



All benefits are paid up to the MEDIMED Scheme Tariff.

### IN-HOSPITAL BENEFITS AND MAJOR MEDICAL EXPENSES

The hospital account is paid at 100% of Medimed Scheme Tariff (subject to pre-authorisation and managed care protocols). Members however will still be liable for the applicable member levy (25-40%) for providers who provided the services during the hospital admission relating to non-PMB conditions.

Specialist and GP levies will not be applicable if the member is admitted for a valid PMB condition for treatment in terms of the Scheme's managed care protocols. A full list of PMB's is available on the Council for Medical Scheme's website (www.medicalschemes.com)

# Hospitalisation

### SUBJECT TO PRE-AUTHORISATION.

### 100% of negotiated tariff

| HOSPITAL LIMIT  ALTERNATIVES TO HOSPITALISATION e.g. Step down services  AUXILIARY SERVICES e.g. Physiotherapy, dietician  IN-HOSPITAL DENTISTRY Includes hospitalisation and doctor's costs  EMERGENCY AND AMBULANCE  EMERGENCY AND AMBULANCE  SERVICES  GP & SPECIALIST SERVICES  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff or non-PMB's  PATHOLOGY  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff or non-PMB's Paid at 75% of the MEDIMED Scheme Tariff or non-PMB's  |                                       |  |
|--|---------------------------------------|--|
| HOSPITALISATION e.g. Step down services  AUXILIARY SERVICES e.g. Physiotherapy, dietician  R4,500 per family 60% of MEDIMED Scheme Tariff In and out of hospital  IN-HOSPITAL DENTISTRY Includes hospitalisation and doctor's costs  R12,000 per family Doctor and related costs paid at 75%/60% of the MEDIMED Scheme Tariff Limited to impacted wisdom teeth and children under 12 years  EMERGENCY AND AMBULANCE SERVICES  Unlimited Preferred provider ER24 24 hour contact number 084 124  GP & SPECIALIST SERVICES  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff for non-PMB's Paid at 100% for PMB's Paid at 100% for PMB's Paid at 175% of the MEDIMED Scheme | HOSPITAL LIMIT                        | Unlimited  |
| e.g. Physiotherapy, dietician  60% of MEDIMED Scheme Tariff In and out of hospital  IN-HOSPITAL DENTISTRY Includes hospitalisation and doctor's costs  R 12,000 per family Doctor and related costs paid at 75%/60% of the MEDIMED Scheme Tariff Limited to impacted wisdom teeth and children under 12 years  EMERGENCY AND AMBULANCE SERVICES  Unlimited Preferred provider ER24 24 hour contact number 084 124  GP & SPECIALIST SERVICES  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff for non-PMB's Paid at 100% for PMB's Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme   | HOSPITALISATION                       | R5,000 per family  |
| Includes hospitalisation and doctor's  Doctor and related costs paid at 75%/60% of the MEDIMED Scheme Tariff Limited to impacted wisdom teeth and children under 12 years  EMERGENCY AND AMBULANCE  SERVICES  Unlimited Preferred provider ER24 24 hour contact number 084 124  GP & SPECIALIST SERVICES  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff for non-PMB's  PATHOLOGY  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme   | ,,                                    |  |
| SERVICES  Preferred provider ER24 24 hour contact number 084 124  GP & SPECIALIST SERVICES  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff for non-PMB's  PATHOLOGY  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme   | Includes hospitalisation and doctor's | Doctor and related costs paid at 75%/60% of the MEDIMED Scheme Tariff Limited to impacted wisdom teeth and |
| Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme Tariff for non-PMB's  PATHOLOGY  Unlimited Paid at 100% for PMB's Paid at 75% of the MEDIMED Scheme   |                                       | Preferred provider ER24  |
| Paid at 100% for PMB's<br>Paid at 75% of the MEDIMED Scheme  | GP & SPECIALIST SERVICES              | Paid at 100% for PMB's<br>Paid at 75% of the MEDIMED Scheme  |
|  | PATHOLOGY                             | Paid at 100% for PMB's<br>Paid at 75% of the MEDIMED Scheme  |

