabilitate individuals with hearing loss and related disorders.

# Dieticians

A health care professional who is trained to assist patients with expert advice on diet and nutrition.

# 2023 Benefits Option A



Subject to sub-limit of R2 570 per family per year.

**Included in GP and Specialist** consultations and procedures

# 2023 Benefits Option B



### **Conditions**

Members will require a referral from a GP to access the benefits.





# **PHYSIOTHERAPY & BIOKINETICS BENEFITS**

The Scheme offers both **out-of-hospital** and in-hospital physiotherapy benefits (treatment of sprains, back pain, arthritis, strains, reduced mobility, etc).

# 2023 Benefits Option A



**Out of Hospital** R2 380 per family per year.

# 2023 Benefits Option B



**Out of Hospital** R5 310 per family per year.



**Out of Hospital** Sub Limit of: R2 180 per beneficiary per year.

#### CONDITIONS

- In-hospital on both options.
- For non-PMB Two (2) sessions only, thereafter motivation is required. •

\*This benefit has a separate In and Out of hospital benefit



# **MENTAL HEALTH &** SUBSTANCE DEPENDENCY

SAMWUMED covers its members for mental health and substance dependency (drug abuse), including hospitalisation. The benefits apply to consultations or visits as well as procedures.

# **HOSPITALISATION**

#### Benefits for mental health and substance dependency include hospitalisation.

- A referral from a specialist is required for mental health hospitalisation.
- PMB conditions apply.

### **Conditions**

#### **Out of Hospital:**

- per beneficiary (if not enrolled in Mental Health Programme).
- GP referral required for Psychologist and psychiatrist.
- Psychiatrist referral required for Social workers, registered counsellors etc.
- 10 Non-PMB conditions covered.

#### In-Hospital:

- Benefits are subject to the Scheme's network.
- Access to in and out of hospital benefit.
- Enrollment into a Mental Health Programme at private Hospital Network.
- Drug & Alcohol rehab standalone benefit (Scheme covers for up to 21 days per beneficiary, per year).
- PMB conditions apply.







# **AMBULANCE SERVICES**

Due to our understanding that sickness can strike anywhere, and at any time, we cover our members for Road and Air Ambulance Services.

### Conditions

Members must note the conditions listed below when activating this benefit:

- The Road and Air Ambulance Services can only be provided by Designated Service Providers (service providers selected by the Scheme).
- The benefit is unlimited for emergency assistance only.
- Case management and protocols apply.
- Members will be held responsible for the full cost of the Road and Air Ambulance Services should it be determined that the costs were incurred unnecessarily and cannot be justified from a medical perspective.



Members are covered for infertility, commonly known as the inability by women or men of child bearing age to conceive children.

# Conditions

- PMB conditions apply.
- Limited to PMB only for **Option A** and **Option B**.







# **ALTERNATIVE HEALTHCARE**

Our Scheme not only covers members for visits or consultations with General Practitioners (GPs), it also covers them for alternative healthcare services.

#### Members are allowed to consult healthcare practitioners listed below for treatments:

- Podiatrist (refers to the medical care and treatment of the human foot).
- Homeopath naturopath (which is the treatment of ailments through the use of natural medicine).
- Chiropractor (refers to the treatment of misaligned joints).





### **Conditions**

• The practitioners have to be registered with the Health Professions Council of SA or Allied Health Professionals Council of South Africa.





# SAMWUMED CARES WELLNESS PROGRAMME

Apart from ensuring our members do not find themselves in hospitals, the SAMWUMED Cares Wellness Programme and early detection benefit provides members with an opportunity to take ownership of their own health. Our amazing Programmes includes the following screenings:

