Major Medical Benefits: In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
OVERALL ANNUAL LIMIT	**Unlimited.**
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.**
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 **R760** 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 Compact Hospital Network. **Includes the following:** • **Physical Rehabilitation** • **Sub-Acute Facilities** • **Nursing Services** • **Hospice** • **Terminal Care** **Clinical Protocols apply.**	**R77 850** per family per annum. **25% upfront co-payment** applies for use of non-DSP. **R43 200** 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:** • **Peak Flow Meters, Nebulizers, Glucometers and Blood Pressure Monitors** (motivation required) • **Hearing Aids** (including repairs) • **Wheelchairs** (including repairs) • **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.**	**R11 600** per family per annum. **R930** per beneficiary per annum. Subject to Appliance Limit. Subject to Appliance Limit. Subject to Appliance Limit. Unlimited if pre-authorised. Subject to Appliance Limit.
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.**
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.**
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.**

Major Medical Benefits: In-Hospital

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
MEDICAL PRACTITIONER CONSULTATIONS AND VISITS As part of an authorised event during hospital admission, including Medical and Dental Specialists or Family Practitioners.	**Unlimited.**
REFRACTIVE SURGERY 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. The use of the Medshield Specialist Network may apply. **Includes the following:** • **Lasik** • **Radial Keratotomy** • **Phakic Lens Insertion** **Clinical Protocols apply.**	**R10 900** per family per annum. Including hospitalisation, if not authorised, payable from Personal Savings Account.
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 Compact Hospital Network. **Includes the following:** • **Diagnostic Polysomnograms** • **CPAP Titration** **Clinical Protocols apply.**	 **Unlimited.** **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 Compact Hospital Network. **Includes the following:** • **Immuno-Suppressive Medication** • **Post Transplantation and Biopsies and Scans** • **Related Radiology and Pathology** • **Corneal Grafts and Transplant** (International) • **Corneal Grafts and Transplant** (Local) **Clinical Protocols apply.**	**R309 100** per family per annum. **25% upfront co-payment** for the use of a non-Compact Network Hospital. 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. **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. **Clinical Protocols apply.**	**Unlimited.**
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 guide.	**R3 100** per beneficiary per annum. Thereafter subject to Personal Savings Account 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 Compact Hospital Network. Preferred Provider Network will apply. **Clinical Protocols apply.**	**R51 500** per family per annum. **25% upfront co-payment** for non-PMB. **Sub-limit** for hips and knees: **R37 300** per beneficiary, subject to Prosthesis and Devices Internal Limit.
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.

BENEFIT CATEGORY	BENEFIT LIMIT AND COMMENTS
GENERAL RADIOLOGY As part of an authorised event. **Clinical Protocols apply.**	**Unlimited.**
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.**	**R23 100** per family per annum, In- and Out-of-Hospital. Subject to Specialised Radiology Limit. No co-payment applies to the CT Colonography. **Unlimited.**
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.**	**R309 100** per family per annum. **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.**
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 Compact 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. • **Rehabilitation for Substance Abuse** **1 rehabilitation programme per beneficiary per annum** • **Consultations and Visits, Procedures, Assessments, Therapy, Treatment and/or Counselling**	**R48 700** per family per annum, In- and Out-of-Hospital. **25% upfront co-payment** for the use of a non-Compact Network Hospital. DSP applicable from Rand one for PMB and non-PMB admissions. **R17 300** per family per annum. Limited to and included in the Mental Health Limit. Subject to Mental Health Limit.
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:** • **Anti-retroviral and related medicines** • **HIV/AIDS related Pathology and Consultations** • **National HIV Counselling and Testing (HCT)**	As per Managed Healthcare Protocols. 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.