



**SIZWE**  
MEDICAL FUND





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## **SIZWE MEDICAL FUND - TRADITIONAL OPTIONS PRODUCT 2019**

This overview presentation is for Sizwe Medical Fund product information purposes only, it is not advice and does not supersede the registered rules of the Fund.  
To view full benefit guide please visit [www.sizwe.co.za](http://www.sizwe.co.za)

# AGENDA

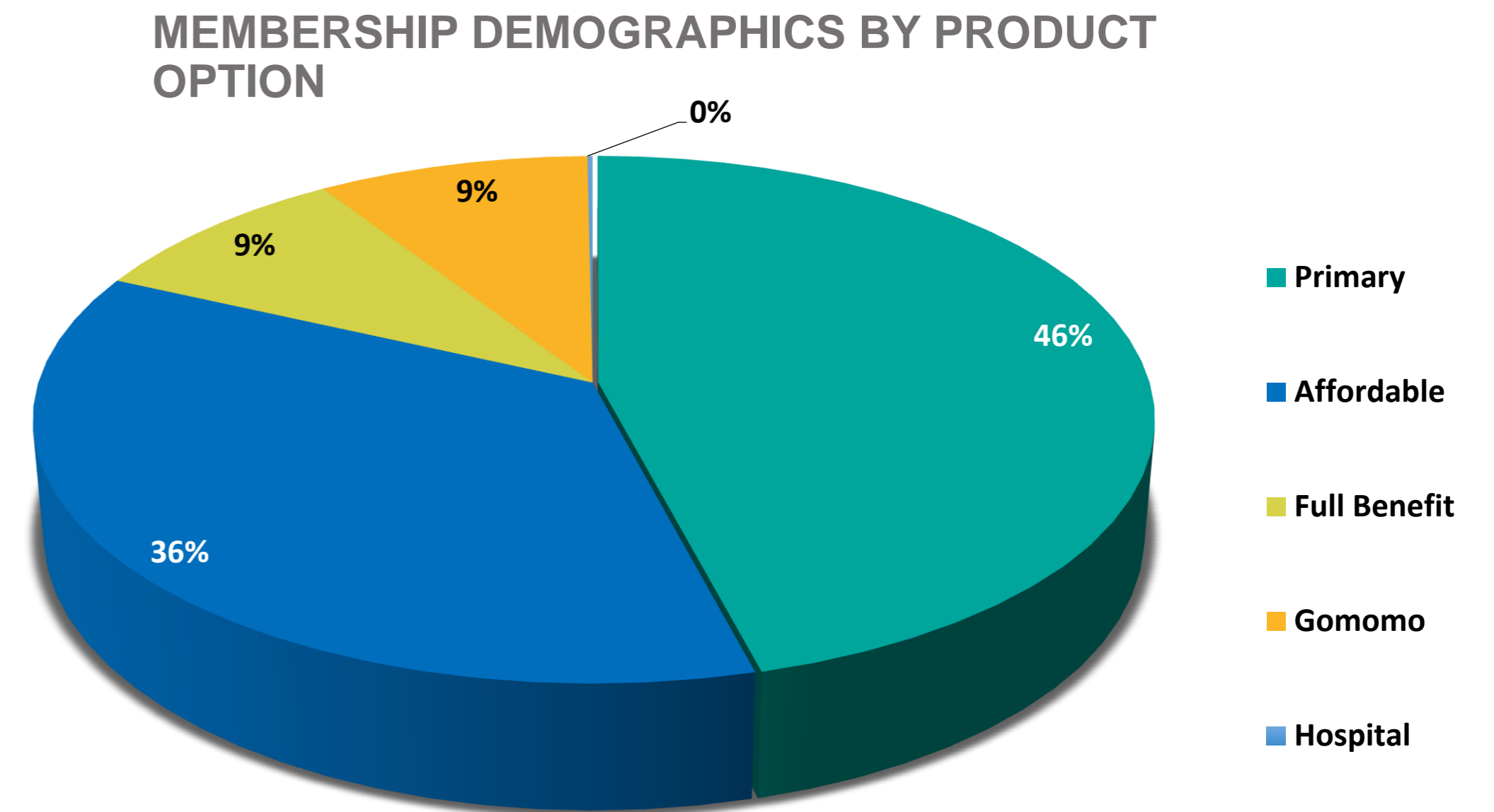
- Sizwe Medical Fund : Key Indicators & Credentials
- Scheme and Administration : Rules & Protocols
- 2018 Highlight Benefits & Contributions
- Technology and Self Help Access



# KEY INDICATORS & CREDENTIALS



KEY INDICATORS AND DEMOGRAPHICS	
	December 2017
Principal Members	47 218
Dependant Ratio	1.39
Pensioner Ratio	8.56%
Average Beneficiary age	33
Global Credit Rating	AA-
Solvency Ratio	55%



# KEY INDICATORS & CREDENTIALS



Sechaba Medical Solutions – Administrator of Sizwe Medical Fund

National Infrastructure

B-BBEE Recognition Level

<b>B-BBEE Recognition Level B-BBEE</b>	135%
<b>Status</b>	Level 1 Contributor
<b>Black Ownership</b>	57.00%
<b>Black Female Ownership</b>	18.00%
<b>Empowering Supplier</b>	Yes
<b>Designated Group</b>	57.00%



# CONTRIBUTION INCREASES OVER THE YEARS

2014	2015	2016	2017	2018	2019
8.9%	6.9%	7.5%	8.9%	5%	6.1%

6.8 % INCREASE ACROSS ALL OPTIONS WITH INCOME BAND  
CHANGES

A LOWER AVERAGE INCREASE FOR FULL BENEFIT CARE OF 5.2%



# TRADITIONAL OPTIONS

- Offers good value for money
- Private hospitalisation benefit
  - Provider of choice
- Generous day-to-day benefits
  - Specialist on referral
- Separate added benefits, Optical, Dental, Chronic, Wellness
  - Maternity Benefit
  - Contraceptives Benefit

# GOMOMO CARE



**Gomomo Care** is our entry-level option. It's offers good value for money and the peace of mind linking you with your own selected quality service providers. This option offers rich benefits and unsurpassed day-to-day benefits that meets your healthcare needs.

