



BENEFITS **2020**

This brochure contains the latest updates to the Imperial Group Medical Scheme benefits, which will be effective from 1 January 2020.

Inside:

Day-to-Day Benefits (out-of-hospital expenses)

Major Medical Expenses

Wellness Benefits

Preventative Benefits

Prescribed Minimum Benefits (PMBs)





FROM THE PRINCIPAL OFFICER

The Trustees are in the process of changing the name of Imperialmed to accommodate both Imperial Logistics and Motus. Due to this you will receive a full member guide once the new name has been finalised and registered with the Council for Medical Schemes.

The healthcare industry continues to face major regulatory reforms by the current government to create fair access to quality healthcare services for all citizens.

In this environment, Imperialmed continues to offer a comprehensive cost/benefit structure when compared to similar products available in the industry. Employees of the Imperial Group have access to two benefit plans, namely the Imperialmed Health Plan and the Imperialmed Budget Plan. The Imperialmed Health Plan offers rich benefits at a relatively low cost and the Imperialmed Budget Plan offers low-cost cover for essential, basic healthcare.

The strategic advantage of offering healthcare benefits to Employers through an in-house/ employer-based medical scheme continues and has become more pronounced following recent developments in the regulatory environment.

Imperialmed has not deviated from its philosophy of providing a competitive and affordable benefit and contribution structure that is based on providing **comprehensive cover for major medical events**, such as hospitalisation and chronic medicine, while **adequate cover** is provided for **more frequent and less expensive events**.

Johan van der Walt
Principal Officer

GUIDE TO TERMS USED IN THIS MEMBER BROCHURE

Board of Healthcare Funders	Board of Healthcare Funders refers to the representative organisation for the majority of medical schemes throughout South Africa.
DSP: Designated service provider	A designated service provider is a healthcare provider or group of providers selected by the Scheme as preferred providers to provide diagnosis, treatment and care in respect of one or more prescribed minimum benefit conditions.
MRP: Mediscor Reference Price	MRP model is applicable to all medicines with generic equivalents. The MRP sets a maximum reimbursable price for a list of similar generic products with a lower cost than that of the original medicine. If a member chooses to use medicine that is more expensive than the MRP, the member will have to pay the difference between the price of the chosen medicine and the MRP. This is applicable to both preferred and non-preferred formulary medicines. Co-payments can be avoided or reduced by using a generic equivalent that costs less than the MRP. We encourage the use of generic equivalent medicines in the interest of cost-effective care.
Imperialmed Specialist Network	The Scheme implemented a specialist network on 1 January 2018 to contribute to sustainable contribution increases; members could be liable for co-payments if a non-network specialist is used.
PMBs: Prescribed Minimum Benefits	PMBs refer to the minimum benefits that must be provided by a medical scheme in terms of the Medical Schemes Act (no 131 of 1998) and its regulations. Please contact the Call Centre for more information on these benefits.
MSR: Medical Scheme Rate	The MSR is the rate at which Imperialmed pays for medical products and services, which will be determined by the Scheme from time to time.
Momentum Health Solutions (MHS)	MHS has been at the forefront of innovation in the management of clinical risk for clients; they are the leading healthcare organisation, providing managed care services to employer-based medical schemes in South Africa.
MME: Major Medical Expenses	MME are medical expenses for in-hospital treatment and certain out-of-hospital expenses, for example for oncology, dialysis and Prescribed Minimum Benefits (PMBs). (See pages 9 to 21)
Medicine Price	Medicine Price refers to the Single Exit Price, plus a dispensing fee. Please be aware of this in order to ensure you are not charged additional costs on medicine.

IMPERIALMED HEALTH PLAN

This is a traditional plan that provides unlimited private hospital cover at 100% of the Medical Scheme Rate (MSR) and routine day-to-day benefits at 85% of the MSR up to generous annual limits.

IMPERIALMED BUDGET PLAN

The Budget Plan provides low-cost cover for essential, basic healthcare with unlimited in-hospital cover at 100% of the MSR, no chronic non-Prescribed Minimum Benefits, a general practitioner network with specialist referrals and day-to-day benefits at 85% of the MSR, with relatively low annual limits.

PRO RATA LIMITATION OF BENEFITS

IMPERIALMED HEALTH PLAN

Members who are registered on the Imperialmed Health Plan during the course of a financial year will be entitled to the benefits set out in Annexure B of the rules of the Scheme. The maximum available benefits will be adjusted in proportion to the period of membership, which is calculated from the date of admission to the end of the financial year.

IMPERIALMED BUDGET PLAN

The annual limits for members who register on the Imperialmed Budget Plan will be calculated on a pro rata basis for members joining from 1 February to 30 June of each year, but those joining from 1 July to 31 December of each year will have access to six months' benefits.