Screening Test	Age	2023 Benefit
Blood Pressure	18 yrs and older	Up to one screening, per beneficiary per year
Type II Diabetes	18 yrs and older	Up to one screening per beneficiary aged 18 years and older per year
Total Blood Cholesterol	From age 20	Up to one test for all adults at least once from the age of 20 years old and every year for high risk members
Papanicolaou (Pap) Test, Chlamydia Screening	18 yrs and older	Up to one screening per beneficiary per year within a 2 year cycle
Folic Acid	Childbearing age	Up to 1 per month for the first 3 months of pregnancy
Faecal Occult Blood Test	50 Yrs and older	Up to one screening per beneficiary per year
Mammogram	Over the age of 45 until the age of 70	Up to one screening per female beneficiary every two years over the age of 45 until age of 70 years
Bone Density Test	45 yrs to 70 yrs	Up to one per beneficiary per year
HIV	All ages	One test per beneficiary per year
Cytology		One test per beneficiary, every three years
TSH Screening	Less than 1 month old	Once-off for hyperthyroidism in new-borns
Flu Vaccine		Up to one vaccination per beneficiary per year
HPV Test		Up to one test per female beneficiary every five years
Child Immunisation		As per Immunisations prescribed by the South African Expanded Immunisation Programme
Pneumococcal Vaccine		Up to one vaccination per beneficiary 65 years and older and for beneficiaries aged 2 to 64 years who are at risk of serious pneumococcal disease per lifetime
HPV Vaccine	Females 9 to 14 yrs	Up to one vaccination per female beneficiary between age 9 and 14 years per annum. Vaccination includes 2 doses administered over 6 months in the same benefit year
Pertussis (Whooping Cough) Booster	7 yrs to 64 yrs	Up to one vaccination per beneficiary between age 7 and 64 are eligible for the booster dose every 10 years
Chlamydia Test	18 years and older	Up to one test per female beneficiary within a 2-year cycle
Health Risk Assessment	All beneficiaries	Up to one assessment per beneficiary per year
Hearing Test	New-borns	One hearing test per new-born baby administered by an audiologist



24

**2023 CONTRIBUTIONS** - OPTION A

## **100% Contribution**

9

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 020	1 428,00	1 428,00	504,00	2 856,00	3 360,00	3 864,00	4 368,00	1 932,00	2 436,00	2 940,00	3 444,00
R4 021 - R6 490	1 687,00	1 687,00	592,00	3 374,00	3 966,00	4 558,00	5 150,00	2 279,00	2 871,00	3 463,00	4 055,00
R6 491 - R9 990	2 147,00	2 147,00	750,00	4 294,00	5 044,00	5 794,00	6 544,00	2 897,00	3 647,00	4 397,00	5 147,00
R9 991+	2 358,00	2 358,00	832,00	4 716,00	5 548,00	6 380,00	7 212,00	3 190,00	4 022,00	4 854,00	5 686,00

### Member 40%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 020	571,20	571,20	201,60	1 142,40	1 344,00	1 545,60	1 747,20	772,80	974,40	1 176,00	1 377,60
R4 021 - R6 490	674,80	674,80	236,80	1 349,60	1 586,40	1 823,20	2 060,00	911,60	1 148,40	1 385,20	1 622,00
R6 491 - R9 990	858,80	858,80	300,00	1 717,60	2 017,60	2 317,60	2 617,60	1 158,80	1 458,80	1 758,80	2 058,80
R9 991+	943,20	943,20	332,80	1 886,40	2 219,20	2 552,00	2 884,80	1 276,00	1 608,80	1 941,60	2 274,40

### Company 60%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R4 020	856,80	856,80	302,40	1 713,60	2 016,00	2 318,40	2 620,80	1 159,20	1 461,60	1 764,00	2 066,40
R4 021 - R6 490	1 012,20	1 012,20	355,20	2 024,40	2 379,60	2 734,80	3 090,00	1 367,40	1 722,60	2 077,80	2 433,00
R6 491 - R9 990	1 288,20	1 288,20	450,00	2 576,40	3 026,40	3 476,40	3 926,40	1 738,20	2 188,20	2 638,20	3 088,20
R9 991+	1 414,80	1 414,80	499,20	2 829,60	3 328,80	3 828,00	4 327,20	1 914,00	2 413,20	2 912,40	3 411,60



