




# HOSPICARE AND HOSPICARE NETWORK OPTION AT A GLANCE

Targeted at members requiring hospital cover primarily. The extensive in and out of hospital benefits are for PMB conditions/treatment only with some value-added benefits. Members on the Hospicare Network option can enjoy significant savings on their monthly contributions and still enjoy comprehensive benefits.

Here's a high-level summary of benefits offered on the Hospicare and Hospicare Network options:

 <h3>OUT OF HOSPITAL BENEFITS</h3> <p>Access to day to day benefits via an approved treatment plan which includes mammograms as per clinical criteria</p> <p>Free and unlimited access to telephonic advice via Hello Doctor – anywhere, 24/7</p>	 <h3>PATIENT CARE PROGRAMMES</h3> <p>Free access to patient care programmes that manage chronic diseases such as diabetes, oncology, chronic renal disease and a lot more</p>	 <h3>MATERNITY BENEFITS</h3> <p>Free comprehensive maternity benefits via the Baby Bumps programme subject to registration onto the programme</p> <p>Benefits include ante-natal care, scans, vitamins and paediatric visits</p>	 <h3>MEDICINE BENEFIT</h3> <p>Unlimited acute medicines subject to use of a network GP or pharmacy</p> <p>Over the counter medicine subject to use of a network pharmacy/formulary</p> <p>Chronic medication must be obtained from the Scheme's network pharmacy</p> <p><i>Don't forget to register onto the Chronic Programme</i></p>																															
 <h3>CHRONIC BENEFITS</h3> <p><b>You are covered for:</b></p> <table border="0"> <tr> <td>Addison's Disease</td> <td>Haemophilia</td> </tr> <tr> <td>Asthma</td> <td>Hyperlipidaemia</td> </tr> <tr> <td>Bipolar mood disorder</td> <td>Hypertension</td> </tr> <tr> <td>Bronchiectasis</td> <td>Hypothyroidism</td> </tr> <tr> <td>Cardiac failure</td> <td>Menopause</td> </tr> <tr> <td>Cardiomyopathy</td> <td>Multiple Sclerosis</td> </tr> <tr> <td>Chronic Obstructive Pulmonary Disease (COPD)</td> <td>Parkinson's Disease</td> </tr> <tr> <td>Chronic Renal Disease</td> <td>Rheumatoid Arthritis</td> </tr> <tr> <td>Coronary Artery Disease</td> <td>Schizophrenia</td> </tr> <tr> <td>Crohn's Disease</td> <td>Systemic Lupus Erythematosus (SLE)</td> </tr> <tr> <td>Diabetes Insipidus</td> <td>Ulcerative Colitis</td> </tr> <tr> <td>Diabetes Mellitus Type 1</td> <td></td> </tr> <tr> <td>Diabetes Mellitus Type 11</td> <td><b>Other</b></td> </tr> <tr> <td>Dysrhythmia</td> <td>HIV/AIDS</td> </tr> <tr> <td>Epilepsy</td> <td>Oncology</td> </tr> <tr> <td>Glaucoma</td> <td></td> </tr> </table> <p><i>Don't forget to register onto the Chronic Programme</i></p>		Addison's Disease	Haemophilia	Asthma	Hyperlipidaemia	Bipolar mood disorder	Hypertension	Bronchiectasis	Hypothyroidism	Cardiac failure	Menopause	Cardiomyopathy	Multiple Sclerosis	Chronic Obstructive Pulmonary Disease (COPD)	Parkinson's Disease	Chronic Renal Disease	Rheumatoid Arthritis	Coronary Artery Disease	Schizophrenia	Crohn's Disease	Systemic Lupus Erythematosus (SLE)	Diabetes Insipidus	Ulcerative Colitis	Diabetes Mellitus Type 1		Diabetes Mellitus Type 11	<b>Other</b>	Dysrhythmia	HIV/AIDS	Epilepsy	Oncology	Glaucoma		 <h3>IN HOSPITAL BENEFITS</h3> <p>Unlimited access to state facilities          Unlimited private hospital cover for PMB treatment          Additional benefits for selected non-PMB procedures performed in-hospital</p> <p><b>AMBULANCE SERVICES</b></p> <p>You have 24-hour access to emergency medical assistance Subject to use of the MHC designated service provider and authorisation</p>
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# HOSPICARE OPTION

MONTHLY CONTRIBUTION			
OPTION	MEMBER	ADULT	CHILD
Hospicare Network	R1 965	R1 665	R490
Hospicare	R2 275	R1 925	R565

## OUT-OF-HOSPITAL BENEFITS

Not sure what we mean? Refer to glossary on page 63.