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
1. General Practitioners (GPs) and Specialists – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)					
a)	Visits, consultations and treatment by a GP or Specialist	85% of MSR Refer to Annexure B, schedule of benefits in the Registered Scheme Rules, benefit rule 6.2.3 for PMB-related services	Member family limit calculated as follows: R3 250 per member R2 440 per adult dependant R2 040 per child dependant (maximum of three children)	85% of MSR These benefits are covered on the MHS Network and Specialists only on referral by a GP Refer to Annexure B, schedule of benefits in the Registered Scheme Rules, benefit rule 6.2.3 for PMB-related services	Member family limit calculated as follows: R1 080 per member R810 per adult dependant R660 per child dependant (maximum of three children) Benefits applicable to the nomination of two GPs per dependant Two out-of-network GP visits allowed per family
b)	All procedures (including those listed in 1(a) of Major Medical Expenses) will be paid from the Major Medical Expenses Benefit and not day-to-day limits when performed in a doctor's rooms, except for dental procedures, as indicated in 1(a) of Major Medical Benefits	100% of MSR		100% of MSR	To be done by a nominated Network GP
c)	Circumcision – done in doctor's rooms	100% of MSR	Major Medical Expenses R1 560 per beneficiary per annum	100% of MSR	Major Medical Expenses R1 560 per beneficiary per annum at a nominated Network GP
d)	PMB Treatment Plan Services Consultations as authorised on treatment plan	100% of Cost Refer to Annexure B, schedule of benefits in the Registered Scheme Rules, benefit rule 6.2.3 for PMB-related services	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from the GP/Specialist Benefit limit at 85% of MSR	100% of Cost Refer to Annexure B, schedule of benefits in the Registered Scheme Rules, benefit rule 6.2.3 for PMB-related services	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from the GP/Specialist Benefit limit at 85% of MSR PMB treatment plan consultations only at nominated Network GP

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
2. Diagnostic Services – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)					
a)	Radiology (X-rays) and Pathology Including Bone Density Scans	85% of MSR	Member family limit calculated as follows: R3 780 per member R3 780 per adult dependant R660 per child dependant (maximum of three children)	85% of MSR	Member family limit calculated as follows: R1 260 per member R1 260 per adult dependant R230 per child dependant (maximum of three children)
b)	PMB treatment plan Radiology and Pathology services as authorised on treatment plan Including Cardiac Ultrasounds	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from Radiology and Pathology Benefit limit at 85% of MSR	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from Radiology and Pathology Benefit limit at 85% of MSR
3. Dentistry					
a)	Preventative dentistry » Scaling and/or polishing and fluoride treatment » Fissure sealing	100% of MSR 100% of MSR	Two per beneficiary per annum Once-off for permanent molars in persons under 24 years	No benefit No benefit	No benefit No benefit
b)	Basic dentistry » Oral examination » Diagnostics (X-rays, etc.) » Restorations (fillings) » Non-surgical extractions » Root canal treatment	85% of MSR	R3 770 per beneficiary per annum	85% of MSR	R2 660 per family per annum

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
3. Dentistry (continued)					
c)	Advanced/Specialised dentistry » Inlays, onlays, veneers, crowns and bridges » Study models » Dentures » Dental implants, placements, exposure and related procedures such as jaw ridge, sinus lifts, augmentations, etc. » Orthodontic retainers, space maintainers and biteplates » Periodontal (gum) treatment » Wisdom teeth » Orthodontic treatment for beneficiaries 22 years of age or older	85% of MSR	R10 770 per family per annum Pre-authorisation required	No benefit	No benefit
d)	Dental implants Includes the cost of the implants only – the anaesthetist and hospital fees are covered as part of Major Medical Expenses The treating dental specialist fee is subject to the Advanced/Specialised Dentistry limit above	100% of MSR	R13 920 per beneficiary per annum Pre-authorisation required	No benefit	No benefit
e)	Orthodontic treatment » Only for beneficiaries up to the age of 21 years old » Orthodontic treatment for beneficiaries 22 years of age or older, will be funded from the Specialised Dentistry limit above	100% of MSR	R7 550 per beneficiary per annum Pre-authorisation required	No benefit	No benefit

