



**YOU DESERVE GREAT HEALTH
AND BETTER CARE**

PUT YOURSELF AND FAMILY FIRST

refresh your healthcare cover with Sisonke Health.

Sisonke Health offers simple, easy to understand benefits. All plans cover day-to-day and hospitalisation benefits including common conditions, procedures and medicines. You also get unlimited GP checkups, acute and chronic medication, and preventative care to keep you strong and healthy.

OUR HEALTH CARE PLANS



HERITAGE PLAN

From
Only **R1 415**
per month

Income Band	Principal Member	Adult Dependant	Child Dependant
R0 – R 17 050	1 391	1 391	472
R17 051+	2 741	2 741	673



PRIDE PLAN

From
Only **R1 065**
per month

Income Band	Principal Member	Adult Dependant	Child Dependant
R0 - R16 960	1 047	1 047	577
R16 961 – R21 200	2 080	2 080	636
R21 201+	2 741	2 741	673



GET **ACCESS** TO THE
BEST **UNLIMITED CARE**,
NO MATTER WHICH
PLAN YOU PICK.

- ✓ Health and Lifestyle Benefits
- ✓ Primary Healthcare
- ✓ Disease Management
- ✓ Basic Dentistry
- ✓ Hospitalisation

When your health is good you can spend better quality time with loved ones and you'll get even more done at work.

Our Health and Lifestyle benefit gives you access to Health Risk Assessments benefits, so you can go for your most important health tests.

HEALTH AND LIFESTYLE BENEFITS for Pride and Heritage plans



Health Risk Assessments *Blood pressure, Glucose, Cholesterol, Body Mass Index (BMI)*

- You and your family have unlimited screening tests at the Sisonke Health medical centre. Early identification and management of any health issues improves quality of life – so don't delay, test now and as regularly as you need to.



Disease and Wellbeing Management

- Improved wellbeing is achievable by registering on Sisonke Health's disease management programmes which provide unlimited benefits for:
 - Hypertension, HIV/Aids, Diabetes, Oncology, Dialysis,
 - High risk patients – 3 or more chronic conditions and frequent hospitalisation.



Maternity programme

- Registration onto the maternity programme provides you with the following additional benefits:
- Monthly ante-natal monitoring at the Sisonke Health medical centre or your nominated Doctor
- 6 more specialist gynae and 1 paediatric consultation over and above your specialist benefit
- Ante-natal vitamins
- Paediatric vaccinations
- Sisonke Health mommy bag or voucher



HERITAGE PLAN Day to Day



GP Consultations

- Unlimited GP consultations at your Sisonke Health medical centre or your nominated GP from the Sisonke network of GP's
- If you choose to use a doctor who is not part of the Sisonke network, your claims will be paid at 80% of medical aid rates up to R2 750 per beneficiary and a maximum of R10 600 per family (20% co-payment for use of non-preferred provider)



Specialist Consultations

- Specialists contracted to Sisonke Health will be covered at 100% of the medical aid rates. If you choose to use a specialist who is not part of the Sisonke network, your claims will be paid at 80%.
- Up to R2 898 per beneficiary up to a maximum of R11 172 per family
- Pre-authorisation is required for each and every specialist consultation



Support Services

- Provides cover for physiotherapy, psychologist consultations, occupational therapists, dieticians, audiologists, podiatrists, speech therapists, homeopaths, chiropractors.
- Combined limit for in and out of hospital benefits: R5 725 per beneficiary up to R11 340 per family.



Medical Appliances Pre-authorisation required

- Combined limit up to R6 360 per beneficiary
- Provides cover for wheelchairs | crutches | nebulisers/ humidifiers: R690 | glucometers: R690 every 3 years orthotics: R1 460
- An additional R3 390 per family is provided for hearing aids every 3 years



Dentistry

- Unlimited at preferred provider at Scheme rates, 20% co-payment will apply at non-preferred provider
- Specialised dentistry paid at 100% of medical aid rates up to R6 703 per beneficiary to a maximum of R13 407 per family
- Dentures are provided up to R5270 per beneficiary per set every 3 years



Oxygen

- Unlimited at DSP as per Scheme protocols



Medication *MMAP: Maximum Medical Aid Price*

- Acute medication prescribed by your doctor will be paid at MMAP up to R4 690 per beneficiary and maximum R13 290 per family, subject to formulary and protocols, Non-formulary items subject to a 25% co-payment
- PMB chronic medication is unlimited if you have registered for the benefit and meet the clinical entry criteria
- Extended chronic medication is paid at MMAP up to R4 690 per beneficiary and maximum R13 290 per family – registration required
- Over the Counter medication is up to R827 per family - maximum limit per prescription is R169



Radiology *Combined limit for in and out of hospital*

- Specialised radiology (MRI, CT, Gallium and Radioisotope scans) require pre-authorisation and are covered up to R25 454 per beneficiary per annum
- Basic radiology out of hospital R6 703 per beneficiary



Optometry *Benefit provided every 2 years*

- One eye test per beneficiary
- One set of frames up to R950 per beneficiary
- Lenses provided up to: Single vision: R590 per beneficiary
- High power single vision: R1 480 per beneficiary
- Bi-focal: R1 130 per beneficiary
- Multi-focal: R2 120 per beneficiary OR
- Contact lenses up to R1 800 per beneficiary



Pathology

- Unlimited blood tests through Lancet and Pathcare laboratories. Remind the hospital to send your tests to the right lab
- Unlimited at preferred provider as per capped fee agreement



HERITAGE PLAN

Hospitalisation



GP and Specialists in hospital

- Unlimited GP and Specialist consultations in hospital at medical aid rates



Internal Prosthesis

- Requires pre-authorisation and is limited to R53 174 per beneficiary per annum



Oncology

- R265 000 beneficiary per annum as per Scheme protocols.
- Send us your treatment plan for pre-authorisation.