	HOSPICARE NETWORK	HOSPICARE
<b>Day-to-day</b>	As part of an approved treatment plan	As part of an approved treatment plan
<b>General practitioners (GPs) and specialists</b>	270 DTPs; PMB treatment only Specialists subject to preferred provider rates	270 DTPs; PMB treatment only Specialists subject to preferred provider rates
<b>Medicines</b> Acute Chronic Network provider Co-payment for non-formulary medicine Co-payment for non-network provider	270 DTPs; PMB treatment only 26 conditions (see page 40) Medipost Pharmacy 20% 30%	270 DTPs; PMB treatment only 26 conditions (see page 40) Scheme's pharmacy network 20% 30%
<b>Non-CDL chronic medicine limit</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Optometry</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Dentistry</b> Basic and specialised	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Auxiliary services</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only

ADDITIONAL BENEFITS	HOSPICARE NETWORK	HOSPICARE
<b>Free Hello Doctor consults</b>	Telephonic consults via HELLO DOCTOR. Talk or text a doctor on your phone, anytime, anywhere, official language – for free Refer to page 8 for detailed information	Telephonic consults via HELLO DOCTOR. Talk or text a doctor on your phone, anytime, anywhere, official language – for free Refer to page 8 for detailed information
<b>Maternity</b>	12 antenatal visits Two 2D scans per pregnancy 3D and 4D scans are paid up to the rate of 2D scans Two paediatric visits Pregnancy related vitamins	12 antenatal visits Two 2D scans per pregnancy 3D and 4D scans are paid up to the rate of 2D scans. Two paediatric visits Pregnancy related vitamins
<b>Medical and surgical appliances</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Hearing aids</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Mental health</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>Child immunisations</b>	Up to the age of 6 years, as per Department of Health protocols	Up to the age of 6 years, as per Department of Health protocols
<b>Patient care programmes (Diabetes, HIV, oncology)</b>	Subject to registration and managed care protocols	Subject to registration and managed care protocols

## IN-HOSPITAL BENEFITS

**IMPORTANT:** Treatment performed in-hospital or falls within the Major Medical Benefits needs to be pre-authorized prior to commencement of treatment. Conditions such as cancer will require you to register onto the Patient Care Programme to access benefits. MHC will pay benefits in accordance with the Scheme Rules and clinical protocols per condition. The sub-limits specified below apply per year. If you join the Scheme after January your limits will be pro-rated.

All services are subject to pre-authorization and managed care protocols	Network hospital: Life Healthcare PMBs only	Any hospital – PMBs only
<b>Public and private hospital</b>	Unlimited – PMBs only 30% co-payment for use of non-network provider	Unlimited – PMBs only
<b>GPs and specialists</b>	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
<b>To-take-out medicine</b>	Up to 7 days	Up to 7 days
<b>Organ transplant *</b>	Unlimited – PMBs only	Unlimited – PMBs only
<b>Prostheses</b>	Unlimited – PMBs only	Unlimited – PMBs only
<b>Reconstructive surgery</b>	Unlimited – PMBs only	Unlimited – PMBs only
<b>MRI, CT, PET and radio isotope scans</b>	Unlimited – PMBs only	Unlimited – PMBs only

<b>Alternate care instead of hospitalisation</b>	Unlimited – PMBs only Subject to clinical protocols and pre-authorization	Unlimited – PMBs only Subject to clinical protocols and pre-authorization
<b>Mental health</b>	100% of Scheme rate subject to managed care protocols	100% of Scheme rate subject to managed care protocols
<b>Alcohol and drug rehabilitation</b>	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA)-approved facility  Subject to managed care protocols	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA)-approved facility  Subject to managed care protocols
<b>Dialysis</b>	Unlimited – PMBs only	Unlimited – PMBs only
<b>Oncology</b> Treatment covered at DSP rates if a network provider is used	Unlimited – PMBs only	Unlimited – PMBs only
<b>Pathology and radiology</b>	Unlimited – PMBs only	Unlimited – PMBs only
<b>Ambulance transport</b>	Road and air transportation PMB Only Subject to use of preferred provider, clinical protocols and pre-authorization	Road and air transportation PMB Only Subject to use of preferred provider, clinical protocols and pre-authorization
<b>ADDITIONAL BENEFITS</b>		
<b>Only the 7 non-PMB procedures listed are covered in hospital at a network provider and is paid at the Scheme rate</b>	Tonsillectomy Adenoidectomy Basic dentistry – up to the age of 8 Grommets Carpal tunnel Varicose veins Bunionectomy	Tonsillectomy Adenoidectomy Basic dentistry – up to the age of 8 Grommets Carpal tunnel Varicose veins Bunionectomy

**\*Organ transplant benefit includes:**

- Heart, liver and kidney transplants, including harvesting and transportation costs
- Corneal transplant, including harvesting and transportation costs

All requests will be subject to clinical protocols and use of a national donor only.