# **2023 CONTRIBUTIONS** - OPTION B

### **100% Contribution**

	Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
	R0 - R5 970	2 378,00	2 378,00	834,00	4 756,00	5 590,00	6 424,00	7 258,00	3 212,00	4 046,00	4 880,00	5 714,00
	R5 971 - R8 240	2 877,00	2 877,00	1 010,00	5 754,00	6 764,00	7 774,00	8 784,00	3 887,00	4 897,00	5 907,00	6 917,00
F	R8 241 - R15 240	2 948,00	2 948,00	1 036,00	5 896,00	6 932,00	7 968,00	9 004,00	3 984,00	5 020,00	6 056,00	7 092,00
	R15 241+	3 260,00	3 260,00	1 074,00	6 520,00	7 594,00	8 668,00	9 742,00	4 334,00	5 408,00	6 482,00	7 556,00

### Member 40%

	Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
	R0 - R5 970	951,20	951,20	333,60	1 902,40	2 236,00	2 569,60	2 903,20	1 284,80	1 618,40	1 952,00	2 285,60
-	R5 971 - R8 240	1 150,80	1 150,80	404,00	2 301,60	2 705,60	3 109,60	3 513,60	1 554,80	1 958,80	2 362,80	2 766,80
	R8 241 - R15 240	1 179,20	1 179,20	414,40	2 358,40	2 772,80	3 187,20	3 601,60	1 593,60	2 008,00	2 422,40	2 836,80
_	R15 241+	1 304,00	1 304,00	429,60	2 608,00	3 037,60	3 467,20	3 896,80	1 733,60	2 163,20	2 592,80	3 022,40

### Company 60%

	Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
	R0 - R5 970	1 426,80	1 426,80	500,40	2 853,60	3 354,00	3 854,40	4 354,80	1 927,20	2 427,60	2 928,00	3 428,40
R	5 971 - R8 240	1 726,20	1 726,20	606,00	3 452,40	4 058,40	4 664,40	5 270,40	2 332,20	2 938,20	3 544,20	4 150,20
R8	241 - R15 240	1 768,80	1 768,80	621,60	3 537,60	4 159,20	4 780,80	5 402,40	2 390,40	3 012,00	3 633,60	4 255,20
	R15 241+	1 956,00	1 956,00	644,40	3 912,00	4 556,40	5 200,80	5 845,20	2 600,40	3 244,80	3 889,20	4 533,60





2023 BENEFITS



# PRIMARY HEALTHCARE PROGRAMME

SAMWUMED offers members access to a variety of healthcare treatment under its Primary Healthcare Programme.

#### The treatments include:





Stomach pain, heartburn, indigestion, including reflux.

Treatment of wounds and or infections of the skin.



Upper and lower respiratory tract infections.



Thrush or fungal or yeast infections.



Urinary tract infection.



Skin rashes, insect bites and stings.



Headache.



Vomiting and diarrhoea.









# **HIV MANAGEMENT PROGRAMME**

SAMWUMED offers Members and Beneficiaries with HIV/AIDS complete HIV disease management assistance under its AID for AIDS Programme.



Medicine to treat HIV, including drugs to prevent mother-to-child transmission.



Nurse-Line service which allows a patient to call a nurse whenever the need arises.



Treatment to prevent opportunistic or common infections as a result of HIV. For example, pneumonia and TB



Clinical guidelines and telephonic support for doctors.



Regular monitoring of the disease and response to therapy.



Help in finding a registered counsellor for emotional support.



Regular tests to pick up possible side- effects of the treatment.

# **Registering on the Programme**

If you are diagnosed with HIV, your doctor must contact Aid for AIDS to register you on the HIV Management Programme.

### The details are:

Tel: 0860 100 646 or 083 410 9078 | Fax: 0800 600 773 | Email: afa@afadm.co.za.



# **MENTAL HEALTH PROGRAMME**

Mental illness is a serious illness that can affect a person's thinking, mood and behaviour, as well as how they deal with stress.



The Mental Health Programme is aimed at helping members and dependents to manage their emotional, psychological and social wellbeina.



It provides support to patients suffering from drug and alcohol abuse and promotes access to the best quality primary mental healthcare that is available.



It provides effective collaboration between family practitioners, psychiatrists and other healthcare professionals.



Members receive direct access to a Care Manager, and an individualised care plan. They also receive relevant education and information on community support groups.



# **CHRONIC MEDICINE MANAGEMENT (CMM) PROGRAMME**

SAMWUMED covers its Members and their dependents for 27 Chronic illnesses.