# Key Benefits



## OUT OF HOSPITAL BENEFITS

100% Sizwe rates for visits by General Practitioners in the supplier's room or patient's home



## IN-HOSPITAL BENEFITS

100% Sizwe rate for inpatient services, materials and medicines subject to managed care rules, formulary and clinical protocols of the DSP.



## MATERNITY BENEFITS

100% Sizwe rates for antenatal consultations 9 midwife, GP or Specialist antenatal visits per pregnancy.



## DENTAL BENEFITS

100% Sizwe rates for visits to dentists, subject to managed care rules, formulary and clinical protocols of the DSP.

**Gomomo Care** is our entry-level option. It's offers good value for money and the peace of mind linking you with your own selected quality service providers. This option offers rich benefits and unsurpassed day-to-day benefits that meets your healthcare needs.

# HOSPITAL CARE



**Hospital Care** allows you to manage your day-to-day health care costs whilst giving you extensive medical cover, for those looking for peace of mind in case of hospitalization. Targeted to fit the young, healthy and the adventurous.

# Key Benefits



## OUT OF HOSPITAL BENEFITS

General Practitioners, Specialists, Acute medicines and Maternity (antenatal and infertility) and Optical benefits subject to accrued savings.



## IN-HOSPITAL BENEFITS

100% of Sizwe rates for admission in general ward, high care wards and intensive care unit



## OTHER BENEFITS

18% Medical Savings Account (MSA), available upfront and 27 Chronic Disease List (CDL) fully covered.



## PREVENTATIVE BENEFITS

Subject to the family limit of R2 140 per annum. Limited to one test per beneficiary per annum where not otherwise specified.

**Hospital Care** allows you to manage your day-to-day health care costs whilst giving you extensive medical cover, for those looking for peace of mind in case of hospitalization. Targeted to fit the young, healthy and the adventurous.

# PRIMARY CARE



**Primary Care** offers good value for money with unlimited hospitalisation at any private hospital. This option offers medical cover with an extensive range of benefits for expanding families and their dynamic lifestyle needs including more immunization and benefits for children.

# Key Benefits



## OUT OF HOSPITAL BENEFITS

General Practitioners, Specialists, Physiotherapy, Radiology, Pathology and Acute Medicines



## IN - HOSPITAL BENEFITS

100% of Sizwe rates for accommodation in general ward, high care ward and intensive care unit.



## MATERNITY BENEFITS

100% Sizwe rates for antenatal consultations. 9 midwife visits, GP or Specialist antenatal visits per pregnancy



## PREVENTATIVE BENEFITS

Mammogram, Pap smear and Prostate Antigen test.

**Primary Care** offers good value for money with unlimited hospitalisation at any private hospital. This option offers medical cover with an extensive range of benefits for expanding families and their dynamic lifestyle needs including more immunization and benefits for children.

## Key Benefits



### OUT OF HOSPITAL BENEFITS

100% Sizwe rates for medical and surgical consultations and visits by specialists, subject to availability of day-to-day benefits



### IN - HOSPITAL BENEFITS

100% of negotiated tariff for Accommodation in General Ward, High Care Ward and Intensive Care Unit.



### SPECIALISTS BENEFITS

100% Sizwe rates for consultations and visits to specialists.



### MATERNITY BENEFITS

100% Sizwe rates for antenatal consultations 9 midwife, GP or Specialist antenatal visits per pregnancy.

**Affordable Care** offers comprehensive In-Hospital cover, chronic and day-to-day benefits. It offers excellent value for families and individuals who want the freedom to access affordable healthcare.

# FULL BENEFIT CARE



**Full Benefit Care** is an executive plan which offers full cover with generous day-to-day benefits, to families and individuals needing access to unlimited private hospitalisation.

# Key Benefits



## OUT OF HOSPITAL BENEFITS

100% of Sizwe rates for medical and surgical consultations and visits by specialist, subject to day-to-day benefits



## IN-HOSPITAL BENEFITS

Comprehensive cover to 200% Sizwe rate



## MATERNITY BENEFITS

100% Sizwe rates for antenatal consultations 9 midwife, GP or Specialist antenatal visits per pregnancy.



## OPTICAL BENEFITS

100% Sizwe tariff limits per member applicable.

**Full Benefit Care** is an executive plan which offers full cover with generous day-to-day benefits, to families and individuals needing access to unlimited private hospitalisation.

