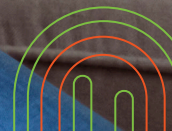




**SIZWE HOSMED**  
MEDICAL SCHEME  
*Your choice for quality care*

## SUMMARY BENEFIT GUIDE **2023**

Benefits are subject to Council for Medical Scheme's Approval





Embracing  
“Your Choice for Quality Care”

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## VALUE PROPOSITION

Financially sound & one of the top 10 Open Market Schemes in South Africa

Value for money with an extremely competitive child rate until age 26

A selection of plans, structured to suit your private healthcare needs

Dental and optical benefits provided by the Scheme on all plans

The plans are clear and easy to understand

Members only pay for up to 3 child dependents (Fourth and more free)

Wellness, preventative care and chronic disease benefits provided by the Scheme on all plans

Bambino maternity program provides mum additional benefits

EDO plans offer a reduced contribution in exchange for member using the Scheme network hospital

Select a plan structure to suit your family healthcare needs, Traditional, Hybrid or Savings plan

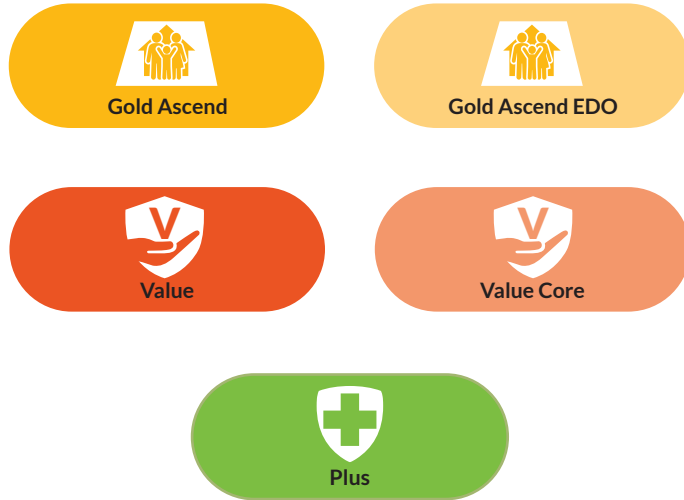
Value for money matters, rich benefit offering

National Footprint



## THE SIZWE HOSMED PLAN STRUCTURES

### Traditional Plans



A traditional plan provides day-to-day benefits that have an allocated Rand amount for each condition or treatment and may increase based on your family size. This means you have a set amount for each benefit, and once used up, you can no longer access this benefit until the new year.

These plans offer for the most part, free choice of service provider and, peace of mind that should one of your benefit conditions be fully used, you may still have other benefits available for the family and are not left with no cover at all. If you don't use these benefits during the year, they do not accumulate or carry over to the following year, instead these benefits are refreshed at the beginning of each year.

### New Generation Plan



A Savings plan provides you with a set rand amount (based on a % of your total contribution) allocated to what is called a members savings account (MSA) on an annual basis. Sizwe Hosmed members can choose to have either 15% or 25% of their monthly contribution set aside towards their MSA.

Your MSA is used for the families out-of-hospital (day-to-day) healthcare needs while the Scheme will also offer additional specific, out of hospital benefits so as to help preserve your MSA. The MSA is yours and unused funds will accumulate year on year, may be transferred to another savings type plan or, should you resign a savings type plan, any unused funds will be refunded to you after a period of 4 months.

In the case of the Sizwe Hosmed Access Saver Plan, the Scheme will cover the following out of hospital benefits, which means that these will not come from your own MSA account. This is a great offering for you and your family.

#### Out of Hospital benefits covered by the Scheme

- Basic optometry
- Basic dentistry
- Annual Wellness and screening tests
- Maternity benefits for mum

### Hybrid Type Plans



Hybrid plans combine the best of both traditional and new generation savings plans. These plans go further to offer you peace of mind in that should your MSA become fully utilised, a small self-funded gap applies, and then the scheme kicks back in with additional benefits for you. Unused Member savings will carry forward each year and should you resign from a savings type plan, after 4 months unused MSA is refunded to you.

Hybrid plans are well-suited to large families who are looking for the security of comprehensive in and out of hospital cover while keeping flexibility and peace of mind that an above threshold benefit (ATB) is available in time of need.

In the case of the Sizwe Hosmed hybrid plans, the Scheme will cover the following out of hospital benefits, which means that these will not come from your own MSA account and effectively extends the value of benefits available to your family.