|   | INTERNAL PROSTHESIS PRE-AUTHORISATION REQUIRED   | R40,000 per family<br>Paid at 100% of the MEDIMED Scheme<br>Tariff<br>Sub-limits:<br>• Spinal Fusion R23,000 per family<br>• Intra-occular lenses R2,500 per lens<br>• Mesh R7,000 per family |
|---|--|---|
|   | EXTERNAL PROSTHESIS PRE-AUTHORISATION REQUIRED   | R6,500 per family<br>Paid at 100% of the MEDIMED Scheme<br>Tariff   |
| _ | PRESCRIBED MINIMUM BENEFITS  | Unlimited at DSP, in terms of protocol  |
|   | PSYCHIATRIC HOSPITALISATION PRE-AUTHORISATION REQUIRED Includes hospitalisation and doctor's costs | R6,500 per family paid at 100%<br>Thereafter paid at 75%<br>Overall maximum of R12,000 per family   |
|   | BASIC RADIOLOGY  | Unlimited<br>Paid at 75% of the MEDIMED Scheme<br>Tariff  |
|   | SPECIALISED RADIOLOGY PRE-AUTHORISATION REQUIRED In and out of hospital                            | Unlimited<br>Paid at 75% of the MEDIMED Scheme<br>Tariff  |
|   | DELIVERY<br>(In and out of hospital)   | In Hospital<br>Obstetrician/Gynaecologist funded at<br>200% of Medimed Scheme Tariff.   |
|   |  | Home Delivery<br>Registered Midwife funded at 100% of<br>Medimed Scheme Tariff.<br>Limited to R3 000 per pregnancy.<br>(If not hospitalised)  |

## **Major Medical Expenses**

### Paid at 100% of the MEDIMED Scheme Tariff SUBJECT TO PRE-AUTHORISATION

| DIALYSIS          | Unlimited PMB per family     |
|-------------------|------------------------------|
| ORGAN TRANSPLANTS | Combined limit with Dialysis |

| ONCOLOGY     | R200,000 per family<br>Authorised through ICON |
|--------------|--|
| HIV and AIDS | Unlimited Subject to managed care protocols    |

### **Chronic Medication**

### SUBJECT TO PRE-AUTHORISATION

CHRONIC DISEASE LIST CONDITIONS

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

**EXTENDED CHRONIC CONDITIONS** 

75% of the momTYB CDA (Chronic Drug Amount) R3,000 per beneficiary Overall maximum of R6,000 per family

## **MEDIMED Scheme Tariff**

MEDIMED pays service providers up to the MEDIMED Scheme Tariff. As some service providers may charge above the MEDIMED Scheme Tariff, please remember to:

- Ask your doctor or dentist to charge at the MEDIMED Scheme Tariff. If your doctor or dentist charges above the MEDIMED Scheme Tariff, verify how much above the tariff they charge so you know what your portion of the cost will be. If you are referred to a specialist, check before whether the service provider
- charges in accordance with the MEDIMED Scheme Tariff

Please contact our Customer Care team if you require any information regarding the MEDIMED Scheme Tariff.

## Prescribed Minimum Benefits (PMB's)

MEDIMED provides cover for PMB conditions with no limits or co-payments if the service is obtained from a Designated Service Provider (DSP) and is in terms of the Scheme's Managed Care Protocols.

Beneficiaries who are registered for chronic medication for one of the Chronic Disease List (CDL) conditions which are part of the PMB's can register the treatment and care of the condition to ensure no limits or co-payments.

Registration forms can be obtained from momTYB by phoning customer care share call 0861 777 660 or sending an e-mail to info@medimed.co.za

PLEASE NOTE: If a non-DSP is used voluntarily, the normal Scheme benefits will apply. Please contact our Customer Care team if you require any information regarding PMB's.

### **Important Numbers**

Customer Care Team: 0861 777 660 Clinical Pre-Authorisation: 041 395 4481

041 395 4482 Pharmacy Benefit Mgmt.: 086 010 3228 / 083 277 6036 Wellbeing Team:

info@medimed.co.za specauth@medimed.co.za hospauth@medimed.co.za chronic@medimed.co.za wellbeing@medimed.co.za Membership Team:

ER24 (Ambulance Services): 084 124 ■ WhatsApp and 'call me back': 060 715 5131 claims@medimed.co.za membership@medimed.co.za escalations@medimed.co.za







# 2020 Benefits & Contributions

All benefits are paid up to the MEDIMED Scheme Tariff.