# SCHEME AND ADMINISTRATION

## RULES AND PROTOCOL



• Dependants



• DSP Arrangements



• General



# DEPENDANTS

## ADDING A DEPENDANT

### IN ORDER TO AVOID UNDERWRITING,

- New born dependants must be registered within 30 days
- New dependant due to marriage must be registered within 30 days
- New Employee must join within 30 days
- Note: The documents must be received by Sizwe within 30 days

### ANNUAL DEPENDANT REVIEW

- A dependant will raise at a child rate until the age of 21 years (month of their birthday)
- A child dependant aged between 21 – 25 years (Month of the 25<sup>th</sup> birthday) may remain at a child rate provided proof of dependency is received before 31 March - annually

### Proof of Evidence to be submitted

- a) Full time study at accredited institution
- b) Financial dependency affidavit
- c) Disabled dependants

**TRADITIONAL OPTIONS -  
ONLY PAY FOR 3 CHILD DEPENDANTS**



# DSP ARRANGEMENTS



Description Benefit	Primary Care	Affordable Care	Full Benefit
Private Hospitals	N/A	N/A	N/A
Day to Day	N/A	N/A	N/A
Optical	PPN	PPN	PPN
Dental	Denis	Denis	Denis
Maternity Benefit	Register on programme within 24 weeks of pregnancy to activate maternity benefits		
Emergency Services	Europ Assistance (24 Hour call line)		



# GENERAL



- Claims are paid at Sizwe rate, within applicable benefit and Scheme medical protocols
- Hospitalisation requires a pre-authorisation prior to the planned event. Or within 24hours of admission in the case of an emergency. No authorisation prior to admission will result in a R 1 500 co-payment.
- Chronic medication requires pre-registration and approval and is subject to formulary and scheme protocol
- PMB Conditions require pre-registration \ auth on a PMB care plan
- PMB claims will pay first from applicable benefit, before pmb risk (eg: pathology)
- Ambulance services require pre-authorisation through Europ Assistance at the time of call for service





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# 2019 HIGHLIGHT BENEFITS AND CONTRIBUTIONS

Subject to approval by Council of Medical Schemes



## IN-HOSPITAL BENEFITS 2019

- Subject to Pre-authorisation, clinical protocol, formulary and Scheme rate.
- R1 500 co-payment will apply if no pre-authorisation, except in the case of emergencies.

# HIGHLIGHT OVERVIEW IN HOSPITAL BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
Top Up Cover	No	No	Sizwe Tariff + 200%
Private Hospitals & Nursing Homes	Subject to Treatment and Case Management Protocols. Pre-authorization required unless it is a medical emergency. A co-Payment of R1500 will apply if pre-authorization is not obtained prior to admission, except in the cases of emergencies		
<b>Accommodation</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	Unlimited	Unlimited	Unlimited
Clinical Limitations and Exclusions	Advanced Laparoscopic, Reconstructive & Cardiac Surgery, Joint Replacements, Spinal Surgery, Breast Reconstructions and Augmentations.	None	None
Medicine to take home (TTO)	Limited to a supply of 7 days		

# HIGHLIGHT OVERVIEW IN HOSPITAL BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
<b>PROSTHESIS</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Surgical and Non surgical cases	R 27,010 per family, subject to pre- authorisation, treatment protocols and PMB	R 46,670 per family subject to pre- authorisation, treatment protocols and PMB	R 59,430 per family subject to pre- authorisation, treatment protocols and PMB
<b>ONCOLOGY</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	R 151,690 per family	R 331,450 per family	R 397,750 per family
<b>RADIOLOGY AND RADIOGRAPHY</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
General Radiology	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Specialised Radiology (MRI/CAT scan/Angiogram)	R 19,710 per family Combined in-hospital and out-of-hospital	R 29,960 per family Combined in-hospital and out-of-hospital	R 39,410 per family Combined in-hospital and out-of-hospital



## CHRONIC BENEFIT 2019

- Chronic Benefit subject to pre-authorisation on the Chronic programme
- Clinical Protocol
- Scheme formulary
- Scheme rate

# HIGHLIGHT OVERVIEW OF CHRONIC MEDICATION BENEFITS



	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
Chronic Medicines	Register on the Chronic programme - Generic medication pricing & formulary applies		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Benefit	Cover for PMB Chronic Conditions	Cover for 26PMB Chronic conditions +13 additional conditions	Cover for 26PMB Chronic conditions +34 additional conditions
Overall Family Limit	Limited to PMB	Member: R5,840 Member+1: R11,700 Member+2: R17,560 Member+3: R23,410 Member+4: R29,260 Member+5: R35,130 Member+6+: R40,990	Member: R11,570 Member+1: R23,170 Member+2: R34,630 Member+3: R46,210 Member+4: R57,790 Member+5: R69,380 Member+6+: R80,970
Per Beneficiary sub limit	Subject to PMB	R 5,840	R 11,570

# HIGHLIGHT OVERVIEW OF CHRONIC CONDITIONS GOMOMO CARE / HOSPITAL CARE



PRESCRIBED MINIMUM BENEFITS (PMB)	
Addison's Disease	Haemophilia
Asthma	Hyperlipidaemia
Bipolar Mood Disorder	Hypertension
Bronchiectasis	Hypothyroidism
Cardiac Failure	Multiple Sclerosis
Cardiomyopathy	Parkinson's Disease
Chronic Obstructive Pulmonary Disease	Rheumatoid Arthritis
Chronic Renal Disease	Schizophrenia
Coronary Artery Disease	Systemic Lupus Erythematosus
Crohn's Disease	Ulcerative Colitis
Diabetes Insipidus	HIV/AIDS
Diabetes Mellitus Types 1 & 2	
Dysrhythmias	
Epilepsy	
Glaucoma	

