

## BENEFIT DESCRIPTION

Adult Vaccination	Limit increased to <b>R500</b> per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to <b>R36 700</b> per family
Alternatives to Hospitalisation: Terminal Care Benefit	Limit increased to <b>R36 700</b> per family
Appliances: General, Medical and Surgical	Limit increased to <b>R3 300</b> per family
Appliances: Peak flow meters, Nebulizers, Glucometers and Blood pressure monitors (Motivation required)	Sub-limit increased to <b>R950</b> per beneficiary, subject to the Appliance Limit
<b>New: Casualty/Emergency Room Visits Facility Fee</b>	<b>2 visits</b> per family
Contraception: Medication (Oral Birth Control)	Script limit increased to <b>R225</b> per script x 13 scripts annually
Day-to-Day Limits	<b>Limit increased to:</b> M0 <b>R7 500</b> M+1 <b>R9 200</b> M+2 <b>R9 600</b> M+3 <b>R11 000</b> M+4 <b>R12 000</b>
Dentistry: Basic	Limit increased to <b>R3 000</b> per family
Dentistry: Impacted teeth, Wisdom Teeth and Apicectomy	<b>Reduced co-payment</b>
Hospital Network	<b>Prime/Compact</b> Hospital Network
Voluntary use of a non-Network Hospital	<b>30% upfront co-payment</b>
<b>New: Maternity Related Test and Procedures</b>	Selection increased to two 2D/3D or 4D scans per pregnancy
<b>New: Maternity Related Test and Procedures</b>	<b>1 x Amniocentesis or non-invasive pre-natal test (NIPT)</b>
Maxillo-Facial Surgery	Limit increased to <b>R8 750</b> per family
Medication: Chronic Out-of-formulary	<b>Reduced co-payment</b>
Medication: Discharge from Hospital	Limit increased to <b>R550</b> per admission
<b>New: Medication: Pharmacy Advised Therapy</b>	Limit increased to <b>R700</b> per script, one script per beneficiary per day Subject to Day-to-Day Limit
<b>New: Mental Health Medicine</b>	<b>R5 600</b> per beneficiary. Non-PMB Medicine Management in conjunction with Psychotherapy sessions
Oncology: Breast Reconstruction	Limit increased to <b>R104 500</b> per family
Optical: Frames and/or Lens Enhancements	Limit increased to <b>R650</b> per beneficiary
Optical: Readers	Limit increased to <b>R210</b> per beneficiary
Corneal Grafts and Transplants	Limit increased to <b>R51 900</b> per beneficiary for an internationally sourced cornea and <b>R22 250</b> per beneficiary for a locally sourced cornea
Physiotherapy: In-Hospital	Limit increased to <b>R3 300</b> per beneficiary
Specialised Radiology (In- and Out-of-Hospital)	Limit increased to <b>R11 600</b> per family
<b>New: Interventional Radiology</b>	Includes <b>Computed Tomography Coronary Angiography (CTCA) non-invasive 3D imaging</b>
Wellness: Childhood Vaccines	<b>Enhanced</b> to align to the EPI schedule from the Department of Health
<b>New: Medshield Specialist Network</b>	<b>Covering 15 Speciality types for PMB and non-PMB, In- and Out-of Hospital</b> Gynaecologists; Physicians; Neurologists; Psychiatrists; Neuro Surgeons; Ophthalmologists; Orthopaedic Surgeons; Otorhinolaryngologists (Ear, Nose and Throat Specialist); Paediatricians; Plastic and Reconstructive Surgeons; Surgeons; Thoracic Surgeons; Cardiologists; Urologists; Maxillo-facial and Oral Surgeons/Specialists





## Monthly Contributions

### MEDIALUE OPTION

### PRIME

### COMPACT

Principal Member	R2 997	R2 715
Adult Dependant	R2 616	R2 373
*Child	R846	R762

\* To a maximum of 3 biological or legally adopted children only, excluding students.

**DEFINITION:** Adult Dependant: A dependant who is 21 years or older, excluding a student up to age of 28 years (as per the Scheme Rules).

Child Dependant: A dependant under the age of 21 years, including a student (as per the Scheme Rules) under the age of 28.



## The Application of Co-payments

The following services will attract upfront co-payments:

Specialist Consultations - No Referral obtained	20% upfront co-payment
Voluntarily obtained out of formulary medication	25% upfront co-payment
Voluntary use of a non-Specialist Network	30% upfront co-payment
Voluntary use of a non-Medshield Network Hospital (Prime or Compact as applicable)	30% upfront co-payment
Voluntary use of a non-Medshield Network Hospital - Mental Health	30% upfront co-payment
Voluntary use of a non-Medshield Network Hospital	30% upfront co-payment
Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	
Voluntary use of a non-DSP for HIV & AIDS related medication	30% upfront co-payment
Voluntary use of a non-DSP for chronic medication	30% upfront co-payment
Voluntary use of a non-DSP or non-Medshield Pharmacy Network	30% upfront co-payment
Voluntary use of a non-DSP Provider - Chronic Renal Dialysis	35% upfront co-payment
Voluntary use of a non-ICON provider - Oncology	40% upfront co-payment

### In-Hospital and Day Clinic Procedural upfront co-payments for non-PMB

Wisdom Teeth extraction in a Day Clinic	R800 upfront co-payment
Endoscopic Procedures (Refer to Addendum B*)	R2 000 upfront co-payment
Functional Nasal surgery	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Laparoscopic procedures	R4 000 upfront co-payment
Arthroscopic procedures	R4 000 upfront co-payment
Impacted Teeth, Wisdom Teeth and Apicectomy	R4 000 upfront co-payment
Nissen Fundoplication	R5 000 upfront co-payment
Hysterectomy	R5 000 upfront co-payment

Please note: Failure to obtain an authorisation prior to hospital admission or surgery and/or treatment (except for an emergency), will attract a 20% penalty, in addition to the above co-payments.

\*No In-Hospital Endoscopic procedural co-payment applicable for children 8 years and younger.

The Medshield Specialist Network list shall be as designated in writing by the Scheme from time to time.

Medshield Medical Scheme Rules indicate that a member is entitled to change from one benefit option to another provided that the change is made with effect 1 January of any financial year, therefore mid-year option changes are not permitted.



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DISCLAIMER: This document serves as a summary and does not supersede the Registered Rules of the Scheme. All benefits in accordance with the Registered Rules of the Scheme. Terms and conditions of membership apply as per Scheme Rules. Subject to CMS approval. October 2024.



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