HOSPITAL CARE

This care option offers **peace of mind** knowing that in the event of hospitalisation, extensive cover is available at a private hospital.

In addition, the Hospital Care option provides cover for 27 Chronic Disease List (CDL) conditions.
OUT OF HOSPITAL BENEFITS
Option structure Major medical
Day to day: PMB

OVERALL DAY-TO-DAY LIMIT
Benefit No benefit
GENERAL PRACTITIONERS
Reimbursement rate No benefit

SPECIALISTS
(Excluding Psychiatrists, Acute Medicine, Pathologists, Radiologists and Physiotherapists.)
Reimbursement rate No benefit
Benefits Only PMBs

ACUTE MEDICINES AND PHARMACY ADVISED THERAPY (PAT) - FALLS WITHIN DAY-TO-DAY BENEFIT WITH THE FOLLOWING SUB-LIMITS
Reimbursement rate No benefit

RADIOLOGY AND RADIOGRAPHY
General Reimbursement rate No benefit
Specialist Reimbursement rate No benefit

PHYSIOTHERAPY
Reimbursement rate No benefit

PATHOLOGY
Reimbursement rate No benefit

BASIC DENTISTRY
Reimbursement rate No benefit

SPECIALISED DENTISTRY
Reimbursement rate No benefit

OPTICAL BENEFITS ACCESSED THROUGH PPN
Reimbursement rate No benefit

MENTAL HEALTH

AUXILIARY SERVICES
(Chiropractic treatment, Homeopathy)
Reimbursement rate No benefit

MATERNITY
(Subject to registration on the Sizwe Baby Programme within 24 weeks of falling pregnant.)
Reimbursement rate 100% Sizwe rate
Ante-natal consultations Ante-natal consultation: 9 GP, Midwife visits 2 Obstetrician visits
Pregnancy scans and blood tests 2 x 2D scans Blood tests: • Two (2) Haemoglobin measurement tests, • One (1) Blood grouping test, • One (1) VDRL test for Syphilis and • One (1) HIV blood test
Fertility No benefits

PSYCHOLOGICAL AND PSYCHIATRIC TREATMENT
Reimbursement rate No benefit

MEDICATION
Acute Reimbursement rate No benefits
OTC Reimbursement rate No benefits

CHRONIC CONDITIONS
PMB 100% negotiated tariff at Preferred Provider Network
Non-PMB No benefit
Limits Formulary, limit per family

CHRONIC BENEFITS
(Subject to pre-authorisation. Medicines subject to registration on the Chronic Medicine Programme. PMBs subject to pre-authorisation, preferred providers and treatment protocols.)

Reimbursement rate 100% Sizwe rate
Benefit No limits but subject to treatment protocols and PMB’s at a DSP

HIV/AIDS
(Members are encouraged to register with the HIV/AIDS Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes.)

Reimbursement rate 100% Sizwe rate

IN-HOSPITAL BENEFITS
(All hospital admissions must be authorised. A co-payment of R1 500 will be applied if pre-authorisation was not obtained.)

Top-up cover No benefit

Co-Payments

General scopes R1 300
Endoscopic (Laparoscopic surgery) investigations R3 000
Ambulance services contracted EUROPE ASSIST SA (Telephone number: 0860 11 77 99) 100% Sizwe rate

PRIVATE HOSPITALS AND NURSING HOMES
(Subject to treatment and case management protocols and PMBs. Pre-authorisation required unless it is a medical emergency.)

Reimbursement rate 100% Sizwe rate
Clinical limitations and exclusions None

CONSERVATIVE DENTISTRY
Reimbursement rate 100% Sizwe rate
Specialised Dentistry Subject to pre-authorisation and managed care protocols

DENTISTRY
(Subject to Dental Management Programme - accessed through DEHS - 0860 1159 666.)

