



SIZWE
MEDICAL FUND
Your health in caring hands

Full Benefit Care - 2018




FULL BENEFIT CARE


This care option offers **comprehensive cover and generous benefits** to cover families and individuals who need access to unlimited hospitalisation at any private hospital.


This option also offers additional chronic conditions, specialised dentistry, GPs, specialists, acute medication, preventative care benefits and more rich benefits.

This is the only option which offers Top-up cover when in hospital up to 200% of the Sizwe rate.

 OUT OF HOSPITAL BENEFITS	
Option structure	Major medical; Day to day: Risk
Provider	Any
OVERALL DAY-TO-DAY LIMIT	
Limits	M: R16 230 M+1: R21 930 M+2: R24 650 M+3: R27 490 M+4: R30 350 M+5: R33 190 M+6+:R36 020
GENERAL PRACTITIONERS	
Reimbursement rate	100% Sizwe rate
Visits	Subject to availability in day to day limits M: 12 M+1: 20 M+2: 25 M+3: 29 M+4: 30 M+5: 31 M+6+:32
SPECIALISTS (EXCLUDING PSYCHIATRISTS)	
Reimbursement rate	100% Sizwe rate
Visits	M: 7 M+1: 12 M+2: 15 M+3: 16 M+4: 17 M+5: 19 M+6+:20
ACUTE MEDICINES AND PHARMACY ADVISED THERAPY (PAT) - FALLS WITHIN DAY-TO-DAY BENEFIT WITH THE FOLLOWING SUB-LIMITS	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to day-to-day limits
Limits	M: R4 620 M+1: R8 170 M+2: R9 480 M+3: R10 790 M+4: R11 480 M+5: R12 090 M+6+:R12 680
RADIOLOGY AND RADIOGRAPHY	
Reimbursement rate	100% Sizwe rate
Specialised Radiology (MRI/ CAT scan/ Angiogram)	Benefits R37 360 per family in-hospital and out of hospital limit
CHRONIC MEDICINES	
Reimbursement rate	100% Sizwe rate subject to pre-authorization preferred provider and treatment protocols
PMB conditions	27
Benefit limit	M: R10 970 M+1: R21 960 M+2: R32 820 M+3: R43 800 M+4: R54 780 M+5: R65 760 M+6+:R76 750
PHYSIOTHERAPY	
Reimbursement rate	100% Sizwe rate
PATHOLOGY	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to day-to-day limit

DENTISTRY (Subject to Dental Management Programme - accessed through DENIS - 0860 109 556.)	
Conservative Dentistry	
Reimbursement rate	100% Sizwe rate subject to day-to-day benefits
Benefits	2 general check-ups a year per beneficiary 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	2 Partial metal frames (upper and lower) per beneficiary in a 5-year period, limited to 2 family members per annum 3 Crowns per family per year Implants limited to R3 690 per implant
Orthodontic treatment	Pre-authorization required and benefit limited to age 9 and younger than 18 years of age. 20% co-payment will apply if authorisation is obtained after the treatment.
OPTICAL BENEFITS ACCESSED THROUGH PPN	
Reimbursement rate	100% Sizwe rate per beneficiary
Cycle	2 years
Frames	R1 000
Single focus lenses	R175 per lens
Bi-focal lenses	R380 per lens
Multi-focal lenses	R695 per lens
Contact lenses	R1 700
MENTAL HEALTH	
(Limited to Psychiatrists, Clinical and Counseling Psychologists. Benefit excludes services covered under the auxiliary benefit.)	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to R16 540 per family
AUXILIARY SERVICES	
(Speech Therapy, Podiatry, Occupational Therapy, Social Worker, Dietetics, Audiology, Homeopathy, Biokineticist and Registered Counselor.)	
Reimbursement rate	100% Sizwe rate
Benefits	M: R2 770 M+1+: R4 660
MATERNITY (ANTENATAL)	
(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 Specialist visits 6 Specialist visits
Pregnancy scans and blood tests	2x 2D scans Blood tests: 2x Haemoglobin measurement tests, 1x Blood Grouping test, 1x VDRL test for Syphilis and 1 HIV blood test
Infertility	Subject to PMB regulation