This Programme is aimed at helping our Members and their dependents who suffer from chronic illnesses to receive their Chronic Medication un-interrupted.



Members and dependents under the Programme have access to a list of preapproved medicines, referred to as a basket. They are also allowed to change or add new medicine based on the prescription.

### **Registering on the Programme**

To be able to access this benefit, Members and their dependents have to register on the Programme.

Register Telephonically: Call CMM between 08:30am and 4pm on 0860 33 33 87 and select the chronic option or

Register on Email: samwumedcmm@medscheme.co.za.







# CANCER DISEASE MANAGEMENT PROGRAMME

This Programme is aimed at helping our members and their dependents suffering from Cancer to get the right treatment to manage their disease and also improve the guality of their lives.

> Through the Programme, patients are provided with treatment plans that include hospitalisation, private nursing or hospice services. Treatment also includes, MRI scans, CT scans, angiography and radiology.

### **Registering onto the Cancer or Oncology Programme**

Once diagnosed with Cancer, members or dependents have to register onto the Programme where their treatment plans are managed or overseen by the clinical team. All oncology treatment is subject to pre-authorisation and case management. After the treatment plans have been assessed and approved, authorisation is sent to the treating doctor.

### **Pre-Authorisation**

Pre authorisation is the process where the treatment process is approved first before it is provided. This is to ensure that there is value through the planned intervention.

The treating doctor can call **0860 100 572** for patient pre authorisation.

### Steps to follow to register on the programme

After being diagnosed with Cancer, the treating doctor has to contact Medscheme to register the patient. The contact details to register are:

Contact Number: 0860 100 572 **Email:** cancerinfo@medscheme.co.za



# **DBC BACK AND NECK REHABILITATION PROGRAMME**

# WHAT IS DBC?

The DBC (Documentation Based Care) back and neck rehabilitation programme is a physiotherapy and rehabilitation programme that helps members and dependents who suffer primarily from back and neck problems.

It takes place at specific DBC Centres and consists of up to 12 sessions over a 6 week period. It helps patients to amongst others:



# **Programme Benefits**

- The Scheme covers the full cost of the programme, so it won't impact your Day-to-Day benefits.
- An initial assessment is done to determine the level of treatment required.
- A personalised treatment plan for up to 6 weeks, including doctors, physiotherapists and biokineticists.
- Home care plan to maintain results in the long-term.

# **Registering on the Programme**

# Members can access the programme through various ways. For example:

- If admitted to hospital with back or neck surgery, pain management or specialised radiology.
- If a member is identified as being at risk of a back or neck admission within the next year.
- Referal by a specialist or Family Practitioner.
- A member may also contact the Member Contact Centre on 0860 002 103 should they experience chronic, ongoing back or neck pain.





# **GoSmokeFree PROGRAMME**

# ARE YOU STRUGGLING TO STOP SMOKING? JOIN OUR GoSmokeFree PROGRAMME

SAMWUMED has a programme to help members to stop smoking for their own health.

# **Programme Benefits**

#### Include:

- Healthcare assessments.
- Help with managing withdrawal symptoms.
- Prevention of backsliding into old habits.
- Improving chances of a successful quit.
- Motivational tool for the quit journey.

# SAMWUMED members qualify for up to one course per beneficiary per lifetime.

Please consult with your local pharmacy to confirm if they offer the service.





# **CONTACT US**

We have Consultants nation wide.

Province	Name	Contact	Email	Area
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Real Heritage. Real People. Real Health Care.



Cnr Trematon & Lascelles Streets, Athlone, Cape Town, 7760 Contact Centre: 0860 104 117 www.samwumed.org

Ambulance Services Tel: 082 911

Download our **mobile app** on **Google Play, Apple App Store** or **Hauwei App Gallery.** Visit: **www.samwumed.org** for more information and to download.







Samwumed

Do you have a complaint against SAMWUMED? Contact Council for Medical Schemes (CMS) on:

(086) 673 2466 (fax) complaints@medicalschemes.co.za

or by post The Council for Medical Schemes Complaints Unit Private Bag X34 Hatfield 0028