## **DAY TO DAY BENEFITS**

| 4 | Out of Hospital Expenses  |   |   |
|---|---|---|---|
|   | ACUTE MEDICATION  | R3,500 per beneficiary up to a<br>maximum of R8,000 per family<br>Paid at 60% of the MEDIMED Scheme<br>Tariff   | OVER-THE-COUNTER<br>MEDICATION  |
|   | APPLIANCES PRE-AUTHORISATION REQUIRED   | R4,000 per family<br>Nebulisers and glucometres limited to<br>R500 per appliance<br>Paid at 60% of the MEDIMED Scheme<br>Tariff                                   | OPTOMETRIC EXAMINATION  |
|   | AUXILIARY BENEFITS R4,500 per family In and out of hospital   |   | FRAMES AND PRESCRIPTION LENSES  |
|   |   | Paid at 60% of the MEDIMED Scheme<br>Tariff   |   |
|   | DENTISTRY (BASIC)   | Unlimited<br>Paid at 60% of the MEDIMED Scheme<br>Tariff  | PATHOLOGY AND BASIC<br>RADIOLOGY  |
|   | DENTISTRY (SPECIALISED)   | R5,000 per beneficiary up to a<br>maximum of R10,000 per family<br>Paid at 60% of the MEDIMED Scheme<br>Tariff  | PREVENTATIVE CARE   |
|   | GP & SPECIALIST<br>CONSULTATIONS  | R3,500 per beneficiary up to a<br>maximum of R8,000 per family<br>Paid at 75% of the MEDIMED Scheme<br>Tariff   |   |
|   | MATERNITY BENEFIT Beneficiaries who register on the MEDIMED maternity programme will receive the following additional Benefits paid at 100% of the Medimed Scheme Tariff: | 2 Pre-natal visits 2 2D scans Paediatrician visit I maternity bag per pregnancy Antenatal vitamins (R60 per month for 9 months payable from Acute Repefir at 60%) | SPECIALISED RADIOLOGY PRE-AUTHORISATION REQUIRED In and out of hospital |

Acute Benefit at 60%)

| OVER-THE-COUNTER<br>MEDICATION  | R120 per prescription up to a<br>maximum of R1200 per family. Subject<br>to the Acute Medication benefit limit.<br>Paid at 60% of the MEDIMED Scheme<br>Tariff   |
|---|--|
| OPTOMETRIC EXAMINATION  | One optometric examination per<br>beneficiary per year.<br>Paid at 100% of the MEDIMED Scheme<br>Tariff  |
| FRAMES AND PRESCRIPTION LENSES  | No benefit   |
| CONTACT LENSES  | No benefit   |
| PATHOLOGY AND BASIC<br>RADIOLOGY  | Unlimited<br>Paid at 75% of the MEDIMED Scheme<br>Tariff   |
| PREVENTATIVE CARE   | Cover for flu vaccinations, pap smear, mammogram or breast scan, bone density scan, prostate test, cholesterol test, one dental consult, blood sugar test and HIV test RI,400 per beneficiary Up to a maximum of R2,800 per family Paid at 100% of the MEDIMED Scheme Tariff |
| SPECIALISED RADIOLOGY PRE-AUTHORISATION REQUIRED In and out of hospital | Unlimited<br>Paid at 75% of the MEDIMED Scheme<br>Tariff   |

# **HOW TO CLAIM IN 2020**

In order to reduce the administration burden on members the claiming process has been changed as follows from 2020:

### **Acute medication**

Prescribed medication supplied by a pharmacy will be paid directly to the pharmacy if submitted real time by the pharmacy. Members will be required to settle their portion of the cost at the pharmacy.

### Claims below R1000

Claims below R1000 per service will be refunded to the member. Members do not need to attach a receipt when submitting these claims but should mark the claim as paid.

# Claims for R1000 and above

Claims for R1000 or more per service will be paid to the provider if submitted by the provider. If the member submits the account and marks the claims as paid (no receipt required), then the member will be refunded.

Please note that a service is defined as a single provider/beneficiary event and as per the Scheme rules, scheme approved rates, levies and exclusions will be applicable to these claims affecting the value reimbursed.

## **Detailed accounts**

An account submitted to MEDIMED must contain the following information:

- The provider's name and practice number The member's name, initials, address and medical aid number

- The patient's name
  The service date
  A diagnosis code (ICD-10 code)
  Tariff codes for services provided
  NAPPI codes for medication dispensed
  The amount charged on each line item

Please note that MEDIMED is unable to process an account unless it contains this information and please submit claims within four (4) months from the date of service.

## Claims submission

Claims can be submitted in one of the following ways:

- A clear, scanned image, submitted via e-mail to: claims@medimed.co.za and providerclaims@medimed.co.za
- Via mail MEDIMED Claims P.O. Box 1672 PORT ELIZABETH 6000
- Hand delivered Momentum Thebe Ya Bophelo 7 Lutman Street Richmond Hill PORT ELIZABETH 6000

### **Complaints and Disputes**

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

# Contributions

RI 220 Child R480 Adult

This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of any discrepancy between the summary and the rules, the rules will prevail.

Accredited by:



Administered by: momentum | \left(\infty) TYB



A member of:

