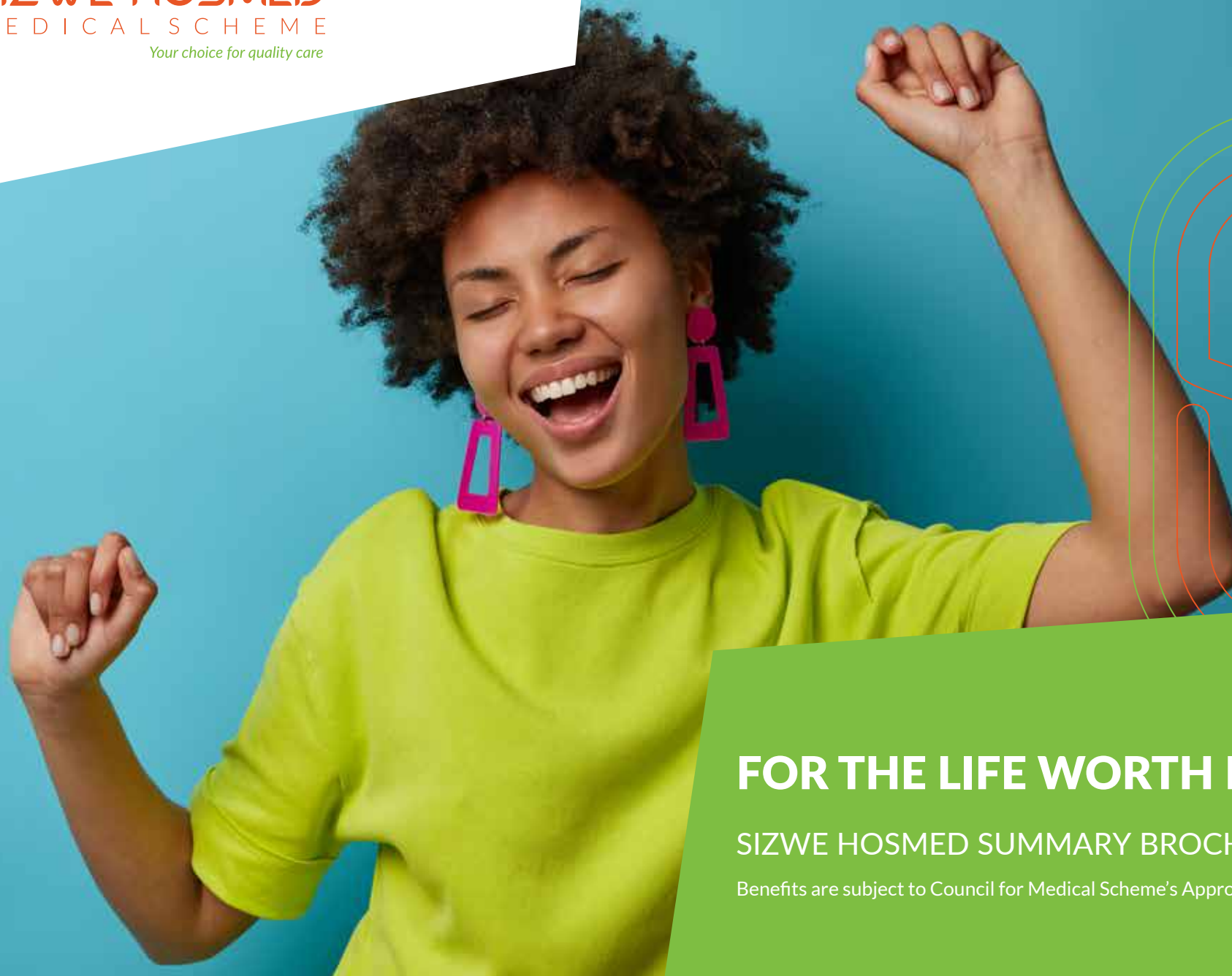




SIZWE HOSMED
MEDICAL SCHEME
Your choice for quality care



FOR THE LIFE WORTH LIVING

SIZWE HOSMED SUMMARY BROCHURE 2022

Benefits are subject to Council for Medical Scheme's Approval



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Why the merger of Sizwe Hosmed matters?




