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2020 SASOLMED BENEFIT SCHEDULE

Selection of a Preferred General Practitioner (PGP)

In Hospital

- Unlimited
- NO co-payment

First 2 consultations per beneficiary at selected PGP In Network | OUT of Hospital

- NO co-payment

Selected PGP | OUT of Hospital

- Unlimited consultations
- 10% co-payment per consultation

Non PGP | OUT of Hospital

- 3 Out of Town visits per family per year with
- 20% Co-payment per consultation
- Once out of area visits are used up, the consultation will be debited to the member in full at Scheme rate

Specialist co-ordination of care

To create a specialist referral, your PGP needs to access the Medscheme interactive voice system on **0861 112 666**
The consultation is paid at 100% of the Scheme rate with a 20% deductible co-payment

Exceptions to specialist referral requirements:

- Females – 1 Visit per year to Gynaecologist
- Males – 1 Visit per year to Urologist
- Maternity visits to Gynaecologist
- Paediatrician visits for children under 1 year
- Visits to Optical and Dental Specialists



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Preventative Care

This is an additional risk benefit with no costs to the member. This benefit is intended to be used for screening, and not diagnostic purposes. Sasolmed covers you and your family for these annual tests, procedures and injections that will assist you in carefully monitoring your health. The age and gender limits have been determined by clinical input.

Test, procedure or medicine		Age	Benefit	Gender
100% of the lower of cost or Sasolmed Tariff	Blood glucose (fasting)	All	One per beneficiary	All
	Bone density scan ³	65+	One per beneficiary	All
	Cholesterol ¹	20+	One per beneficiary	All
	Flu vaccination	6 months +	One per beneficiary	All
	General Practitioner visit	All	One per beneficiary	All
	HIV test	All	One per beneficiary	All
	Mammograms ⁴	50+	One per beneficiary	Female
	Midstream urine dipstick test	All	One per beneficiary	All
	Occult blood (faecal)	50+	One per beneficiary	All
	Pap smear	25+	One per beneficiary	Female
	Pneumonia vaccination ²	18+	One per beneficiary	All
	PSA	45+	One per beneficiary	Male

- Notes:
- ¹ This will include a lipogram.
 - ² Recommended for risk patients: the elderly, smokers, diabetics, cancer, recurrent lung disease, asthmatics, bronchitis, liver, kidney and heart failure, wasting and debilitating illnesses, every 5 years.
 - ³ Bone density scan every 2 years.
 - ⁴ Once every 3 years.

Eligible immunisations

Age	Vaccine
At birth	BCG, Polio
6 weeks	Accellular Pertussis, Diphtheria, Haemophilus Influenza B (HIB), Hepatitis B, Pneumococcal Conjugated, Polio, Rotavirus, Tetanus
10 weeks	Accellular Pertussis, Diphtheria, Haemophilus Influenza B (HIB), Hepatitis B, Polio, Tetanus
14 weeks	Diphtheria, Haemophilus Influenza B (HIB), Hepatitis B, Pneumococcal Conjugated, Polio, Tetanus
9 months	*Measles, Pneumococcal Conjugated
18 months	Accellular Pertussis, Diphtheria, Haemophilus Influenza B (HIB), *Measles, Polio, Tetanus
6 years	Diphtheria and Tetanus (DT)
12 years	Diphtheria and Tetanus (DT)
9-26 years	1 HPV, female and male

* We suggest that a MMR – Measles, Mumps and Rubella (German Measles) be offered in place of Measles, if parents prefer.

Additional programme

The Sasolmed product offering provides targeted interventions to ensure effective health care, which impacts member quality of life. Kindly refer to the benefit booklet for more information on the programmes.

Programme	
Aid for Aids (HIV) Programme	Oncology Programme
Conservative Back and Neck Programme	Weight Management Programme
Smoking Cessation Programme	Babyline 24-hour advice line
Mental Health Programme	