Out of Hospital Scheme Risk benefits covered by the Scheme




- Basic optometry
- Basic dentistry
- Annual Wellness and screening tests
- Maternity benefits for mum



**“Your Choice for Quality Care”**



## CONTRIBUTIONS EFFECTIVE 01 JANUARY 2023


	ESSENTIAL COPPER	ESSENTIAL COPPER	ESSENTIAL COPPER	SILVER HOSPITAL	ACCESS SAVER-25	ACCESS SAVER-15	GOLD ASCEND	GOLD ASCEND EDO	VALUE	VALUECORE EDO	PLATINUM ENHANCED	PLATINUM ENHANCED EDO	PLUS	TITANIUM EXECUTIVE
Monthly Income	R0 -R8 500	R8 501-R13 000	R13 001+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+
 Member	R1 590	R1 905	R2 415	R2 040	R2 715	R2 395	R3 000	R2 850	R3 895	R3 585	R4 130	R3 925	R6 370	R7 320
 Adult	R1 590	R1 905	R2 415	R1 755	R2 340	R2 065	R2 880	R2 735	R3 740	R3 440	R3 950	R3 755	R6 075	R6 645
 Child*	R550	R705	R720	R405	R540	R475	R824	R785	R740	R680	R1050	R1000	R1 190	R1 495

\* Member pays for the first three children only





## SALGA 40% CONTRIBUTIONS EFFECTIVE 01 JANUARY 2023

	ESSENTIAL COPPER	ESSENTIAL COPPER	ESSENTIAL COPPER	SILVER HOSPITAL	ACCESS SAVER-25	ACCESS SAVER-15	GOLD ASCEND	GOLD ASCEND EDO	VALUE	VALUECORE EDO	PLATINUM ENHANCED	PLATINUM ENHANCED EDO	PLUS	TITANIUM EXECUTIVE
Monthly Income	R0 -R8 500	R8 501-R13 000	R13 001+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+
 Member	R636	R762	R966	R816	R1 086	R958	R1 200	R1 140	R1 558	R1 434	R1 625	R1 570	R2 548	R2 928
 Adult	R636	R762	R966	R702	R936	R826	R1 152	R1 094	R1 496	R1 376	R1 580	R1 502	R2 340	R2 658
 Child*	R220	R282	R288	R162	R216	R190	R330	R314	R296	R272	R420	R400	R476	R598

\* Member pays for the first three children only



## PRODUCT OFFERING FOR 2023



Scheme benefit for 27 PMB Chronic conditions, Optical, Basic dentistry, Maternity and Wellness & preventative care

<p>Suitable for families looking for unlimited basic cover</p>	<p>A hospital plan that creates peace of mind</p>	<p>A new generation option for young families, assuring adequate healthcare cover</p>	<p>A traditional type plan. Affordable cover for young single parent families and young members</p>	<p>Discounted option that still caters for much needed cover</p>	<p>A traditional type plan. Caters for families with the need for substantial health care cover.</p>
<p><b>In Hospital Benefit</b> No Overall Annual Limit Limited to PMB conditions only Voluntary use of non-DSP* hospital will result in a 10% co-payment</p> <p><b>Out of Hospital Benefits</b> GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are limited to PMBs</p> <p>Unlimited PMB benefits, Subject to DSP</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Network Hospital DSP applies to all benefits. 10% co-payment applies to voluntary use of non DSP providers</b></p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits including GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively paid from MSA.</p> <p>Annual Member Savings Account: For members having an allocation of 25% of contributions to personal medical savings accounts: Member = R8 051 Adult = R6 930 Child = R1 613 Out of hospital subject to sub limits and MSA*</p> <p>No Overall Annual Limit</p> <p>Annual Member Savings Account: For members having an allocation of 15% of contributions to personal medical savings accounts: Member = R4 259 Adult = R3 667 Child = R857 Out of hospital subject to sub limits and MSA*</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication Separate, additional benefits for alternative services, appliances, psychiatrists</p> <p>M - R6 884 M+1 - R10 194 M+2 - R11 930 M+3 - R13 643 M+4 - R15 377 M+5 - R17 101 M+6 - R18 814</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit NOTE: Members on the EDO Network Option - Network Hospital DSP Applies to all benefits. 10% co-payment applies to voluntary use of non DSP providers</p> <p><b>Out of Hospital Benefits</b> (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication</p> <p>M - R6 884 M+1 - R10 194 M+2 - R11 930 M+3 - R13 643 M+4 - R15 377 M+5 - R17 101 M+6 - R18 814</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively limited to per Family per annum: GP consultations 20 visits per family Benefit for +18 Non CDL Chronic conditions</p> <p>M - R 10 815 M+1 - R 22 838 M+2 - R 24 843 M+3 - R 27 521</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>

