



**SIZWE**  
MEDICAL FUND  
Your health in caring hands

# Affordable Care - 2018




# AFFORDABLE CARE


This care option offers **generous comprehensive cover** with unlimited hospitalisation at any private hospital.

It also covers additional chronic conditions with specialised dentistry and preventative benefits.

This option is suitable for young and healthy families.

|  <b>OUT OF HOSPITAL BENEFITS</b> |  |
|---|--|
| Option structure  | Major medical;<br>Day to day: Risk   |
| Provider  | Any  |
| OVERALL DAY-TO-DAY LIMIT  |  |
| Benefit   | M: R9 840<br>M+1: R14 100<br>M+2: R16 230<br>M+3: R17 660<br>M+4: R19 790<br>M+5: R21 930<br>M+6+: R23 930   |
| GENERAL PRACTITIONERS   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Benefits  | Limited number of visits   |
| Visits  | M: 7<br>M+1: 14<br>M+2: 16<br>M+3: 18<br>M+4: 20<br>M+5: 21<br>M+6+: 22  |
| SPECIALISTS   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Visits  | Subject to referral by a GP, with the exception of: Follow-up visits, Emergencies, Gynaecologist and Paediatrician visits for babies up to the age of 12 months.<br><br>M: 4<br>M+1: 8<br>M+2: 9<br>M+3: 10<br>M+4: 11<br>M+5: 12<br>M+6+:13 |
| ACUTE MEDICINES   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Benefits  | Within day-to-day<br><br>M: R3 420<br>M+1: R5 210<br>M+2: R6 160<br>M+3: R6 630<br>M+4: R7 580<br>M+5: R7 820<br>M+6+:R8 060   |
| RADIOLOGY AND RADIOGRAPHY   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Benefits  | Subject to clinical protocols  |
| Specialised Radiology: (MRI/ CAT scan/ Angiogram) pre-authorisation and managed care protocols                  | Benefits<br>Subject to an overall combined in and out of hospital limit of R28 400 per family  |
| MENTAL HEALTH   |  |
| Reimbursement rate  | 100% Sizwe rate<br>Limited to Psychiatrists, Clinical and Counselling Psychologists subject to R8 580 per family   |
| Benefit   | Risk benefit   |
| PHYSIOTHERAPY   |  |
| Reimbursement rate  | 100% Sizwe rate<br>Paid from the day-to-day limit  |
| PATHOLOGY   |  |
| Reimbursement rate  | 100% Sizwe rate  |