2020 Benefits

Benefit Category	Benefits	Limits	Authorisation
Additional medical services			
Audiology, dieticians, hearing aid acoustics, occupational therapy, podiatry, speech therapy, social workers and orthoptics	100% of the lower of cost or Sasolmed Tariff	Unlimited 20% deductible member co-payment	
Alternative healthcare			
Consultations and treatment by a registered homeopath, acupuncturist, naturopath, osteopath	100% of the lower of cost or Sasolmed Tariff	Unlimited 20% deductible member co-payment	
Ambulance services			
Emergency transport of a patient only If prior authorisation is not obtained, no benefit will be available. In case of emergency, authorisation must be obtained within 24 hours	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval from the contracted provider (ER24), for medically justified cases only
Appliances – in and out of hospital			
General medical/surgical crutches, walking aids, nebulisers, compression stockings, soft collars, corsets, slings, moon boots, hearing aids, and repair thereof, glucometers, wheelchairs, etc.	100% of the lower of cost or Sasolmed Tariff for hiring or purchasing of medical appliance, which does not form an integral part of an operation	R12 090 per family for general and special appliances; including (every 24 month period commencing 1 January 2019) • blood pressure monitor limited to R935 per family • foot orthotics limited to R4 560 per beneficiary per family • walking aids limited to R1 285 per family • contact lenses for keratoconus limited to R2 530 per lens per beneficiary • Nebulizers - R990	Subject to approval by Medscheme
CPAP appliances for sleep apnoea	100% of the lower of cost or Scheme Tariff, or Uniform Patient Fee Schedule for public hospitals as prescribed by a medical practitioner	Subject to the general appliances limit	Subject to approval by Medscheme
CPAP humidifier	100% of the lower of cost or Scheme Tariff, or Uniform Patient Fee Schedule for public hospitals as prescribed by a medical practitioner	Limited to one per beneficiary every 24 months commencing on 1 January 2020 and subject to the general appliances limit	
Special appliances Special neck and back braces and any custom-made appliances, home nursing equipment, etc.	100% of the lower of cost or Sasolmed Tariff	Included in general appliances	Subject to approval by Medscheme
Home oxygen Including oxygen therapy equipment (not including hyperbaric oxygen treatment), home ventilators, external fixators, long leg callipers, cylinders, concentrators and ventilation expenses	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval by Medscheme
Stoma products	100% of the lower of cost or Sasolmed Tariff	Unlimited	
Blood			
Blood equivalents, blood products and transportation	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval by Medscheme
Consultations and visits			
General Practitioner – in and out of hospital	100% of the lower of cost or Sasolmed Tariff	Unlimited 10% deductible member co-payment if PGP is used or 20% deductible member co-payment if PGP is not used (out of hospital only) No co-payment for first 2 in network PGP consultations per beneficiary	Preferred General Practitioner
Specialist – in hospital	150% of the lower of cost or Sasolmed Tariff	Unlimited	
Specialist – out of hospital	100% of the lower of cost or Sasolmed Tariff	Unlimited 20% deductible member co-payment	GP referral for specialists
Dentistry (excluding all cosmetic procedures)			
Basic dentistry Consultations and visits (including oral hygienist consultations and dental therapists), plastic dentures and dental technician's fees	100% of the lower of cost or Sasolmed Tariff	Unlimited A R1 500 co-payment is applicable for in hospital procedures only	Dental management programme
Advanced dentistry Including inlays, crowns, bridges, study models, metal base partial dentures, treatment by periodontist and prosthodontists and the dental technician's fees for all such dentistry, orthognathic surgery (all inclusive)	100% of the lower of cost or Sasolmed Tariff Specific procedures reimbursed at 200% if done out of hospital	R10 820 per beneficiary limited to R13 960 per family 20% deductible member co-payment	Dental management programme