## PRODUCT OFFERING FOR 2023



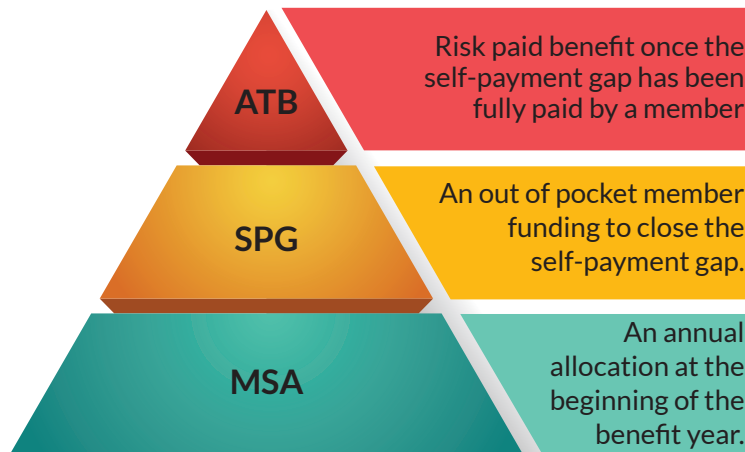
Scheme benefit for 27 PMB Chronic conditions, Optical, Basic dentistry, Maternity and Wellness & preventative care

<p>Discounted contributions to access cover using available provider networks</p>	<p>A hybrid type plan Caters for families with the need for substantial health care cover</p>	<p>A hybrid type plan Discounted contributions to access cover using available provider networks</p>	<p>A traditional type plan Designed for families and members with extensive health care needs</p>	<p>Designed for families and members with extensive health care needs</p>
<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum: GP consultations 20 visits per family Benefit for +18 Non CDL Chronic conditions</p> <p>M - R 10 815 M+1 - R 22 838 M+2 - R 24 843 M+3 - R 27 521</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b>  <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul> </p>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Subject to MSA, Self Payment Gap and Above Threshold Benefit</p> <p>Benefit for +25 Non CDL chronic conditions</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b>  <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul> </p>	<p><b>In Hospital Benefit</b> No Overall Annual Limit NOTE: Members on the EDO Network Option - Network Hospital DSP Applies to all benefits. 10% co-payment applies to voluntary use of non DSP providers</p> <p>Benefit for +25 Non CDL chronic conditions</p> <p><b>Out of Hospital Benefits</b> Subject to MSA, Self Payment Gap and Above Threshold Benefit</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b></p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b>  <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul> </p>	<p><b>In Hospital Benefit</b> No Overall Annual Limit and payment at 200% of Scheme rate</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 13 944 M+1 - R 29 379 M+2 - R 32 067 M+3 - R 35 312</p> <p>Benefit for +25 Non CDL Chronic conditions</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b>  <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul> </p>	<p><b>In Hospital Benefit</b> No Overall Annual Limit and payment at 300% of Scheme rate</p> <p><b>Out of Hospital Benefits</b> Out of hospital benefits subject to MSA, Self Payment Gap and Above Threshold Benefit</p> <p>M - R 13 944 M+1 - R 29 379 M+2 - R 32 067 M+3 - R 35 312</p> <p>Benefit for +35 Non CDL Chronic conditions</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b>  <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul> </p>





## OUT OF HOSPITAL BENEFIT (DAY-TO-DAY)



- Legend**
- MSA - Medical Savings Account
  - SPG - Self Payment Gap
  - ATB - Above threshold Benefit

### How it works?

	Medical Savings Account	Self-Payment Gap
Main Member - R18 300	Main Member - R4 369	
Adult Dependent - R16 560	Adult Dependent - R3 621	
Child Dependent - R3 720	Child Dependent - R1 656	

### Above Threshold Benefits: Unlimited, except for following sublimits:

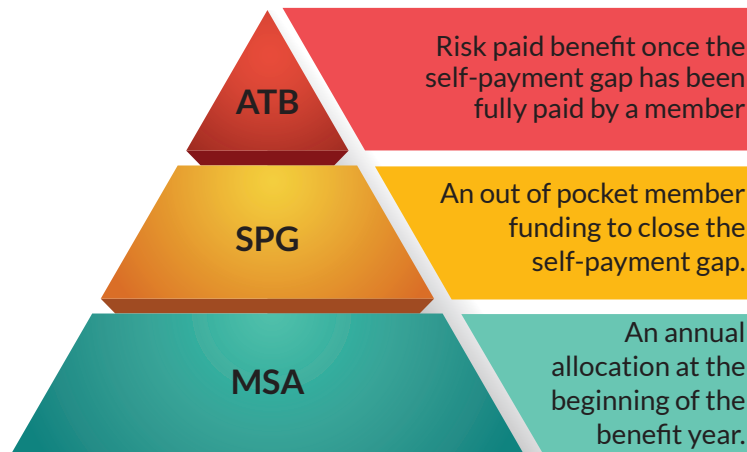
- Physiotherapy - limited to R15 000 per family per annum
- Pathology and radiology - limited to R15 000 per family per annum
- Acute Medicine:
  - R7 000 for main member
  - R7 000 for an adult dependent, and
  - R2 000 for a child dependent