| <b>DENTISTRY</b><br>(Subject to Dental Management Programme - accessed through DENIS - 0860 109 556.)  |   |
|--|---|
| Conservative Dentistry   |   |
| Reimbursement rate   | 100% Sizwe rate   |
| Benefits   | 2 general check-ups a year per beneficiary<br>Motivation may be requested for extensive restorative treatment plans (fillings)                |
| Root Canal treatment   | Subject to managed care protocols   |
| Plastic dentures   | 1 set of plastic dentures, full or partial (an upper and a lower) per beneficiary in a 4-year period  |
| SPECIALISED DENTISTRY  |   |
| Reimbursement rate   | 100% Sizwe rate   |
| Benefits   | Subject to pre-authorisation and managed care protocols   |
| Crowns and bridges   | 1 Crown per family per year   |
| Dentures metal   | 2 partial frames (an upper and a lower) per beneficiary in a 5 year period, limited to 1 family member per annum                              |
| Orthodontic treatment  | Pre-authorisation and clinical protocols<br>Restricted to beneficiary 9 years and younger than 18 years of age, 35% co-payment)               |
| OPTICAL BENEFITS ACCESSED THROUGH PPN  |   |
| Reimbursement rate   | 100% Sizwe rate   |
| Cycle  | 2 years   |
| Benefits   | Limit per beneficiary   |
| Frames   | R800  |
| Single focus lenses  | R175 per lens   |
| Bi-focal lenses  | R380 per lens   |
| Multi-focal lenses   | R695 per lens   |
| Contact lenses   | R1 500  |
| AUXILIARY SERVICES<br>(Speech therapy, Podiatry, Occupational Therapy, Social Worker, Dietetics, Audiology, Homeopathy, Biokineticist and Registered Counselor.) |   |
| Reimbursement rate   | 100% Sizwe rate   |
| Benefits   | M: R 1 510<br>M+1+: R 2 640   |
| MATERNITY (ANTENATAL)<br>(Subject to registration on the Sizwe Baby Programme within 24 weeks of falling pregnant.)  |   |
| Reimbursement rate   | 100% Sizwe rate   |
| Ante-natal consultations   | 9 GP, Midwife or specialists visits<br><br>Additional 4 Obstetrician / specialist visits  |
| Pregnancy scans and blood tests  | 2x 2D scans<br>Blood tests:<br>2x Haemoglobin measurement tests,<br>1x Blood Grouping test,<br>1x VDRL test for Syphilis and 1 HIV blood test |
| Infertility  | No benefit  |
| CHRONIC MEDICINES  |   |
| Reimbursement rate   | 100% Sizwe rate   |
| PMB conditions   | 27  |
| Limit  | R5 540 per beneficiary  |
| Non PMB  | M: R5 540<br>M+1: R11 090<br>M+2: R16 640<br>M+3: R22 190<br>M+4: R27 730<br>M+5: R33 300<br>M+6+:R38 850                                     |

| <b>HIV/AIDS</b><br>(Members are encouraged to register with the HIV/AIDS Management Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes.)                                |   |
|---|---|
| Reimbursement rate  | 100% Sizwe rate   |
| Benefit   | Subject to treatment protocols and PMBs   |
|  <b>IN-HOSPITAL BENEFITS</b><br>(All hospital admissions must be authorised R1500 co-payment will be applied if authorisation was not obtained except in emergencies.) |   |
| Annual Limit  | Subject to pre-authorisation and managed care protocols   |
| Provider Network  | Any   |
| AMBULANCE SERVICES  | 100% cost as authorised by EUROP ASSIST SA (Telephone number: 0860 11 77 99)                                    |
| PRIVATE HOSPITALS AND NURSING HOMES<br>(Subject to treatment and case management protocols and PMBs. Pre-authorisation required unless it is a medical emergency. A co-payment will apply to all unauthorised admissions unless it is an emergency.)      |   |
| Accommodation   | Unlimited at any private hospital   |
| Reimbursement rate  | 100% Sizwe rate   |
| Clinical limitations and exclusions   | None  |
| DENTAL HOSPITALISATION<br>(Subject to pre-authorisation, Dental Benefit Management Programme and clinical protocols subject to R1 500 co-payment.)  |   |
| Reimbursement rate  | 100% Sizwe rate   |
| General anaesthetic (children under the age of 5 for extensive dental treatment)  | Pre-authorisation is required, subject to managed care protocols  |
| Laughing gas in rooms   | 100% Sizwe rate   |
| Conscious sedation in rooms   | Subject to pre-authorisation and managed care protocols   |
| GENERAL PRACTITIONER AND SPECIALIST   |   |
| Reimbursement rate  | 100% Sizwe rate for consultations and visits in-hospital  |
| AUXILIARY SERVICES<br>(Dietician, Speech Therapy, Occupational Therapy.)  |   |
| Reimbursement rate  | 100% Sizwe rate   |
| Benefits  | Subject to pre-authorisation and PMBs   |
| PHYSIOTHERAPY<br>(Pre-authorisation and managed care protocols apply.)  |   |
| Reimbursement rate  | 100% Sizwe rate   |
| MATERNITY<br>(Hospitalisation [public or private hospitals] delivery, post-natal services and midwifery.)   |   |
| Reimbursement rate  | 100% Sizwe rate   |
| BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS   |   |
| Reimbursement rate  | 100% Sizwe rates; limited to PMBs   |
| PROSTHESIS<br>(Subject to pre-authorisation, treatment protocols and PMBs.)   |   |
| Reimbursement rate  | 100% Sizwe rate   |
| Benefits  | 100% of cost<br>Maximum of 3 cardiac stents and 2 vascular stents per family per annum<br>Annual limit: R42 670 |