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
4. Prescribed Medicine (annual limits are calculated as a family benefit and can be used by any beneficiary)					
a)	Acute medicines Acute medicines and injection material, including flu vaccines	100% of Mediscor Reference Price (MRP) after deduction of R30 levy per prescription	Member family limit per annum calculated as follows: R6 480 per member R4 070 per adult dependant R1 230 per child dependant (maximum of three children)	100% of Mediscor Reference Price (MRP) after deduction of R30 levy per prescription	Member family limit per annum calculated as follows: R2 160 per member R1 370 per adult dependant R420 per child dependant (maximum of three children)
b)	Over-the-counter (OTC) medication , also known as pharmacy-advised therapy (PAT), refers to medicines supplied by a registered pharmacist without a doctor's prescription	100% of Mediscor Reference Price (MRP) up to a maximum of R210 per event	R1 190 per family per annum Subject to Acute Medication limit	No benefit	No benefit
c)	Childhood vaccines	Refer to the Wellness Benefit (page 22)		No benefit	No benefit
5. Medical Auxiliaries – out of hospital		85% of MSR	R7 200 per family per annum for the listed disciplines	5. 85% of MSR	R1 800 per family per annum for the disciplines listed below
	Only for the following disciplines: » Podiatry » Orthoptic treatment » Audiometry/Audiology » Occupational therapy » Therapeutic dietician » Remedial and speech therapy » Clinical technology » Chiropractic » Social worker » Biokinetics » Chiropractor » Homeopaths				Only for the following disciplines: » Clinical psychology » Psychiatry » Physiotherapy
6. Physiotherapy – out of hospital		85% of MSR	R4 740 per family per annum	6. 85% of MSR	Included in the Medical Auxiliaries limit above (item 5)

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
7. Mental Health – out of hospital					
	Includes Psychologist and Psychiatrist	85% of MSR	R4 630 per beneficiary per annum	85% of MSR	Included in the Medical Auxiliaries limit above (item 5)
8. Optical Services					
a)	Eye test	85% of MSR	One test per beneficiary per annum from Major Medical Expenses	85% of MSR	One test per beneficiary per annum from Major Medical Expenses
b)	Spectacles (lenses, replacements, repairs and adjustments), contact lenses and fitting of contact lenses	85% of Cost	Overall Optical limit of R2 890 per beneficiary per annum	85% of Cost	Overall Optical limit of R1 320 per beneficiary per annum
c)	Frames	85% of Cost	R1 000 per beneficiary per annum; included in the Overall Optical limit above	85% of Cost	R400 per beneficiary per annum; included in the Overall Optical limit above
d)	Sunglasses	No benefit	No benefit	No benefit	No benefit



		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
All Major Medical Expenses are subject to pre-authorisation					
1. Hospitalisation – Private and Provincial					
a)	Accommodation in general ward, recovery room, intensive care unit or high care ward	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	Theatre fees	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
c)	Medicines used in hospital/theatre	100% of Medicine Price	Major Medical Expenses	100% of Medicine Price	Major Medical Expenses
d)	<p>A deductible of R1 000 applies if the following procedures are done in hospital:</p> <ul style="list-style-type: none"> » Scopes <ul style="list-style-type: none"> • Arthroscopies • Gastro-intestinal endoscopies <ul style="list-style-type: none"> – Gastroscopies – Colonoscopies – Sigmoidoscopies » Urological scopes and cystoscopies » Gynaecological scopes » Biopsies » Minor dermatological procedures » Nail surgeries » Minor skin lesions » Vasectomies » Conservative neck and back procedures » Circumcisions » Dental procedures <p>Refer to dental benefit for more details on in-hospital dentistry (pages 17 - 18, item 19)</p>	<p>100% of MSR</p> <p>A deductible will not apply if done in doctor's rooms; services in rooms will be paid at 100% of MSR, except for dental procedures, which are still paid from day-to-day dental benefits</p>	Major Medical Expenses Subject to pre-authorisation	<p>100% of MSR</p> <p>A deductible will not apply if done in doctor's rooms; services in rooms will be paid at 100% of MSR, except for dental procedures, which are still paid from day-to-day dental benefits</p>	Major Medical Expenses Subject to pre-authorisation
e)	Circumcision Deductible applies, see 1 d) above	100% of MSR	Major Medical Expenses R2 150 per beneficiary per annum Subject to pre-authorisation	100% of MSR	Major Medical Expenses R2 150 per beneficiary per annum Subject to pre-authorisation