# HIGHLIGHT OVERVIEW OF CHRONIC CONDITIONS AFFORDABLE CARE



PRESCRIBED MINIMUM BENEFITS (PMB)		ADDITIONAL NON-CDL's
Addison's disease	Haemophilia	Anaemia: Vitamin B12 Defect
Asthma	Hyperlipidaemia	Anti-phospholipid Syndrome
Bipolar Mood Disorder	Hypertension	Aplastic Ananemia
Bronchiectasis	Hypothyroidism	Benign Prostatic Hypertrophy
Cardiac failure	Multiple sclerosis	Endocarditis
Cardiomyopathy	Parkinson's disease	Gout
Chronic obstructive pulmonary disease	Rheumatoid arthritis	Hypoathyroidism
Chronic renal disease	Schizophrenia	Iron Defiency Anaemia
Coronary artery disease	Systemic Lupus Erythematosus	Osteo-Arthritis
Crohn's disease	Ulcerative colitis	Stroke
Diabetes insipidus	HIV/AIDS	
Diabetes mellitus types 1 & 2		
Dysrhythmias		
Epilepsy		
Glaucoma		

# HIGHLIGHT OVERVIEW OF CHRONIC CONDITIONS AFFORDABLE CARE



PRESCRIBED MINIMUM BENEFITS (PMB)		
Addison's disease	Parkinson's disease	Dermatomyositis
Asthma	Rheumatoid arthritis	Endocarditis
Bipolar Mood Disorder	Schizophrenia	Enuresis/ Incontinent
Bronchiectasis	Systemic Lupus Erythematosus	Gastro Oesophageal Reflux
Cardiac failure	Ulcerative colitis	Gout
Cardiomyopathy	<b>ADDITIONAL NON-CDL CHRONIC CONDITIONS COVERED</b>	Hyperthyroidism
Chronic obstructive pulmonary disease		Hypothyroidism
Chronic renal disease		Iron Deficiency Anaemia
Coronary artery disease	Allergic Rhinitis	Migraine
Crohn's disease	Alzheimer's Disease	Motor Neuron Disease
Diabetes insipidus	Anaemia: Vitamin B12 Defect	Myasthenia Gravis
Diabetes mellitus types 1 & 2	Ankylosing Spondylitis	Osteo-arthritis
Dysrhythmias	Anti-phospholipid Syndrome	Osteoporosis
Epilepsy	Aplastic Anemia	Obsessive Compulsive Disorder
Glaucoma	Attention Defict /Hyperactivity Disorder	Paget's Disease
Haemophilia	Benign Prostatic Hypertrophy	Pancreatic Insufficiency
HIV/AIDS	Chronic Urinary Tract Infection	Peripheral Vascular Disease
Hyperlipidaemia	Cryoglobulinemia	Psoriasis
Hypertension	Delusional Disorders	Pituitary adenomas
Hypothyroidism		Pulmonary Interstitial Fibrosis
Multiple sclerosis		Stroke



## DAY TO DAY BENEFIT 2019

- Specialist Consultations require GP referral, except on the case of follow up visits
- Emergencies, gynaecologist visit, Paediatrician for babies up to 12 months
- All Specialist visits require pre-authorisation

# DAY TO DAY BENEFIT & SUB-LIMITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
<b>DAY - TO - DAY (INCLUDES GP, SPECIALIST (EXCLUDING PSYCHIATRISTS), PHYSIOTHERAPY, RADIOLOGY, PATHOLOGY AND ACUTE MEDICATION)</b>			
<b>Out-of-Hospital</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Member	R 5,990	R 10,380	R 17,120
Member +1	R 8,870	R 14,880	R 23,140
Member +2	R 10,380	R 17,120	R 26,010
Member +3	R 11,870	R 18,630	R 29,000
Member +4	R 13,380	R 20,880	R 32,020
Member +5	R 14,880	R 23,140	R 35,020
Member +6+	R 16,370	R 25,250	R 38,000
<b>GENERAL PRACTITIONERS</b>			
<b>FALLS WITHIN DAY-TO-DAY LIMIT WITH THE FOLLOWING SUB-LIMITS</b>			
<b>Out-of-Hospital</b>			
Limited to stipulated number of visits	Member: 6 Member +1 : 11 Member +2 : 14 Member +3 : 16 Member +4 : 17 Member +5 : 18 Member +6+ : 19	Member : 7 Member +1 : 14 Member +2 : 16 Member +3 : 18 Member +4 : 20 Member +5 : 21 Member +6+ : 22	Member : 12 Member +1 : 20 Member +2 : 25 Member +3 : 29 Member +4 : 30 Member +5 : 31 Member +6+ : 32
<b>SPECIALISTS (EXCLUDING PSYCHIATRISTS)</b>			
<b>FALLS WITHIN DAY-TO-DAY LIMIT WITH THE FOLLOWING SUB-LIMITS</b>			
Out-of-Hospital	Subject to referral from a GP. Except Gynaecologist, Paediatrician for children up to 1 yr. Non referral will result payment at GP scheme rate		
Limited to stipulated number of visits	Member : 2 Member +1 : 6 Member +2 : 7 Member +3 : 8 Member +4 : 9 Member +5 : 10 Member +6+ : 11	Member : 4 Member +1 : 8 Member +2 : 9 Member +3 : 10 Member +4 : 11 Member +5 : 12 Member +6+ : 13	Member : 7 Member +1 : 12 Member +2 : 15 Member +3 : 16 Member +4 : 17 Member +5 : 19 Member +6+ : 20
<b>ACUTE MEDICINES &amp; PHARMACY ADVISED THERAPY (PAT)</b>			
<b>FALLS WITHIN DAY-TO-DAY BENEFIT WITH THE FOLLOWING SUB-LIMITS</b>			
Member	R 1,870	R 3,610	R 4,870
Member +1	R 3,370	R 5,500	R 8,620
Member +2	R 3,750	R 6,500	R 10,000
Member +3	R 4,250	R 6,990	R 11,380
Member +4	R 4,370	R 8,000	R 12,110
Member +5	R 4,610	R 8,250	R 12,750
Member +6+	R 4,990	R 8,500	R 13,380