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Benefit Category	Benefits	Limits	Authorisation
Dentistry (excluding all cosmetic procedures) (continued)			
Orthodontic treatment	100% of the lower of cost or Sasolmed Tariff	Subject to the advanced dentistry limit 20% deductible member co-payment	Subject to approval by Medscheme
Orthognathic Surgery Including hospitalisation, specialist and anaesthetist	100% (150% for dental specialists in hospital) of the lower of the cost or Scheme Tariff	Subject to the advanced dentistry limit 20% deductible member co-payment	Subject to approval by Medscheme
Osseo-integrated implants Including hospitalisation, dental practitioner, anaesthetist and cost of the implants	100% of the lower of cost or Sasolmed Tariff (150% for Specialists)	R18 490 per family 20% deductible member co-payment (crowns and bridges subject to the advanced dentistry benefit)	Subject to approval by Medscheme
Oral surgery In and out of hospital	100% of the lower of cost or Sasolmed Tariff	Subject to the advanced dentistry limit 20% deductible member co-payment	Subject to approval by Medscheme (in hospital only)
Maxillo facial surgery - trauma only (excluding oral and elective surgery)	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval by Medscheme (in hospital only)
Arthroplasties/replacement			
Hip or knee	100% of the negotiated fee, or, in the absence of such fee, 100% of the lower of the cost or Scheme Tariff.	Negotiated global fee (Improved Clinical Pathways Services – ICPS, Jointcare, Care expert) per authorised case R10 000 co-payment for use of non-DSP provider	Subject to approval by Medscheme
Hospitalisation – private and provincial hospitals and day clinics			
In hospital Accommodation in a general ward or high care ward, intensive care unit, theatre fees and theatre medicines, medicines, materials, hospital equipment and blood transfusions	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval by Medscheme Private ward rate subject to pre-authorisation by Medscheme
Out-patient	100% of the lower of cost or Sasolmed Tariff	Unlimited	
Facility fee and consultations for casualty/emergency room facility	100% of the lower of cost or Sasolmed Tariff	Unlimited 20% deductible member co-payment	Subject to approval by Medscheme
Alternatives to hospitalisation: Sub-acute facilities, private nurse practitioners, hospice, nursing services/agencies and physical rehabilitation facilities	100% of the lower of cost of Sasolmed Tariff	Unlimited	Subject to approval by Medscheme
Infertility			
Treatment only	100% of the lower of cost or Sasolmed Tariff	Prescribed Minimum Benefit only	Subject to approval by Medscheme
Immune deficiency syndrome (HIV/AIDS)			
Anti-retroviral and related medicines, as well as related pathology and tests	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to registration on the Aid for AIDS programme
Maternity			
Hospitalisation (public or private hospitals) Accommodation, theatre fees, labour ward fees, dressings, medicines and materials	100% of the lower of cost or Sasolmed Tariff (150% for specialists)	Unlimited	Subject to approval by Medscheme
Medical services and midwifery Ante-natal consultations	100% of the lower of cost or Sasolmed Tariff	12 visits per event 20% deductible member co-payment	
Pregnancy scans, tests and amniocentesis	100% of the lower of cost or Sasolmed Tariff	2 x 2D Scans per event 4 post-natal consultations by midwife per event One amniocentesis per event including pathology tests relating to amniocentesis	
Delivery by a GP, specialist or midwife	150% of the lower of cost or Sasolmed Tariff	Unlimited	
Medicines and injection material			
Acute medicines and injections (including contraceptives and alternative healthcare medicines prescribed by a healthcare practitioner)	100% of single exit price plus dispensing fee	M0: R 4 800 M1: R 8 840 M2: R 1 50 M3+: R 14 190 20% deductible member co-payment	Subject to MPL /MEL An additional 20% deductible co-payment if medication is out of formulary and/or if non-DSP pharmacy is used
Pharmacy advised therapy (PAT) Over the counter medication	100% of single exit price plus dispensing fee	R 1 365 per family with a maximum of R200 per purchase	Subject to MPL /MEL An additional 20% deductible co-payment if medication is out of formulary and/or if non-DSP pharmacy is used
To take out (TTO) medication following a hospital discharge	100% of single exit price plus dispensing fee	R800 per beneficiary per hospital event	Subject to MPL /MEL
Chronic medicines	100% of single exit price plus dispensing fee Subject to formularies and/or DSP	R23 390 per beneficiary 10% deductible member co-payment (this deductible co-payment does not apply to PMB medicines)	Subject to approval by chronic medicine programme - MPL applies. An additional 20% deductible co-payment is applied if medication is out of formulary and/or if a non-DSP pharmacy is used (PMB and non-PMB)
Specialised drugs Specialised drugs Muscular degeneration	For non-PMB medicines 100% of single exit price plus dispensing fee For non-PMB medicines 100% of single exit price plus dispensing fee	R184 910 per family R49 310 per family limited to specialised drugs benefit	Subject to approval by Medscheme A 20% deductible co-payment will be additional if a non-DSP pharmacy is used Subject to approval by Medscheme
Mental Health (including alcoholism and drug dependency)			
Mental health	100% of the lower of cost or Sasolmed Tariff health limit	R51 300 per family (all inclusive)	Subject to approval by Medscheme
Hospitalisation Accommodation in general ward, ECT fees, medicines, materials and hospital equipment (the treatment must be at an accredited psychiatric treatment facility) Maximum of 3 days if referred by a GP or a specialist physician	100% of the lower of cost or Sasolmed Tariff (150% for specialist)	Subject to mental health limit	Subject to approval by Medscheme
Consultations, visits and procedures In and out of hospital	100% of the lower of cost or Sasolmed Tariff	Subject to mental health limit R18 260 per family 20% deductible member co-payment for consultations and visits (out of hospital only)	Subject to approval by Medscheme