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
2. Post-operational physiotherapy					
	Physiotherapy after hip, knee and shoulder replacement surgery and spinal surgery only	100% of MSR	Major Medical Expenses 6 weeks' treatment, as per clinical protocols Subject to pre-authorisation	100% of MSR	Major Medical Expenses 6 weeks' treatment, as per clinical protocols Subject to pre-authorisation
3. General Practitioners (GPs) and Specialists – in hospital					
a)	Visits and consultations	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	Surgical procedures and anaesthetics	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
Note: For PMB-related services rendered by a specialist, see Annexure B schedule of benefits in the Registered Scheme Rules, benefit rule 6.2.2 for benefits 3a) and 3b) above					
4. Diagnostic Services – pre-authorisation required for certain services					
a)	Radiology (X-rays) and pathology (in hospital)	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	MRI, CT and radio-isotope scans (in and out of hospital)	100% of MSR	R17 220 per beneficiary per annum Subject to pre-authorisation	100% of MSR	One scan (MRI, CT or radio-isotope) per beneficiary per annum Subject to pre-authorisation
c)	Ultrasound scans (in and out of hospital)	100% of MSR	R4 620 per beneficiary per annum	100% of MSR	R1 610 per beneficiary per annum
d)	PET scans (in and out of hospital)	100% of MSR	R23 730 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
e)	Sleep studies, diagnostic polysomnograms (in and out of hospital)	100% of MSR	Major Medical Expenses Subject to pre-authorisation	No benefit	No benefit
5. To-take-out (TTO) Medicine					
	Medicines dispensed on discharge from hospital will be covered under the Major Medical Expenses	100% of Medicine Price	Major Medical Expenses, subject to R440 per beneficiary per admission	100% of Medicine Price	Major Medical Expenses, subject to R440 per beneficiary per admission

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
6. Out-patient Services					
	Private and provincial hospitals	If ICD-10 code is for an emergency, the cost of the consultation, facility, procedure, related materials and medication is to be paid at 100% from Major Medical Expenses If ICD-10 code is not for an emergency, all applicable services to be paid at 85% from the applicable day-to-day benefit limits	Major Medical Expenses	If ICD-10 code is for an emergency, the cost of the consultation, facility, procedure, related materials and medication is to be paid at 100% from Major Medical Expenses If ICD-10 code is not for an emergency, all applicable services to be paid at 85% from the applicable day-to-day benefit limits	Major Medical Expenses
7.	Blood Transfusions	100% of Cost	Major Medical Expenses	7. 100% of Cost	Major Medical Expenses, subject to PMBs
8.	Nursing Services, Sub-acute Care and Hospice Services, including medicines, dressings, ointments, etc.	100% of MSR or Cost, whichever is the lesser	Major Medical Expenses Subject to pre-authorisation	8. No benefit	No benefit
9.	Ambulance Services	100% of Cost	R8 720 per beneficiary per annum Subject to approval and pre-authorisation by preferred provider, Europ Assistance Emergency air ambulance not subject to the above limit, subject to Scheme approval	9. 100% of Cost	R4 540 per beneficiary per annum Subject to approval and pre-authorisation by preferred provider, Europ Assistance Emergency air ambulance not subject to the above limit, subject to Scheme approval

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
10. Internal Prostheses					
<div>Including all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices</div> <div>Patients may obtain pre-authorisation 10 (ten) working days prior to admission for a joint replacement or spinal fusion operation</div>	100% of Cost PMBs not subject to sub-limits Non-PMBs subject to sub-limits	All Internal Prostheses are per beneficiary per annum » Cardiac stents (including carrier) subject to a limit of R24 330 per stent and a maximum of three stents » Cardiac stents – drug eluting , subject to a limit of R26 530 per stent and a maximum of three stents » Cardiac pacemakers subject to a limit of R58 045 » Cardiac valves subject to a limit of R36 150 per valve, limited to two valves » Cardiac pacemakers with defibrillator subject to a limit of R94 500 » Hernia mesh – subject to a limit of R6 640 » Hernia mesh – umbilical repair subject to a limit of R11 060 » EVAR (Endovascular repair)/Anaconda subject to a limit of R63 000 » Total hip replacement subject to a limit of R50 030 per hip, including cement and antibiotics » Total knee replacement subject to a limit of R48 720 per knee, including cement and antibiotics » Total shoulder replacement subject to a limit of R43 910 per shoulder, including cement and antibiotics » Spinal instrumentation subject to a limit of R35 520 » Other approved spinal implantable devices and intervertebral discs limited to R41 130 » Bone lengthening devices limited to R33 400 » Neuro-stimulation/Ablation devices for Parkinson's disease limited to R35 600 » Vagal stimulator for intractable epilepsy limited to R30 340	100% of Cost PMBs not subject to applicable limit Non-PMBs subject to applicable limit	Limited to R37 130 per family per annum for prostheses	