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## **OPTICAL BENEFIT 2019**

- Primary, Affordable and Full Benefit - PPN Network provider
- The Benefit is subject to a per beneficiary 24 month Cycle based on treatment date

# HIGHLIGHT OVERVIEW OF OPTICAL BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
OPTICAL	SCHEME PREFERRED PROVIDER NETWORK : CHOOSE EITHER SPECTACLES (FRAMES AND LENSES) OR CONTACT LENSES ONCE EVERY TWO YEAR CYCLE		
Eye Test			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	1 test per beneficiary per 24 month cycle	1 test per beneficiary per 24 month cycle	1 test per beneficiary per 24 month cycle
FRAMES AND LENSES PER 24 MONTH CYCLE	PREFERRED PROVIDER NETWORK ANNUAL FAMILY BENEFIT - BENEFICIARY ON A 24 MONTH CYCLE FROM LAST DATE OF CLAIM		
Frames	R 550	R 840	R 1,060
Single Focus Lenses	R185 per lens	R185 per lens	R185 per lens
Bi- Focal Lenses	R400 per lens	R400 per lens	R400 per lens
Multi Focal Lenses	R400 per lens	R735 per lens	R735 per lens
Contact Lenses	R 1,270	R 1,580	R 1,790
REFRACTIVE SURGERY			
% Benefit	No Benefit	No Benefit	No Benefit
Limit	No Benefit	No Benefit	No Benefit



## DENTAL BENEFIT 2019

- Primary, Affordable and Full Benefit – Managed through Denis
- Specialised Dentistry subject to pre-authorisation
- The Benefit is subject to managed care, clinical protocols and Scheme rate

# HIGHLIGHT OVERVIEW OF DENTAL BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
DENTISTRY			
SUBJECT TO PREFERRED PROVIDER, DENTAL BENEFIT MANAGEMENT, CLINICAL PROTOCOLS, FORMULARY AND MANAGED CARE RULES.			
Conservative Dentistry			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Consultations, Oral Hygiene, Extractions, Fillings	2 general check ups a year per beneficiary.	2 general check ups a year per beneficiary.	2 general check ups a year per beneficiary.
Root Canal Treatment	Subject to managed care protocols, excluding wisdom teeth and primary teeth	Subject to managed care protocols, excluding wisdom teeth and primary teeth	Subject to managed care protocols, excluding wisdom teeth and primary teeth
Plastic Dentures	1 set, full or partial, per beneficiary in a 4 year period	1 set, full or partial, per beneficiary in a 4 year period	1 set, full or partial, per beneficiary in a 4 year period

# HIGHLIGHT OVERVIEW OF DENTAL BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
DENTISTRY			
SUBJECT TO PREFERRED PROVIDER, DENTAL BENEFIT MANAGEMENT, CLINICAL PROTOCOLS, FORMULARY AND MANAGED CARE RULES.			
Specialised Dentistry	If authorisation is obtained after the procedure or treatment has been done a 20% co-payment will apply		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Crowns and Bridges	No Benefit	1 crown per family per year and once per tooth in a 5 year period. Pre-authorisation is required.	3 crowns per family per year and once per tooth in a 5 year period. Pre-authorisation is required.
Orthodontics (Braces)	No benefit	Subject to pre-authorisation and clinical protocols. Restricted to beneficiaries between the ages 9 to 18 years. A 35% co-payment applies.	Subject to pre-authorisation and clinical protocols. Restricted to beneficiaries between the ages 9 to 18 years. A 35% co-payment applies.
Implants	No Benefit	No Benefit	2 implants up to a maximum of R3,690 per implant per beneficiary over a 5 year period.
Metal Frame Dentures	No Benefit	2 partial frames (Upper and lower) per beneficiary every 5 years - Limited to 1 per family per year. Pre-authorisation is required.	2 partial frames (Upper and lower) per beneficiary every 5 years - Limited to 2 per family per year. Pre-authorisation is required.



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## **MATERNITY BENEFIT 2019**

- Primary, Affordable and Full Benefit
- Subject to registration on the maternity programme within 24 weeks of pregnancy

# HIGHLIGHT OVERVIEW OF BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
MATERNITY	BENEFITS SUBJECT TO REGISTRATION ON THE MATERNITY PROGRAMME WITHIN 24 WEEKS OF FALLING PREGNANT		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Ante-Natal Consultations	9 GP, midwife or specialist visits and, subject to referral by GP, 2 specialist Obstetrician visits		9 GP, midwife or specialist visits and, subject to referral by GP, 6 specialist Obstetrician visits
Pregnancy Scans (Excl diagnostic Sonar)	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy



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## **WELLNESS, SCREENING & EMERGENCY AMBULANCE BENEFIT 2019**

Employer groups > 100 members may apply for an employer Wellness Day

- Please refer to your pack for details

# HIGHLIGHT OVERVIEW OF WELLNESS BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
Preventative Care			
Wellness Consultations			
Benefit subject to wellness protocol	R 1 060 per family	R1 550 per family	R1 550 per family
Wellness Other Screening.	Mammogram (women above 40 years), Pap Smear (women above 21 years) one test every two years. Prostate antigens restricted to men over 40 years once pa. Subject to Benefit Limit		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	R 2,130	R 2,130	R 3,030
Wellness screening tests	Preventative care: Screening tests (Blood Sugar, Cholesterol, Blood Pressure, BMI, HIV testing once pa		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit - Per beneficiary	R 270	R 270	R 270
Female Contraceptives			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	R2,760 per family	R2,760 per family	R2,760 per family

# HIGHLIGHT OVERVIEW OF AMBULANCE BENEFIT

Subject to Europ Assistance pre-authorisation for medical emergencies 0860 11 77 99

Available 24 Hours

	<b>PRIMARY 2019</b>	<b>AFFORDABLE 2019</b>	<b>FULL BENEFIT 2019</b>
Ambulance Services	Europ Assistance pre-authorisation required 0860 11 77 99		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate

- Advice to treat home medical emergencies
- Advice on Home care
- Counselling for emotional problems
- Rape crisis counselling and referral
- Information on medicines and drugs
- Poison information



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## **OTHER BENEFITS 2019**

# HIGHLIGHT OVERVIEW OF OTHER BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
<b>APPLIANCES</b>			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Clinically appropriate Devices and appliances subject to clinical protocol	M :R1,070 M+ :R 1,720	M :R 1,590 M+ :R 2,790	M :R 2,790 M+ :R4,640
<b>HEARING AIDS</b>	<b>ONE UNIT PER BENEFICIARY</b>		
% Benefit	One unit every 4 years from date of acquisition	One unit every 3 years from date of acquisition	One unit every 3 years from date of acquisition
Family Limit	R 7,910	R 12,660	R 18,990
<b>NON-MOTORISED WHEELCHAIRS</b>	<b>ONE PER FAMILY EVERY 4 YEAR CYCLE</b>		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate

# HIGHLIGHT OVERVIEW OF OTHER BENEFITS

	PRIMARY 2019	AFFORDABLE 2019	FULL BENEFIT 2019
Auxiliary \ (Gomomo Care Other Services benefit)			
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
	Speech therapy, podiatry, occupational therapy, social worker, dietetics, audiology, homeopathy, educational psychologist, biokineticist and registered counsellor		
Limit	M :R1,010 M+ :R1,630	M :R1,520 M+ :R2,650	M :R2,770 M+ :R4,660
ALCOHOLISM/DRUG ADDICTION/NARCOTISM	SUBJECT TO PRE-AUTHORISATION, TREATMENT PROTOCOLS AND PMBS		
Benefit	3 days withdrawal treatment plus 21 days Rehabilitation at an appropriate facility on Pre-authorisation		
ORGAN TRANSPLANTS & RENAL DIALYSIS	SUBJECT TO PRE-AUTHORISATION, TREATMENT PROTOCOLS AND PMBS		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	PMB at DSP	PMB at DSP	PMB at DSP
HIV/AIDS	PMB BENEFIT AND IS SUBJECT TO REGISTRATION ON THE DISEASE MANAGEMENT PROGRAMME, MEMBERS ARE ENCOURAGED TO REGISTER WITH THE PROGRAMME. THIS BENEFIT INCLUDES RELEVANT CONSULTATIONS, COUNSELLING, MEDICATION AND THE COST OF BLOOD TESTS		
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	No limit but subject to treatment protocols and PMBs		

## 2019 PRODUCT HIGHLIGHTS

<b>BENEFIT LIMITS</b>	5.5% Inflationary increase across all plans.
<b>HEARING AIDS</b>	Introduction of pre-authorisation process for hearing aid benefit applications on all options.
<b>SPINAL SURGERY</b>	Allow for more levels for Spinal surgery subject to Managed Care Protocols.
<b>ONCOLOGY</b>	Allows for specialised Radiology benefits on Oncology across all options.
<b>PSYCHIATRIC CONSULTATIONS</b>	Allows for 4 additional Psychiatric consultations in lieu of hospitalisation for ALL options subject to Managed Care Protocols.
<b>MATERNITY</b>	Additional tests on Maternity ( Sizwe Baby ) programme 1 HIV test 12 Urine tests 1 Full Blood Count (FBC) R 100 worth of Vitamins
<b>VACCINATIONS</b>	Child immunisations for children six (6) years old and younger HPV vaccine.

## HOSPITAL CARE

### BENEFIT OPTION ENHANCEMENT

Introduction of 18% Medical Savings Account on Hospital Care option.

## PRIMARY CARE

### OPTOMETRY

Increase Optical Frame benefit from R 320 to R 550 for Primary Care option.

### GP VISITS

2 additional visits for Principal member with no dependents for Primary Care option.

### DENTISTRY

Introduction of pre-authorisation of dentures to be implemented on Primary Care option.

### CONTRIBUTIONS

Removal of the lowest income band on the Primary Care option, targeted at students  
 Increase child dependent contribution on higher income band.  
 Principal member rate adjusted downwards on the high-income bands.