 CHRONIC BENEFITS (Subject to pre-authorization. Medicines: subject to registration on the Chronic Medicine Programme. PMBs subject to pre-authorization, preferred providers and treatment protocols.)	
Reimbursement rate	100% Sizwe rate subject to pre-authorization, preferred providers and treatment protocols
PMB conditions	27
Non-PMB (subject to a maximum of R10 970 per beneficiary)	M: R10 970 M+1: R21 960 M+2: R32 820 M+3: R43 800 M+4: R54 780 M+5: R65 760 M+6+:R76 750
HIV/AIDS MANAGEMENT PROGRAMME	
(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	No limit, subject to treatment protocols and PMBs

 IN-HOSPITAL BENEFITS	
Annual Limits	Unlimited
Provider	Any
BENEFITS	
Ambulance services contracted EUROP 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-authorization required unless it is a medical emergency.)	
Accommodation	Unlimited at any private hospital
Reimbursement rate	100% Sizwe rate
Clinical limitations and exclusions	None
DENTAL HOSPITALISATION	
(Subject to pre-authorization, Dental Benefit Management Programme and clinical protocols subject to R1 500 co-payment on some options.)	
Reimbursement rate	100% Sizwe rate
General anaesthetic (children under the age of 5 for extensive dental treatment)	Pre-authorization is required, subject to managed care protocols
Laughing gas in rooms	100% Sizwe rate
Conscious sedation in rooms	Subject to pre-authorization and managed care protocols
GENERAL PRACTITIONER AND MEDICAL SPECIALIST	
Reimbursement rate	100% Sizwe rate
AUXILIARY SERVICES	
Reimbursement rate	100% Sizwe rate
Dietician, speech therapy, occupational therapy	Subject to PMBs, clinical protocol and pre-authorization
PHYSIOTHERAPY	
Reimbursement rate	100% Sizwe rate Pre-authorization and managed care protocols apply
MATERNITY	
(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 rate
Benefits	Subject to an annual limit R 79 490 per family Subject to PMBs
PROSTHESIS	
Benefit limit: pre-authorisation and managed care protocols apply	100% of cost subject to pre-authorisation, treatment protocols and PMBs Maximum of 3 cardiac stents and 2 vascular stents per family per annum Annual limit: R56 330
ONCOLOGY	
Reimbursement rate	100% Sizwe rate
Benefit	Overall limit of R377 010 per family
RADIOLOGY AND RADIOGRAPHY	
Reimbursement rate	100% Sizwe rate
Specialised Radiology (MRI/CAT scan/ Angiogram) Pre-authorisation and managed care protocols	Limited to R37 360 per family per annum Combined in-hospital and out-of-hospital limit
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 Psychiatrist consultations and 6 in-hospital 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	Subject to PMBs
REFRACTIVE SURGERY INCLUDING RADIAL KERATOTOMY	
Reimbursement rate	100% Sizwe rate
Benefits	R12 120 per family per annum

PREVENTATIVE BENEFITS	
PREVENTATIVE TESTS	
Reimbursement rate	100% Sizwe rate
Consultation benefits	R1 470 per family
Screening benefits	Subject to R2 875 per family 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 40 years
WELLNESS SCREENING TESTS (Blood Sugar, Cholesterol, Blood Pressure, BMI and HIV)	
Reimbursement rate	100% Sizwe rate
Benefit	R260 per beneficiary

ORAL CONTRACEPTIVES	
Reimbursement rate	100% Sizwe rate
Benefit	R2 620 per family per annum
OTHER BENEFITS	
Appliances	M: R2 640 M+1+: R4 400
Non-motorised wheelchair	Limited to R4 390 per family Once in every 4 years
Hearing Aids	R18 000 per family One unit per beneficiary every 4 years
Private nurse	R9 080 per family
Chiropractors	R2 000 per beneficiary



CONTRIBUTIONS

Only pay for first 3 children

Income Bracket	Principal Member	Adult Dependant	Child Dependant
R 0 - R 25999	R 4421	R 4016	R 903
R 26000 +	R 5129	R 4663	R 1008

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



**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@healthchoices.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