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
10. Internal Prostheses (continued)					
			» Aortic stents subject to a limit of R94 290 per stent (including the delivery system), limited to one stent » Carotid stents limited to R15 700 » Detachable platinum coils limited to R37 200 » Embolic protection devices limited to R37 100 » Peripheral arterial stent grafts limited to R32 380 » Intraocular lenses limited to R8 340 per lens » Any other prostheses subject to a limit of R42 160		
11. Renal Dialysis					
	(Inclusive of all related costs) Benefit is subject to the submission of a treatment plan by the treating Specialist to the specialist care coach and approval of the treatment plan before treatment starts	100% of the Negotiated Rate	Major Medical Expenses Subject to pre-authorisation	100% of the Negotiated Rate and PMBs	Major Medical Expenses Subject to pre-authorisation
12. Organ Transplants					
a)	Hospital accommodation and surgically-related services and procedures	PMBs covered in full at 100% of Negotiated Rate Non-PMBs covered at MSR	Major Medical Expenses Subject to pre-authorisation	PMBs covered in full at 100% of Negotiated Rate Non-PMBs covered at MSR	Major Medical Expenses Subject to pre-authorisation
b)	Heart, kidney and liver – Including organ search (nationally only), harvesting and transportation The benefit covers the donor if the recipient is an Imperialmed member	100% of Cost	Subject to pre-authorisation Unlimited	100% of Cost	Subject to pre-authorisation Unlimited
c)	Corneal transplant – Including organ search (nationally only)	100% of Cost	Major Medical Expenses Subject to pre-authorisation R15 800 per beneficiary per event	100% of Cost	Major Medical Expenses Subject to pre-authorisation R15 000 per beneficiary per event

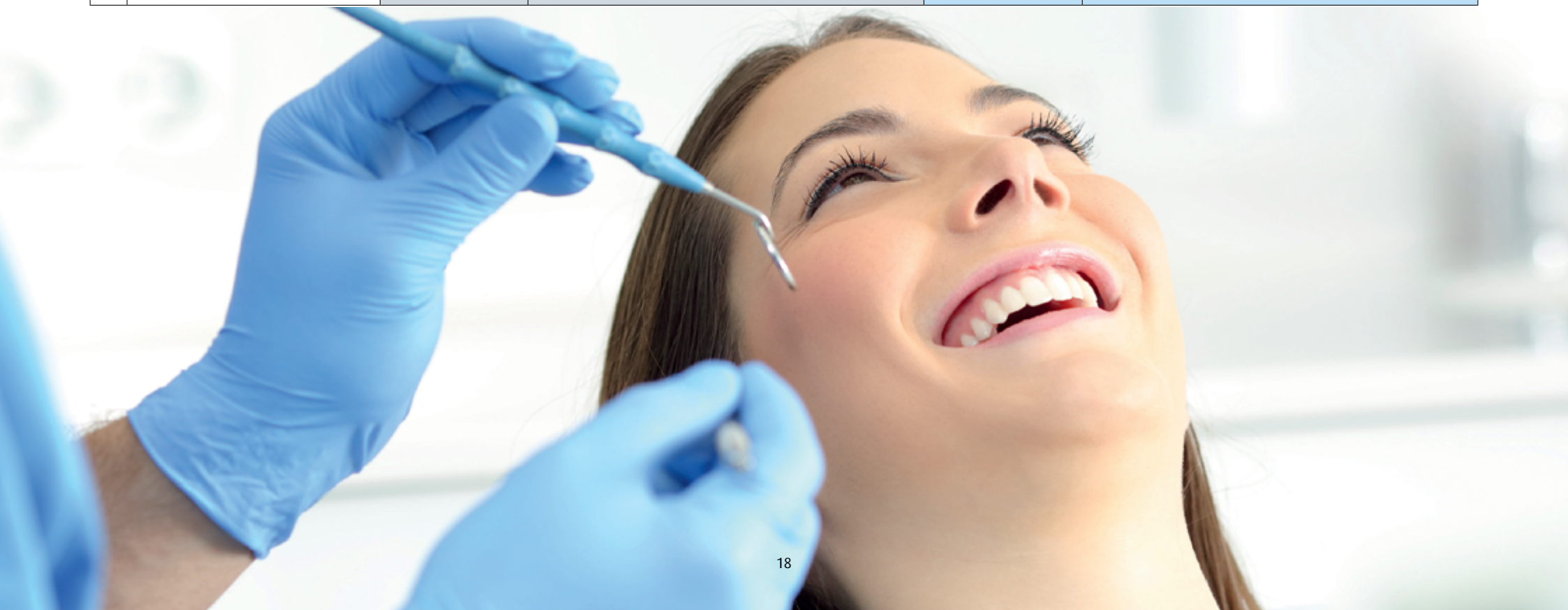
		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
12. Organ Transplants (continued)					
d)	Other organs – Including organ search (nationally only), harvesting and transportation The benefit covers the cost of the donor if the recipient is an Imperialmed member	100% of MSR	Subject to pre-authorisation Limited to R19 500 for organs from a cadaver or limited to R93 720 for live donor organs per beneficiary per annum	100% of MSR	Subject to pre-authorisation Limited to R7 000 for organs from a cadaver or limited to R31 830 for live donor organs per beneficiary per annum
e)	Anti-rejection drugs	100% of Medicine Price	Major Medical Expenses Subject to pre-authorisation	100% of Medicine Price	Major Medical Expenses Subject to pre-authorisation
13. HIV and AIDS					
	All consultations, pathology and medicine related to diagnoses and treatment of the disease	100% of Cost, unlimited For PMB-related services rendered by a specialist, see Annexure B schedule of benefits in the Registered Scheme Rules, benefit rules 6.2.2 and 6.2.3 Medicine subject to Mediscor Reference Price (MRP) Members are encouraged to make use of the Scheme's preferred provider pharmacies	Major Medical Expenses Subject to pre-authorisation and clinical guidelines and protocols HIV resistance tests provided only if pre-authorized by a relevant specialist care coach on the HIV YourLife Programme Polymerase chain reaction funded from Major Medical Expenses for babies 18 months and younger where the diagnosis relates to HIV testing	100% of Cost, unlimited For PMB-related services rendered by a specialist, see Annexure B schedule of benefits in the Registered Scheme Rules, benefit rules 6.2.2 and 6.2.3 Medicine subject to Mediscor Reference Price (MRP) Members are encouraged to make use of the Scheme's preferred provider pharmacies	Major Medical Expenses Subject to pre-authorisation and clinical guidelines and protocols HIV resistance tests provided only if pre-authorized by a relevant specialist care coach on the HIV YourLife Programme Polymerase chain reaction funded from Major Medical Expenses for babies 18 months and younger where the diagnosis relates to HIV testing