<b>AFFORDABLE CARE</b>	
<b>DENTISTRY</b>	Introduction of pre-authorisation of dentures to be implemented on Affordable Care options.
<b>CONTRIBUTIONS</b>	Middle-income band for Affordable Care is expanded.
<b>BLOOD PRESSURE MONITOR</b>	Allow benefits for Blood Pressure monitors for Affordable Care options.
<b>FULL BENEFIT CARE</b>	
<b>REFRACTIVE SURGERY</b>	50% increase on Refractive surgery on Full Benefit Care Option.
<b>BLOOD PRESSURE MONITOR</b>	Allow benefits for Blood Pressure monitors for Full Benefit Care option.
<b>CONTRIBUTIONS</b>	We have expanded the lower income band for Full Benefit Care. Lower increase for the highest income bracket.

**DISCLAIMER:**

*Our 2019 benefits and contributions are subject to approval by the Registrar of Medical Schemes. This brochure is for information purposes only and does not supersede the rules of the Fund. A full set of rules is available on our website: [www.sizwe.co.za](http://www.sizwe.co.za)*

# SUMMARY OF BENEFITS

- Private Hospital Cover – Unlimited
  - Day to Day - Separate Limits per benefit type
  - Traditional Options - Free choice of Service Providers
  - Chronic Conditions Covered
  - Basic Dental
  - Basic Optometry
  - Wellness and Preventative Benefit
  - Maternity
  - Traditional Options - Contraceptives Benefit
  - Emergency Services
- 
- **Rich benefit offering**

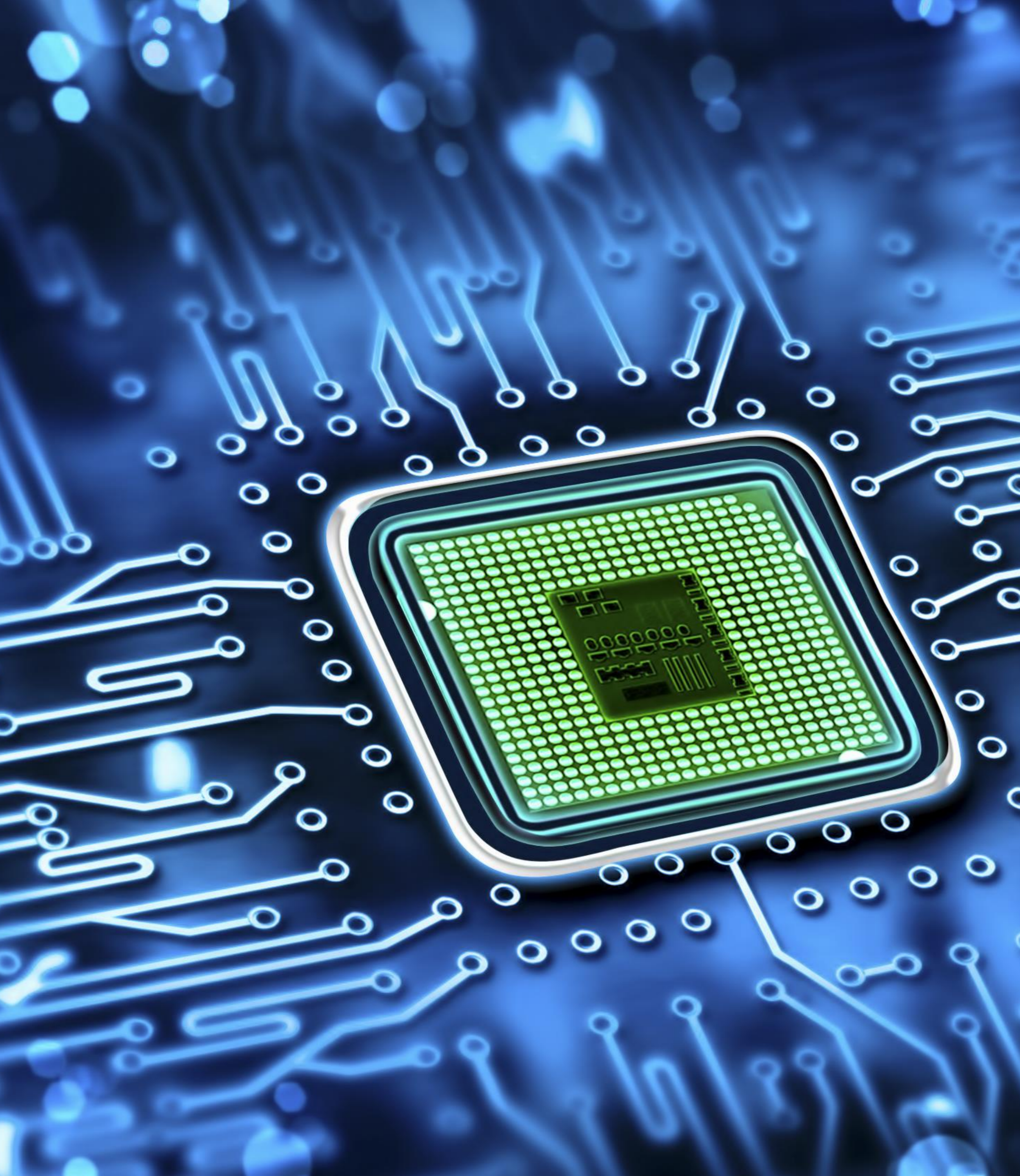


# CONTRIBUTIONS FOR 2019



	Income Bracket	Principle Member	Adult Dependant	Child Dependant
<b>HOSPITAL CARE</b>	ALL	R1 955	R1 433	R 651
<b>GOMOMO CARE</b>	R0 - R7 540	R902	R892	R376
	R7 541 - R8 796	R1 258	R1 258	R456
	R8 797 - R11 309	R1 795	R1 733	R500
	R11 310	R2 230	R1 820	R533
<b>PRIMARY CARE</b>	R 0 - R 9 803	R2 140	R1 668	R 638
	R9 804+	R2 395	R1 703	R 702
<b>AFFORDABLE CARE</b>	R 0 - R16 833	R3 065	R2 816	R772
	R16 834 - R32 499	R3 188	R2 927	R804
	R32 500+	R3 418	R3 272	R868
<b>FULL BENEFIT CARE</b>	R0 - R32 499	R4 722	R4 290	R 964
	R32 500+	R5 273	R4 987	R1 052