- The merger brings together Sizwe's 46 900 membership with Hosmed's 21 000, making the merged entity the 8th largest medical scheme in the country, resulting in 69 000 principal members
- Members will have a greater variety of options to choose from in the Amalgamated Scheme
- The current option structures of both schemes blend well, creating a differentiated product suite that does not impact members, and creates tiered levels of cover across multiple price points
- The Amalgamated Scheme is expected to have reduced scheme expenses per member which will assist in reducing the financial deficit position
- The merged entity will leverage larger economies of scale and bargaining, including purchasing power and efficiency gain with greater financial sustainability attributed to the larger risk pool
- Sizwe Hosmed will become the 8th largest open scheme in the industry, with a larger and more stable risk pool to reduce volatility and reduce its net deficit position
- A combined competitive product suite, offering members a greater variety of benefit options
- A reduction in non-healthcare expenditure for the combined scheme
- Minimal impact on member contributions and benefits
- No member confusion due to the retention of both scheme names in the name of the amalgamated scheme as well as retention of almost all benefit options
- Access to effective and integrated managed care
- Strategic partnerships can be formed with brokers given the new product range
- Brokers may have a preference to consider and place their clients with larger schemes



**Embracing
“Your Choice for
Quality Care”**






CONTRIBUTIONS EFFECTIVE 01 JANUARY 2022

	TITANIUM EXECUTIVE	PLUS	PLATINUM ENHANCED	PLATINUM ENHANCED EDO	VALUE	VALUECORE EDO	GOLD ASCEND	GOLD ASCEND EDO	ACCESS SAVER-25	ACCESS SAVER-15	SILVER HOSPITAL	ESSEN-TIAL-COPPER	ESSEN-TIAL-COPPER	ESSEN-TIAL-COPPER
Monthly Income	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0-R8 500	R8 501 -R13 000	R13 001+
 Member									25% MSA Allocation	15% MSA Allocation				
	R 6 585	R 5 925	R 3 871	R 3 678	R 3 645	R 3 355	R 2 819	R 2 679	Risk R1 916	Risk R1 916	R1 916	R1 480	R1 773	R2 250
									Savings R639	Savings R338				
 Adult									Total R2 555	Total R2 254				
	R 5 981	R 5 640	R 3 703	R 3 518	R 3 395	R 3 125	R 2 380	R 2 261	Risk R1 650	Risk R1 650	R1 650	R1 480	R1 773	R2 250
									Savings R550	Savings R291				
 Child*									Total R2 200	Total R1 941				
	R 1 343	R 1 105	R 986	R 937	R 693	R 640	R 824	R 783	Risk R382	Risk R382	R382	R510	R655	R670
									Savings R128	Savings R68				
									Total R510	Total R450				

* Member pays for the first three children only



SALGA 40 % CONTRIBUTIONS EFFECTIVE 01 JANUARY 2022

	TITANIUM EXECUTIVE	PLUS	PLATINUM ENHANCED	PLATINUM ENHANCED EDO	VALUE	VALUECORE EDO	GOLD ASCEND	GOLD ASCEND EDO	ACCESS SAVER-25	ACCESS SAVER-15	SILVER HOSPITAL	ESSEN-TIAL-COPPER	ESSEN-TIAL-COPPER	ESSEN-TIAL-COPPER
Monthly Income	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0+	R0 -R8 500	R8 501-R13 000	R13 001+
									25% MSA Allocation	15% MSA Allocation				
 Member	R 2634	R 2370	R 1548	R 1471	R 1458	R 1342	R 1128	R 1072	Savings R 639	Savings R 338	R 766	R 592	R 709	R 900
									Total R 1022	Total R 902				
 Adult	R 2392	R 2256	R 1481	R 1407	R 1358	R 1250	R 952	R 904	Savings R 550	Savings R 291	R 660	R 592	R 709	R 900
									Total R 880	Total R 776				
 Child*	R 537	R 442	R 394	R 375	R 277	R 256	R 320	R 313	Savings R 128	Savings R 68	R 153	R 204	R 262	R 268
									Total R 204	Total R 180				

* Member pays for the first three children only

*****INFORMATION ON REVISED MAXIMUM SUBSIDY WILL BE UPDATED AS SOON AS IT BECOMES AVAILABLE *****

PREMIUM PENALTIES FOR PERSONS JOINING LATE IN LIFE

Premium penalties for persons joining late in life. Premium penalties will be applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

1 - 4	at 0.05 multiplied by the relevant contribution above
5 - 14	at 0.25 multiplied by the relevant contribution above
15 - 24	at 0.50 multiplied by the relevant contribution above
25 + years	at 0.75 multiplied by the relevant contribution above

“creditable coverage” means any period of verifiable medical scheme membership of the applicant or his or her dependent, but excluding membership as a child dependent, terminating two years or more before the date of the latest application for membership. Any years of creditable coverage which can be demonstrated by the applicant or his or her dependent shall be subtracted from his or her current age in determining the applicable penalty.