Unused member savings accumulates year to year and is refundable should member resign a savings plan





## ENHANCED OUT OF HOSPITAL BENEFIT (DAY-TO-DAY)



- Legend**
- MSA - Medical Savings Account
  - SPG - Self Payment Gap
  - ATB - Above threshold Benefit

### How it works?

	Medical Savings Account	Self-Payment Gap
Main Member - R11 160	Main Member - R1 895	
Adult Dependent - R10 680	Adult Dependent - R1 606	
Child Dependent - R2 820	Child Dependent - R414	

### Above Threshold Benefit (Sublimits)

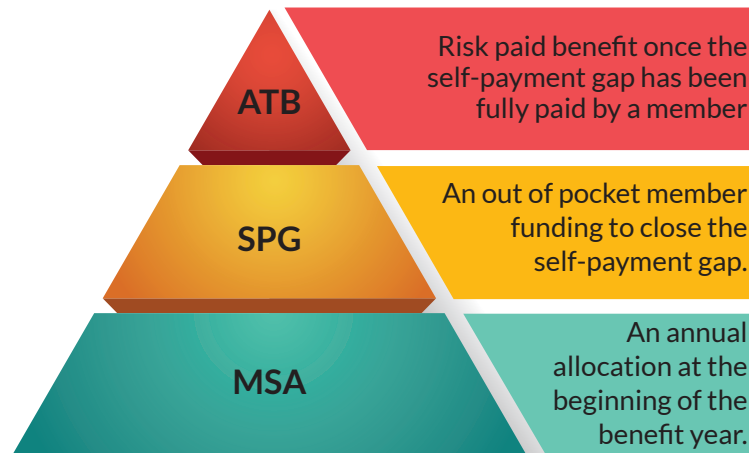
- R5 568 for the main member
- R3 275 for an adult dependent, and
- R1 423 for a child dependent

This includes cover for General Practitioners, Acute Medicines, X-rays, Blood Tests and other related out of hospital benefits

Unused member savings accumulates year to year and is refundable should member resign a savings plan



## ENHANCED OUT OF HOSPITAL BENEFIT (DAY-TO-DAY)



- Legend**
- MSA – Medical Savings Account
  - SPG - Self Payment Gap
  - ATB – Above threshold Benefit

### How it works?

	Medical Savings Account	Self-Payment Gap
	Main Member – R10 620	Main Member – R1 895
	Adult Dependent – R10 140	Adult Dependent – R1 606
	Child Dependent – R2 700	Child Dependent – R414

### Above Threshold Benefit (Sublimits)

- R5 568 for the main member
- R3 275 for an adult dependent, and
- R1 423 for a child dependent

This includes cover for General Practitioners, Acute Medicines, X-rays, Blood Tests and other related out of hospital benefits

Unused member savings accumulates year to year and is refundable should member resign a savings plan

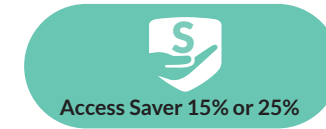


## Annexure C - CHRONIC DISEASE LIST

The CDL list consists of the chronic conditions listed below:

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 (NON-CDL) 2023



Value Option & Value Core	Access Saver
Attention Deficit Hyperactivity Disorder (ADHD)	
Allergic Rhinitis	
Benign Prostatic Hypertrophy (BPH)	Benign Prostatic Hypertrophy (BPH)
Cushing's Disease	Cushing's Disease
Cystic Fibrosis	
Depression	
Endometriosis	Endometriosis
Gout	
Hyperthyroidism	Hyperthyroidism
Hypoparathyroidism	Hypoparathyroidism
Menopause / Hormone Replacement Therapy (HRT)	Menopause / Hormone Replacement Therapy (HRT)
Myasthenia gravis	Myasthenia gravis
Osteoarthritis	
Osteoporosis	
Paget's Disease	
Pituitary Microadenomas	
Psoriasis	
Stroke (Cerebrovascular accident)	Stroke (Cerebrovascular accident)