*We count a maximum of three children when we calculate the monthly contributions.*



**SIZWE**  
MEDICAL FUND

# TECHNOLOGY

# SIZWE MEDICAL FUND SELF HELP MOBILE APP



# SIZWE MEDICAL FUND SELF-HELP MOBILE APPS



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- Pre-Authorization/Hospital/Chronic Medication
- Administration
- Benefits Review
- ICE (In Case of Emergency)
- Interact more effectively – enhanced
- Communication with customers
- Contact Us



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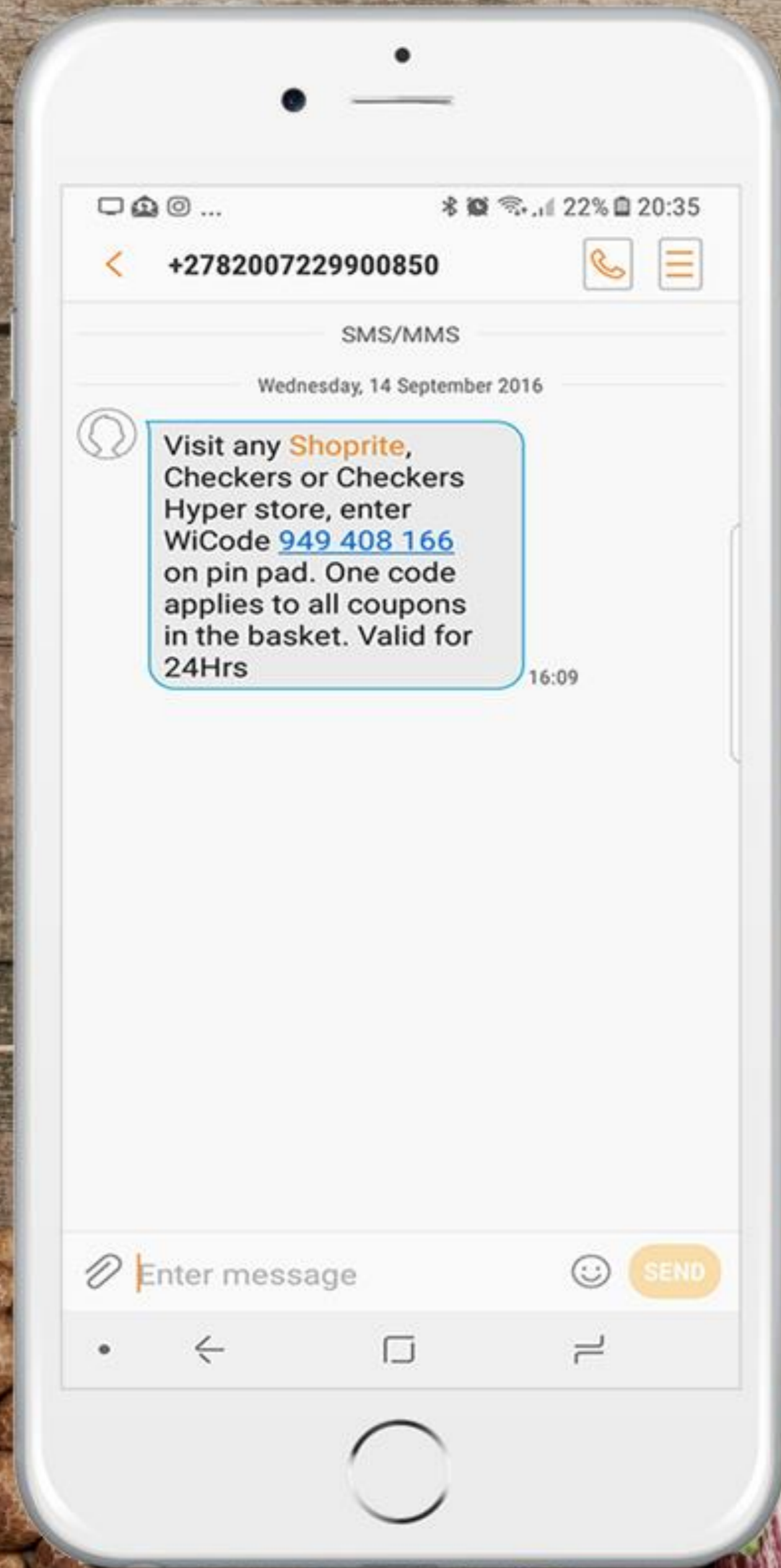
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ASSOCIATION OF HEALTH AND FITNESS CLUBS



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COMING SOON



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**THANK YOU**

This overview presentation is for Sizwe Medical Fund product information purposes only, it is not advice and does not supersede the registered rules of the Fund.  
To view full benefit guide please visit [www.sizwe.co.za](http://www.sizwe.co.za)