Major Medical Benefits: In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
OVERALL ANNUAL LIMIT	**Unlimited.**
EXTENDED BENEFIT COVER (up to 200%)	For specified services and procedures only where a beneficiary is hospitalised.
HOSPITALISATION Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Compact Hospital Network. **Clinical Protocols apply.**	**Unlimited.** Specialist services from treating/attending Specialists are subject to pre-authorisation.
SURGICAL PROCEDURES As part of an authorised event.	**Unlimited.** **Extended Benefit Cover (up to 200%)**
MEDICINE ON DISCHARGE FROM HOSPITAL Included in the hospital benefit if on the hospital account or if obtained from a pharmacy on the day of discharge.	Limited to **R410** per admission. According to the Maximum Generic Pricing or Medicine Price List and Formularies.
ALTERNATIVES TO HOSPITALISATION Treatment only available immediately following an event. Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Medshield Hospital Network. **Includes the following:** • **Physical Rehabilitation** • **Sub-Acute Facilities** • **Nursing Services** • **Hospice** • **Terminal Care** **Clinical Protocols apply.**	**R47 300** per family per annum. **25% upfront co-payment** applies for use of non-DSP. **R43 500** per family per annum. Subject to the Alternatives to Hospitalisation Limit.
GENERAL, MEDICAL AND SURGICAL APPLIANCES Service must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider. **Hiring or buying of Appliances, External Accessories and Orthotics:** • **Stoma Products and Incontinence Sheets related to Stoma Therapy** • **CPAP Apparatus for Sleep Apnoea** Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Preferred Provider. **Clinical Protocols apply.**	No Benefit. Unlimited if pre-authorised, PMB only. Limited to PMB only.
OXYGEN THERAPY EQUIPMENT Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. **Clinical Protocols apply.**	Unlimited subject to PMB and PMB level of care.
HOME VENTILATORS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. **Clinical Protocols apply.**	Unlimited subject to PMB and PMB level of care.
BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS **(Including emergency transportation of blood)** Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. **Clinical Protocols apply.**	**Unlimited.**
MEDICAL PRACTITIONER CONSULTATIONS AND VISITS As part of an authorised event during hospital admission, including Medical and Dental Specialists or Family Practitioners (FP).	**Unlimited.** **Extended Benefit Cover (up to 200%)**

Major Medical Benefits: In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
SLEEP STUDIES Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Medshield Hospital Network. **Includes the following:** • **Diagnostic Polysomnograms** **Clinical Protocols apply.**	**Unlimited.**
ORGAN, TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Medshield Hospital Network. **Includes the following:** • **Immuno-Suppressive Medication** • **Post Transplantation Biopsies and Scans** • **Related Radiology and Pathology** • **Corneal Grafts and Transplant** (International) • **Corneal Grafts and Transplant** (Local) **Clinical Protocols apply.**	Unlimited subject to PMB and PMB level of care. Organ harvesting is limited to the Republic of South Africa. Work-up costs for donor in Solid Organ Transplants included. No benefits for international donor search costs. Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from the South African Bone Marrow Registry. **25% upfront** co-payment for the use of a non-Medshield Network Hospital. **R48 950** per beneficiary for internationally sourced cornea. Subject to the Overall Annual Limit. **R21 000** per beneficiary for locally sourced cornea. Subject to the Overall Annual Limit.
PATHOLOGY AND MEDICAL TECHNOLOGY As part of an authorised event, and excludes allergy and vitamin D testing. • **COVID-19 PCR/Antigen Test** **Clinical Protocols apply.**	**Unlimited.** **1st test** included in Overall Annual Limit, thereafter no benefit unless positive result which is then subject to PMB.
PHYSIOTHERAPY In-Hospital Physiotherapy is subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011). In lieu of hospitalisation, also refer to 'Alternatives to Hospitalisation' in this benefit guide.	**R3 100** per beneficiary per annum, thereafter no benefit unless specifically pre-authorised.