## OTHER CHRONIC DISEASE LIST (NON-CDL) 2023



Titanium Executive	Platinum Enhanced	Plus
Attention Deficit Hyperactivity Disorder (ADHD)	Attention Deficit Hyperactivity Disorder (ADHD)	Attention Deficit Hyperactivity Disorder (ADHD)
Allergic Rhinitis	Allergic Rhinitis	Allergic Rhinitis
Alzheimer's disease		
Anaemia: Vitamin B12 and Iron deficiency	Anaemia: Vitamin B12 and Iron deficiency	Anaemia: Vitamin B12 and Iron deficiency
Aplastic anaemia	Aplastic anaemia	Aplastic anaemia
Ankylosing Spondylitis		
Anti-phospholipid syndrome	Anti-phospholipid syndrome	Anti-phospholipid syndrome
Benign Prostatic Hypertrophy (BPH)	Benign Prostatic Hypertrophy (BPH)	Benign Prostatic Hypertrophy (BPH)
Chronic Urinary Tract Infection		
Cryoglobulinemia		
Cushing's Disease	Cushing's Disease	Cushing's Disease
Cystic Fibrosis	Cystic Fibrosis	Cystic Fibrosis
Delusional Disorders		
Depression	Depression	Depression
Dermatomyositis		
Endometriosis	Endometriosis	Endometriosis
Enuresis	Endocarditis & Iron Deficiency Anaemia	
Gastro-oesophageal reflux disease (GORD)	Gastro-oesophageal reflux disease (GORD)	Gastro-oesophageal reflux disease (GORD)



## OTHER CHRONIC DISEASE LIST (NON-CDL) 2023




Titanium Executive	Platinum Enhanced	Plus
Gout	Gout	Gout
Hyperthyroidism	Hyperthyroidism	Hyperthyroidism
Hypoparathyroidism	Hypoparathyroidism	Hypoparathyroidism
Menopause / Hormone Replacement Therapy (HRT)	Menopause / Hormone Replacement Therapy (HRT)	Menopause / Hormone Replacement Therapy (HRT)
Migraine		
Motor Neuron Disease	Motor Neuron Disease	Motor Neuron Disease
Myasthenia gravis	Myasthenia gravis	Myasthenia gravis
Obsessive Compulsive Disorder	Obsessive Compulsive Disorder	Obsessive Compulsive Disorder
Osteoarthritis	Osteoarthritis	Osteoarthritis
Osteoporosis	Osteoporosis	Osteoporosis
Paget's Disease	Paget's Disease	Paget's Disease
Pancreatic Insufficiency		
Peripheral Vascular Disease		
Pituitary Microadenomas	Pituitary Microadenomas	Pituitary Microadenomas
Psoriasis	Psoriasis	Psoriasis
Pulmonary Interstitial fibrosis	Pulmonary Interstitial fibrosis	Pulmonary Interstitial fibrosis
Stroke (Cerebrovascular accident)	Stroke (Cerebrovascular accident)	Stroke (Cerebrovascular accident)







## CONTACT INFORMATION




### HEAD OFFICE




 3 Victoria Link  
Route 21 Corporate Park  
Irene  
Centurion, 0157

### REGIONAL BRANCHES/OFFICES




 JOHANNESBURG  
7 West Street  
Houghton Estate  
Johannesburg, 2198  
 011 725 0040




 LEPHALALE  
Shop 11 Stand 2633  
Ellisras  
X16 Onverwacht  
 014 880 0614

 EMALAHLENI (WITBANK)  
71 Mandela Drive  
Cnr. Plumer and Mandela Drive  
Emalahleni, 1034  
 013 690 3342  
 013 690 3187

 DURBAN  
19 Hurst Grove,  
Clifton Grove,  
Musgrave,  
Durban, 4000  
 031 304 4829  
 031 304 4839

 WELKOM  
Corner House  
Corner Buiten & Graaf Street  
Welkom CBD, 9459  
 057 353 1475  
 057 353 1478

 GQEBERHA (PE)  
Ground Floor, Block E  
Southern Life Gardens  
70 - 2nd Avenue  
Newton Park, 6000  
 041 503 1000  
 041 503 1302

 CAPE TOWN  
7th Floor  
Norton Rose House  
8 Riebeek Street  
Cape Town, 8000  
 021 402 9600  
 021 418 1400

**WEB ADDRESS:** [www.sizwehosmed.co.za](http://www.sizwehosmed.co.za)





SIZWE HOSMED  
MEDICAL SCHEME

*Your choice for quality care*