Take home medication on discharge from hospital

- Medication prescribed by your doctor on discharge from hospital covered from the hospital benefit: R632 per event



Hospitalisation for mental health

- Limited to R11 594 per beneficiary. Prescribed Minimum Benefits covered up to 21 days at the Scheme's Designated Service Provider.



Pathology

- Unlimited blood tests through Lancet and Pathcare laboratories. Remind the hospital to send your tests to the right lab
- Unlimited at preferred provider as per capped fee agreement



Step down services

- Private nursing and alternatives to hospitalisation R12 490 per beneficiary. Send us your home care plan for pre-authorisation



Hospitalisation

- Unlimited hospital admissions at any private hospital at medical aid rates
- Pre-authorisation required 48 hours before admission for planned procedures
- Emergency hospitalisation can be verified 24/7 by calling 0860 104 012 – authorization will be provided the following working day



Support Services

- Provides cover for physiotherapy, psychologist consultations, occupational therapists, dieticians, audiologists, podiatrists, speech therapists, homeopaths, chiropractors.
- Combined limit for in and out of hospital benefits: R5 725 per beneficiary up to R11 340 per family.



Radiology

- Unlimited basic x-rays/radiology
- Specialised radiology (MRI, CT, Gallium and Radioisotope scans) require pre-authorisation and are covered up to R25 454 per beneficiary per annum



PRIDE PLAN

Day to Day



GP Consultations

- Unlimited GP consultations at your Sisonke Health medical centre or your nominated GP from the Sisonke network of GP's
- Each beneficiary must nominate a GP from the network
- Out of network consultations are covered up to 2 consultations per annum to a maximum of R1 054 per consultation (includes medication)



Specialist Consultations

- Specialists contracted to Sisonke Health will be covered at 100% of the medical aid rates. Up to 7 consultations per family
- Pre-authorisation is required for each and every specialist consultation.



Medication *MMAF: Maximum Medical Aid Price*

- Acute medication prescribed by your nominated network doctor is unlimited, subject to formulary.
- Chronic medication prescribed by your nominated doctor is unlimited if you are registered for the benefit and meet the clinical entry criteria.
- Over the Counter medication is provided up to R279 per family - maximum limit per prescription is R100



Pathology

- Unlimited blood tests through Lancet and Pathcare laboratories. Remind your doctor to send your tests to the right lab.



Optometry *Benefit provided every 2 years*

- One eye test per beneficiary provided at a PPN network optometrist
- One set of frames and lenses per beneficiary OR contact lenses at R735 per beneficiary



Dentistry

- Unlimited basic/conservative dentistry at 100% of medical aid rates at a network dentist
- Specialised dentistry paid at 100% of medical aid rates up to R3 584 per beneficiary to a maximum of R7 146 per family



Medical Appliances

- Combined limit up to R4 738 per family
- Provides cover for wheelchairs | crutches | braces



Radiology *Combined limit for in and out of hospital*

- Unlimited X-rays/radiology
- Specialised radiology (MRI, CT, Gallium and Radioisotope scans) require pre-authorisation and are covered up to R15 915 per member family per annum
- Unlimited if prescribed by preferred provider according to approved list of codes



Support Services *GP referral required*

- Provides cover for physiotherapy, psychologist consultations, occupational therapists, dieticians, audiologists, podiatrists, speech therapists, homeopaths, chiropractors, limited to R1 180 per beneficiary.
- Combined limit for in and out of hospital



PRIDE PLAN

Hospitalisation



Hospitalisation

- Unlimited hospital admissions at any private hospital at medical aid rates
- Pre-authorisation required 48 hours before admission for planned procedures
- Emergency hospitalisation can be verified 24/7 by calling 0860 104 012 authorization will be provided the following working day



GP and Specialists in hospital

- Unlimited GP and Specialist consultations in hospital at medical aid rates



Take home medication on discharge from hospital

- Medication prescribed by your doctor on discharge from hospital covered from the hospital benefit: R590 per event



Pathology

- Unlimited blood tests through Lancet and Pathcare laboratories. Remind the hospital to send your tests to the right lab.



Radiology *Combined limit for in and out of hospital*

- Unlimited x-rays/radiology
- Specialised radiology (MRI, CT, Gallium and Radioisotope scans) require pre-authorisation and are covered up to R15 915 per member family per annum



Internal Prosthesis

- Requires pre-authorisation and is limited to R 26 814 per member family per annum