PROSTHESIS AND DEVICES INTERNAL Surgically implanted devices are subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Medshield Hospital Network. Preferred Provider Network will apply. **Clinical Protocols apply.**	**R39 650** per family per annum, limited to and included in the Overall Annual Limit. **25% upfront co-payment** for non-PMB prosthesis. All joint replacement procedures are subject to PMB and PMB level of care only, and further limited to the Hips and Knees sub-limit of **R37 300** per beneficiary.
PROSTHESIS EXTERNAL Service must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider. **Including Ocular Prosthesis** **Clinical Protocols apply.**	Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.
LONG LEG CALLIPERS Service must be pre-approved or pre-authorised by the Scheme on 086 000 2120 (+27 10 597 4701) and must be obtained from the DSP, Network Provider or Preferred Provider.	Subject to Prosthesis and Devices Internal Limit. No co-payment applies to External Prosthesis.
GENERAL RADIOLOGY As part of an authorised event. **Clinical Protocols apply.**	**Unlimited.** **1 Bone Densitometry scan** per beneficiary per annum.
SPECIALISED RADIOLOGY Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. **Includes the following:** • **CT scans, MUGA scans, MRI scans, Radio Isotope studies** • **CT Colonography (Virtual colonoscopy)** • **Interventional Radiology replacing Surgical Procedures** **Clinical Protocols apply.**	**R11 150** per family limited to and included in the Overall Annual Limit. Subject to Specialised Radiology Limit. No co-payment applies to CT Colonography. **Unlimited.**

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
CHRONIC RENAL DIALYSIS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP or Network Provider. **Haemodialysis and Peritoneal Dialysis includes the following:** **Material, Medication, related Radiology and Pathology** **Clinical Protocols apply.**	Unlimited subject to PMB and PMB level of care. **40% upfront co-payment** for the use of a non-DSP. Use of a DSP applicable from Rand one for PMB and non-PMB.
NON-SURGICAL PROCEDURES AND TESTS As part of an authorised event. The use of the Medshield Specialist Network may apply.	**Unlimited.** **Extended Benefit Cover (up to 200%)**
NON-SURGICAL PROCEDURES AND TESTS IN PRACTITIONERS' ROOMS The use of the Medshield Specialist Network may apply.	
• **Procedures and Tests in Practitioners' rooms**	**Unlimited.** **Medshield Private Rates (up to 200%)** apply if procedure is performed in Practitioners' rooms. **Refer to Addendum B** for a list of services. No benefits Out-of-Hospital.
• **Routine diagnostic Endoscopic Procedures in Practitioners' rooms**	**Unlimited.** **Medshield Private Rates (up to 200%)** apply if procedure is performed in Practitioners' rooms. No co-payment applicable In-Hospital for children 8 years and younger. **Refer to Addendum B** for a list of services.
MENTAL HEALTH Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the Medshield Hospital Network. The use of the Medshield Specialist Network may apply. Up to a maximum of **3 days** if patient is admitted by a Family Practitioner.	**R41 300** per family per annum. **25% upfront co-payment** for the use of a non-Compact Network Hospital. DSP applicable from Rand one for PMB and non-PMB admissions.
• **Rehabilitation for Substance Abuse** **1 rehabilitation programme per beneficiary per annum**	Subject to PMB and PMB level of care.
• **Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling In-Hospital**	Subject to Mental Health Limit.
• **Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling Out-of-Hospital**	Subject to PMB only.
HIV & AIDS Subject to pre-authorisation and registration with the relevant Managed Healthcare Programme on 086 014 3258 and must be obtained from the DSP. **Includes the following:**	As per Managed Healthcare Protocols.
• **Anti-retroviral and related medicines** • **HIV/AIDS related Pathology and Consultations** • **National HIV Counselling and Testing (HCT)**	Out of formulary PMB medication voluntarily obtained or PMB medication voluntarily obtained from a provider other than the DSP will have a **30% upfront co-payment**.
INFERTILITY INTERVENTIONS AND INVESTIGATIONS Subject to pre-authorisation by the relevant Managed Healthcare Programme on 086 000 2121 (+27 11 671 2011) and services must be obtained from the DSP. The use of the Medshield Specialist Network may apply. **Clinical Protocols apply.**	Limited to interventions and investigations only. **Refer to Addendum A** for the list of procedures and blood tests.