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
14. Maternity Benefits					
a)	Labour and ward accommodation Normal delivery limited to three days Elective caesarean delivery limited to four days Additional days are subject to submission of a motivation by the attending doctor and approval by the specialist care coach	100% of Cost 100% of MSR	Major Medical Expenses Subject to pre-authorisation Major Medical Expenses Subject to pre-authorisation	100% of Cost 100% of MSR	Major Medical Expenses Subject to pre-authorisation Major Medical Expenses Subject to pre-authorisation
b)	Midwife Delivery by a midwife, confinement in a registered birthing unit or home delivery, including birth attendant and birth bath Midwife must be registered with the Board of Healthcare Funders and Nursing Council If a gynaecologist is not used, benefit covers pre- and post-confinement costs	100% of MSR	Major Medical Expenses Subject to pre-authorisation Four post-natal consultations with a midwife per event	100% of MSR	Major Medical Expenses Subject to pre-authorisation Four post-natal consultations with a midwife per event
c) Benefits listed below are subject to enrolment on the Maternity Programme; if not registered on the Maternity Programme, benefits c1, c2, c3 and c4 are to be paid from day-to-day limits					
c1)	Antenatal classes – registered midwife or Belly Babies 18-month antenatal and post-natal online video course Online face-to-face consultations with a breastfeeding expert	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R1 120 per beneficiary per annum	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R1 120 per beneficiary per annum

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
14. Maternity Benefits (continued)					
c2)	Ultrasound scans during pregnancy	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses Two 2D or 3D or 4D scans per pregnancy, up to 100% of the 2D scan at MSR	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses Two 2D or 3D or 4D scans per pregnancy, up to 100% of the 2D scan at MSR
c3)	Antenatal vitamins during pregnancy	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R100 per month	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R100 per month
c4)	Gynaecologist consultations during pregnancy – as per treatment plan	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses
15. Rehabilitation					
	The benefit covers beneficiaries who are acutely disabled as a result of strokes, spinal cord injuries or brain injuries The condition must be non-progressive All associated accounts will be paid subject to this limit	100% of MSR	R74 000 per beneficiary per annum Subject to pre-authorisation	100% of Cost	Subject to clinical protocols PMBs only
16. Psychiatric Institutions and Substance and Alcohol Abuse		100% of MSR	Maximum of 21 days per beneficiary per annum Subject to pre-authorisation	16. 100% of MSR	Maximum of 21 days per beneficiary per annum Subject to pre-authorisation
17.	Stoma Care Products	100% of MSR	Major Medical Expenses Subject to pre-authorisation	17. 100% of MSR	Major Medical Expenses Subject to pre-authorisation