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Benefit Category	Benefits	Limits	Authorisation
Non-surgical procedures and tests			
In hospital	100% of the lower of cost or Sasolmed Tariff (150% for specialists)	Unlimited	
Out of hospital	100% of the lower of cost or Sasolmed Tariff	Unlimited	
Optical			
Optometrists consultation and visit	100% of the negotiated fee or in the absence thereof, 100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to Optometry Management Programme
Overall optical limit (in network and out of network)	(every 24 month period commencing 1 January 2019)	R4 255 per beneficiary (all inclusive) overall optical limit	Subject to Optometry Management Programme
Frames and lens enhancement	100% of the negotiated network tariff rate for in network and for out of network (every 24 month period commencing 1 January 2019)	R1 790 subject to the overall optical limit	Subject to Optometry Management Programme
Spectacle lenses	100% of the negotiated network tariff rate for in network and for out of network (every 24 month period commencing 1 January 2019)	Subject to one pair of lenses over 24 months, overall optical limit and negotiable network tariff rate for lenses	Subject to Optometry Management Programme
Contact lenses	100% of the negotiated network tariff rate for in network and for out of network (every 24 month period commencing 1 January 2019)	R2 460 Subject to overall optical limit	Subject to Optometry Management Programme
Refractive surgery (including Lasik, Radial Keratotomy and Phakic lens insertion)			
In and out of hospital Limited to one refractive procedure per beneficiary, per lifetime	100% of the lower of cost or Sasolmed Tariff	R13 030 per beneficiary	Subject to approval by Medscheme
Organ and haemopoietic stem cell (bone marrow) transplants			
Transplantation, anti-rejection medicine and post-transplantation biopsies and scans Organ transplant-corneal grafts	100% of the lower of cost or Sasolmed Tariff	Unlimited R22 330	Subject to approval by Medscheme Subject to approval by Medscheme
Oncology			
Consultations, visits, treatment, medication and materials used in mammograms, chemotherapy, radiotherapy, radiology and pathology Specialised medicine (Biologicals)	100% of the lower of cost or Sasolmed Tariff	R554 830 per family R184 910 per family limited to the oncology benefit	Subject to approval by Medscheme and registration on the oncology disease management Subject to approval by Medscheme
Positron emission tomography (PET) scan	100% of the lower of cost or Sasolmed Tariff	Two per member family	Subject to approval by Medscheme programme
Brachytherapy materials		R46 880 per family limited to the oncology benefit	Subject to approval by Medscheme
Pathology			
In hospital	100% of the lower of cost or Sasolmed Tariff	Unlimited	
Out of hospital	100% of the lower of cost or Sasolmed Tariff	R5 250 per beneficiary	If referred by a GP or medical specialist
Physical therapy			
In hospital (excluding chiropractors)	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to case management
Out of hospital (excluding x-rays by a chiropractor)	100% of the lower of cost or Sasolmed Tariff	R4 680 per beneficiary 20% deductible member co-payment	If referred by a GP or medical specialist
Prosthesis			
Internal (surgically implanted)	100% of the lower of cost or Sasolmed Tariff	R55 010 per beneficiary	Subject to approval by Medscheme
External (e.g. artificial limbs and eyes)	100% of the lower of cost or Sasolmed Tariff	R55 010 per beneficiary	Subject to approval by Medscheme
Renal dialysis			
Chronic and acute	100% of the lower of cost or Sasolmed Tariff	Unlimited	Subject to approval by Medscheme
Radiology and radiography			
General radiology In and out of hospital	100% of the lower of cost or Sasolmed Tariff	Unlimited One bone densitometry scan per beneficiary per annum	Subject to approval by Medscheme (in hospital only)
Specialised radiology In and out of hospital MRI and MUGA scans, radio isotope studies and angiography	100% of the lower of cost or Sasolmed Tariff	R23 490 per family	Subject to approval by Medscheme
Surgical procedure			
In and out of hospital	100% of the lower of cost or Sasolmed Tariff (150% for specialists in hospital)	Unlimited	Subject to approval by Medscheme (in hospital only)

This summary is for information purposes only and does not supercede the Rules of Sasolmed. In the event of any dispute, the Rules of Sasolmed shall prevail. All benefits are per annum, unless otherwise stated.

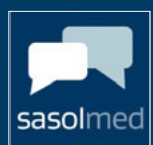
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* Access through the app or member zone.

- Chat in real-time with a consultant
- Attach documents
- Receive documents
- View your e-Card

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Sasolmed PHR

Access your Personal Health Record on the app or member zone to get information on your medical condition, surgical procedures and medication.

HealthCloud

* Access through the member zone.

- Health articles

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