Reimbursement rate 100% Sizwe rate

GENERAL PRACTITIONER AND MEDICAL SPECIALIST
Reimbursement rate 100% Sizwe rate for consultations and visits in hospital

PHYSIOTHERAPY
Reimbursement rate 100% Sizwe rate
Pre-authorisation and managed care protocols apply

PREVENTIVE CARE
PREVENTIVE TESTS
Reimbursement rate 100% Sizwe rate
Consultation benefits No benefit

MATERNITY
Reimbursement rate 100% Sizwe rate
Blood transfusions and blood replacement products
Reimbursement rate 100% Sizwe rate, subject to PMBs and annual limit of R79 490 per family

BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS
Reimbursement rate 100% Sizwe rate

PROSTHESIS
Reimbursement rate 100% Sizwe rate, subject to an annual limit of R37 930 per family, maximum of 3 cardiac stents and 2 vascular stents per family per annum

PROSTHESIS
Reimbursement rate 100% Sizwe rate
Benefit Overall limit of R320 000 per family

RADIOLOGY AND RADIOGRAPHY
Reimbursement rate 100% Sizwe rate

ORGAN TRANSPLANT AND RENAL DIALYSIS
Reimbursement rate Subject to PMB conditions and clinical protocols
Benefit Limited to R200 689 per family

ONCOLOGY
Reimbursement rate 100% Sizwe rate

MENTAL HEALTH
Reimbursement rate 100% Sizwe rate

PSYCHOLOGICAL AND PSYCHIATRIC TREATMENT
Reimbursement rate No benefit

ORTHOPEDIC AND OCCUPATIONAL THERAPY
No benefits

PHYSIOTHERAPY
Reimbursement rate 100% Sizwe rate
Pre-authorisation and managed care protocols apply

REFRACTIVE SURGERY INCLUDING RADIAL KERATOMY
Benefit No benefit

REPLACEMENT PRODUCTS
Blood tests: • Two (2) Haemoglobin measurement tests, • One (1) Blood grouping test, • One (1) VDRL test for Syphilis and • One (1) HIV blood test

WELLNESS SCREENING TESTS
(Blood Sugar, Cholesterol, Blood Pressure, BMI and HIV.)
Reimbursement rate 100% Sizwe rate
Benefit R310

FEMALE CONTRACEPTIVES
Reimbursement rate No benefit

SCREENING BENEFITS

Preventive benefits
No benefit

Subject to a family limit of R2 030 for flu vaccine and pneumococcal vaccine.
Mammograms: once in a 2 year cycle for females over 40 years.
Papsmear: once in a 2 year cycle for females over 21 years.
Prostate-Specific Antigen (PSA): once per year for males over 45 years.
## CONTRIBUTIONS

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<tr>
<th>Income Bracket</th>
<th>Principal Member</th>
<th>Adult Dependant</th>
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Hospital Pre-Authorisation,
Hospital Benefit Management Programme:
Tel: 0860 101 176

Dental Benefit Management:
Tel: 0860 109 556
Fax: 0866 770 336
Email: sizweenq@denis.co.za

Wellness Programme –
Helpline For Asthma, Cardiovascular Disease, Diabetes And Mental Health:
Tel: 0860 103 455
Fax: 011 221 5238
Email: wellnessqueries@sizwemedfund.co.za

Hiv/Aids Management Programme:
Tel: 0860 103 454
Fax: 011 221 5235/56

Europ Assistance Sa, Medical Emergencies,
24-Hour Ambulance Services
And Medical Advice:
Tel: 0860 117 799

Sizwe Baby Programme:
Fax: 011 221 5218
Email: sizwebaby@healthichoices.com

Tip-Offs Anonymous Fraud Line:
Tel: 0800 204 702
Fax: 0800 007 788
Email: sizwemedical@tip-offs.com

Chronic Medication Programme:
Tel: 0860 103 455 / 011 353 0030
Fax: 011 353 0352/0076
Email: chronic@sizwe.co.za
queries@sizwe.co.za
0860 100 871