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
18. Cochlear Implants					
	All requests are subject to approval by the Clinical Advisory Committee	100% of Cost	R250 000 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
19. Dentistry					
a)	Dental alveolar surgery Surgical procedures involving the teeth and supporting jawbone ridges, such as: » Basic dental procedures in children under the age of eight » Surgical dental procedures in exceptional clinical scenarios in children older than eight and adults • Surgical removal of multiple/ impacted teeth or roots • Apicectomies • Tooth exposures • Corticotomies • Surgical preparation of mouth for dentures, etc. • Wisdom teeth	Hospital and anaesthetist's fee 100% of MSR for hospitalisation, operating theatre, sedationist and anaesthetist's fee Dental procedures Note that the associated dental procedures will still be funded at 85% of the MSR from the respective Dental Benefit categories, as indicated under day-to-day benefits	Major Medical Expenses Subject to pre-authorisation Subject to pre-authorisation	No benefit	No benefit
b)	Orthodontic-related surgery Surgical procedures of: » the jaw, facial bones, mouth and its various internal and surrounding structures, where required as part of an orthodontic treatment plan to improve the orthodontic malocclusion and related functional discrepancies; and/or » to complement the non-surgical portion of the orthodontic treatment plan	Hospital and anaesthetist's fee 100% of MSR for hospitalisation, operating theatre and anaesthetist's fee Surgical fee 100% of MSR	Major Medical Expenses Subject to pre-authorisation R10 550 per beneficiary per annum, applies to surgeon's fee	No benefit	No benefit

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
19. Dentistry (continued)					
c)	Maxillofacial surgery » Oral/Facial trauma, such as fractured jaw or facial bones for which hospitalisation is required » Oral cancer and similar aggressive oral pathologies » Cleft lip/Palate repair » Salivary gland pathology » Serious life-threatening infection of dental origin » Internal temporomandibular joint (jaw-joint) pathology	100% of MSR for surgical procedures and related hospitalisation	Major Medical Expenses Subject to pre-authorisation	100% of MSR for surgical procedures and related hospitalisation	Major Medical Expenses Subject to pre-authorisation



		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
20. Excimer Laser, Radial Keratotomy, Holmium Procedures, LASIK, Phakic lenses and intra-stromal rings (surgically-related services and procedures)					
	In line with clinical protocols	100% of MSR	R5 930 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
21. Breast Reduction, Mammoplasty and other cosmetic surgery if deemed clinically appropriate					
	Prior approval by Medical Advisor	100% of MSR	Subject to pre-authorisation and approval from Medical Advisor	No benefit	No benefit
22. Prosthetic Limbs and Eyes					
	The submission of a quotation prior to purchase is required	100% of Cost	All prostheses are per beneficiary and subject to pre-authorisation » Prosthetic leg subject to a limit of R69 050 per leg » Prosthetic arm subject to a limit of R69 050 per arm » Prosthetic eye subject to a limit of R21 300 per eye The limits above are available every two to five years, as per clinical protocols	100% of Cost	Subject to the Internal Prostheses limit of R37 130 (item 10, page 12)
23. Infertility					
	Benefit limited to the treatment guidelines applied by State hospitals	100% of Cost	PMBs only Subject to pre-authorisation	100% of Cost	PMBs only Subject to pre-authorisation



		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
24. Oncology					
a)	Subject to a treatment plan and enrolment on the Oncology Programme	100% of MSR Subject to PMBs	Overall Oncology limit of R291 040 per beneficiary per annum Subject to pre-authorisation	100% of MSR Subject to PMBs	Overall Oncology limit of R91 990 per beneficiary per annum Subject to pre-authorisation
b)	Brachytherapy materials (including seeds and disposables) and equipment	100% of MSR	Limited to R35 990 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation	100% of MSR	Limited to R11 990 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation
c)	Pathology, X-rays, MRI, CT and radio-isotope scans	100% of MSR	Limited to R31 590 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation	100% of MSR	Limited to R8 440 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation
d)	Oncology medicine	100% of Mediscor Reference Pricing (MRP)	Subject to the above Overall Oncology limit of R291 040 per beneficiary per annum	100% of Mediscor Reference Pricing (MRP)	Subject to the above Overall Oncology limit of R91 990 per beneficiary per annum
25. Services Rendered Abroad by a foreign supplier					
	No benefit for beneficiaries travelling outside the borders of the Republic of South Africa for more than 90 consecutive days	Paid in accordance with applicable benefits contained in this schedule of benefits and according to MSR	R1 000 000 per beneficiary per annum	No benefit	No benefit
26. Home Oxygen cylinders, concentrators and ventilation expenses		100% of Cost	R16 000 per beneficiary per annum, subject to PMBs and pre-authorisation Major Medical Expenses	26. 100% of Cost	PMBs only Major Medical Expenses Subject to pre-authorisation
27. External Medical Appliances					
	Permanent or temporary devices that are not surgically implanted and are seen to improve the function of a diseased organ, e.g. wheelchair, crutches, CPAP machine, Baumanometer and all orthopaedic braces Incontinence diapers, which are required as part of a chronic condition, are included	100% of Cost	R11 610 per beneficiary per annum Motivation and pre-authorisation required for devices and appliances above R1 000	100% of Cost	R3 700 per beneficiary per annum Motivation and pre-authorisation required for devices and appliances above R1 000