| ONCOLOGY  |  |
|---|--|
| Reimbursement rate  | 100% Sizwe rate  |
| Benefit   | R314 170 per family  |
| RADIOLOGY AND RADIOGRAPHY   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Specialised Radiology (MRI/ CAT scan/ Angiogram) Pre-authorisation and managed care protocols         | Limited to R28 400 per family per annum, pre-authorisation and managed care protocols  |
| Interventional radiology  | Payable from the hospital limit, subject to pre-authorisation and clinical protocols   |
| PATHOLOGY   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| MENTAL HEALTH   |  |
| Psychiatry hospitalisation  | Limited to 21 days per beneficiary per annum<br>Psychiatrist consultations and 6 in-hospital<br>Clinical Psychologists subject to PMBs |
| Alcoholism, drug addiction, narcotism: subject to PMBs, pre-authorisation and minimum benefit package | 3 days withdrawal treatment and up to 21 days rehabilitation   |
| ORGAN TRANSPLANT AND RENAL DIALYSIS   |  |
| Reimbursement rate  | 100% Sizwe rate  |
| Benefits  | Restricted to PMBs, subject to pre-authorisation, minimum benefit package, treatment protocols and DSP                                 |
| REFRACTIVE SURGERY INCLUDING RADIAL KERATOTOMY  |  |
| Reimbursement rate  | Limited to R6 310 per family   |



| PREVENTATIVE BENEFITS    |  |
|--------------------------|--|
| Reimbursement rate       | 100% Sizwe rate  |
| Consultation benefits    | R1 470 per family  |
| Screening benefits       | Subject to R2 020 per family for flu vaccine and pneumococcal vaccine<br><br><b>Mammogram:</b> every 2 years for women above age 40 years<br><br><b>Pap smear:</b> every 2 years for women above 21 years<br><br><b>Prostate-Specific Antigen (PSA):</b> once per year for males over 40 years |
| ORAL CONTRACEPTIVES      |  |
| Reimbursement rate       | 100% Sizwe rate  |
| Benefits                 | R2 620 per family per annum<br><br>Subject to managed care protocols and formulary   |
| OTHER BENEFITS           |  |
| Appliances               | M: R1 510<br>M+1+1: R2 640   |
| Non-motorised wheelchair | Limited to R3 150 per family<br>Once in every 4 years  |
| Hearing aids             | R12 000 per family<br>One unit per beneficiary every 4 years   |
| Private nurse            | R6 780   |
| Chiropractors            | R1 300 per beneficiary   |

# CONTRIBUTIONS

Only pay for first 3 children

| Income Bracket    | Principal Member | Adult Dependant | Child Dependant |
|-------------------|------------------|-----------------|-----------------|
| R 0 - R 15955     | R 2870           | R 2637          | R 662           |
| R 15956 - R 25999 | R 2985           | R 2741          | R 693           |
| R 26000 +         | R 3840           | R 3414          | R 767           |

# IMPORTANT CONTACT DETAILS



**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](mailto: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](mailto: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@healthchoices.com](mailto:sizwebaby@healthchoices.com)



**Tip-Offs Anonymous Fraud Line:**

Tel: 0800 204 702

Fax: 0800 007 788

Email: [sizwemedical@tip-offs.com](mailto:sizwemedical@tip-offs.com)



**Chronic Medication Programme:**

Tel: 0860 103 455 / 011 353 0030

Fax: 011 353 0352/0076

Email: [chronic@sizwe.co.za](mailto:chronic@sizwe.co.za)

**[queries@sizwe.co.za](mailto:queries@sizwe.co.za)**

**0860 100 871**