		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
28. Hearing Aids					
	Subject to an audiology report and pre-authorisation	100% of Cost	R16 850 per beneficiary per ear over a three-year cycle	No benefit	No benefit
29. Prescribed Medicines					
	Chronic medicine: Prescribed for PMB and/or additional chronic conditions Subject to the chronic medicine formulary only; a 25% co-payment applies when using a non-formulary medicine	100% of Mediscor Reference Price (MRP); the Scheme's dispensing fee is set at 26% for medicine below R100 and R26 for medicine above R100, or as agreed to by the Trustees from time to time at a non-network pharmacy or in accordance with the agreed fee at preferred provider pharmacies	R22 000 per beneficiary per annum Once limit is depleted, authorised PMB medication will still be paid Subject to pre-authorisation	100% of Mediscor Reference Price (MRP); the Scheme's dispensing fee is set at 26% for medicine below R100 and R26 for medicine above R100, or as agreed to by the Trustees from time to time at a non-network pharmacy or in accordance with the agreed fee at preferred provider pharmacies	Unlimited – PMBs only Subject to pre-authorisation



		IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
1. Screening tests					
a)	Weight, height and waist circumference Finger-prick glucose test Finger-prick cholesterol test Blood pressure test	100% of MSR	One visit per beneficiary per annum Major Medical Expenses	100% of MSR	One visit per beneficiary per annum Major Medical Expenses
b)	HIV test Finger-prick test	100% of MSR	One visit per beneficiary per annum Major Medical Expenses	100% of MSR	One visit per beneficiary per annum Major Medical Expenses
2. Vaccines					
a)	Childhood vaccine benefit Only applicable to the Imperialmed Health Plan	100% of MSR	According to Scheme formulary from birth to 12 years of age Vaccines outside the formulary will be paid from the Acute Medicine limit – see table overleaf Major Medical Expenses	No benefit	No benefit
b)	Flu and pneumococcal vaccines – for patients over 65 years and/or diagnosed with the following: » cancer » asthma » COPD » cardiac failure and » HIV	100% of MSR	One of each injection per enrollee per annum Major Medical Expenses	100% of MSR	One of each injection per enrollee per annum Major Medical Expenses



CHILDHOOD VACCINES ONLY COVERED ON THE IMPERIALMED HEALTH PLAN

IMPERIAL GROUP
MEDICAL SCHEME

REQUIRED AGE	VACCINE
Birth	Bacillus Calmette Guerin (TB) Vaccine
	Oral Polio Vaccine
6 Weeks	Oral Polio Vaccine
	Rotavirus Vaccine
	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
	Hepatitis B
	Pneumococcal Conjugated Vaccine
10 Weeks	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
	Hepatitis B
14 Weeks	Rotavirus Vaccine
	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
	Hepatitis B
	Pneumococcal Conjugated Vaccine
9 Months	Measles
	Pneumococcal Conjugated Vaccine
18 Months	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
	Measles
6 Years	Tetanus Vaccine
12 Years	Tetanus Vaccine

PLEASE NOTE that it is a requirement that the ages be adhered to for the specific injections. If the specific injection is obtained after the age mentioned in the left-hand column (subject to a leeway of four weeks) it will not be paid for by the Scheme.

PREVENTATIVE BENEFIT

BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS
Human papillomavirus (HPV) vaccine for all females	100% of MSR	One treatment (prescribed dose of three injections) in a lifetime Major Medical Expenses
Pap Smear	100% of MSR	One per beneficiary per annum Major Medical Expenses
Mammograms	100% of MSR	One every 2 years for females 38 years and older Major Medical Expenses
Prostate-Specific Antigen (PSA) Test	100% of MSR	One every 3 years for males between 30 and 59 years One every 2 years for males between 60 and 69 years One every year for males 70 years and older Major Medical Expenses
Dexa scan (Bone Density)	100% of MSR	Limited to R1 800 and subject to one scan every 3 years for beneficiaries 50 years and older Major Medical Expenses
Glaucoma screening	100% of MSR	One every 2 years for beneficiaries between 40 and 49 years One every year for beneficiaries 50 years and older Major Medical Expenses
Colorectal Cancer Screening Faecal Occult Blood Test only	100% of MSR	One every year for beneficiaries 40 years and older Major Medical Expenses

PRESCRIBED MINIMUM BENEFITS (PMBs)

	IMPERIALMED HEALTH PLAN		IMPERIALMED BUDGET PLAN	
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2020
Any service that falls under the State's PMBs	100% of Cost	Unlimited	100% of Cost	Unlimited

Note: Refer to the schedule of benefits (Annexure B in the registered Scheme rules), point 6: PMB-related services.

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2017

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