TIME OF PAYMENT OF CONTRIBUTIONS

- All contributions shall be payable monthly or weekly, as the case may be, in arrears and that part payable by a member (if any) shall be deducted by his employer from the remuneration of the member concerned.
- Contributions in respect of a continuation member shall be paid monthly in advance.
- The total monthly contribution payable in respect of a member shall be remitted to the Fund by not later than the third day following the end of the month to which the contribution relates.
- Should the contribution payable in respect of members deriving membership through a particular employer not be paid in full the provisions of Rule 12.3 shall apply.



PRODUCT OFFERING FOR 2022



Designed for families and members with extensive health care needs	Designed for families and members with extensive health care needs	Caters for families with the need for substantial health care cover	Discounted contributions to access cover using available provider networks	Caters for families with the need for substantial health care cover.	Discounted contributions to access cover using available provider networks
<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)</p> <p>M - R18 740 M+1 - R25 329 M+2 - R28 471 M+3 - R31 744 M+4 - R35 049 M+5 - R38 333 M+6 - R41 595</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits Out of Hospital benefits other than GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 13 280 M+1 - R 27 980 M+2 - R 30 540 M+3 - R 33 630</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)</p> <p>M - R11 362 M+1 - R16 287 M+2 - R18 740 M+3 - R20 392 M+4 - R22 855 M+5 - R25 329 M+6 - R27 639</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit NOTE: Members on the EDO Network Option - Network Hospital DSP Applies to all benefits. R12 000 co-payment applies to voluntary use of non DSP providers</p> <p>Out of Hospital Benefits (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)</p> <p>M - R11 362 M+1 - R16 287 M+2 - R18 740 M+3 - R20 392 M+4 - R22 855 M+5 - R25 329 M+6 - R27 639</p> <p>Statutory Prescribed Minimum Benefits (PMBs)</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits Out of Hospital benefits other than GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 10 300 M+1 - R 21 750 M+2 - R 23 660 M+3 - R 26 210</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits Out of Hospital benefits other than GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 10 300 M+1 - R 21 750 M+2 - R 23 660 M+3 - R 26 210</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme.



Gold Ascend



Gold Ascend EDO



Access Saver



Silver Hospital



Essential Copper

<p>Affordable cover for young single parent families and young members</p>	<p>Discounted option that still caters for much needed cover</p>	<p>A new generation option for young families, assuring adequate healthcare cover</p>	<p>A hospital plan that creates peace of mind</p>	<p>Suitable for families looking for unlimited basic cover</p>
<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)</p> <p>M - R6 556 M+1 - R9 709 M+2 - R11 362 M+3 - R12 993 M+4 - R14 645 M+5 - R16 287 M+6 - R17 918</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit NOTE: Members on the EDO Network Option</p> <p>- Network Hospital DSP Applies to all benefits. R12 000 co-payment applies to voluntary use of non DSP providers</p> <p>Out of Hospital Benefits (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)</p> <p>M - R6 556 M+1 - R9 709 M+2 - R11 362 M+3 - R12 993 M+4 - R14 645 M+5 - R16 287 M+6 - R17 918</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Out of Hospital Benefits Out of Hospital benefits including GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively paid from MSA.</p> <p>Annual Member Savings Account: For members having an allocation of 25% of contributions to personal medical savings accounts: Member = R7 668 Adult = R6 600 Child = R1 536 Out of hospital subject to sub limits and MSA*</p> <p>No Overall Annual Limit</p> <p>Annual Member Savings Account: For members having an allocation of 15% of contributions to personal medical savings accounts: Member = R4 056 Adult = R3 492 Child = R816 Out of hospital subject to sub limits and MSA*</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit</p> <p>Network Hospital DSP Applies to all benefits. R12 000 co-payment applies to voluntary use of non DSP providers</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme. 	<p>In Hospital Benefit No Overall Annual Limit Limited to PMB conditions only</p> <p>Out of Hospital Benefits GP & Specialists consultations, Pathology, Radiology and Chronic Medicine are limited to PMBs</p> <p>Unlimited PMB benefits, Subject to DSP</p> <p>Statutory Prescribed Minimum Benefits (PMBs) Unlimited</p> <p>Emergency medical cover whilst traveling outside of South Africa</p> <ul style="list-style-type: none"> ✓ 100% of Scheme rates payable in RSA currency. ✓ Subject to completion of documentation prior to leaving RSA. ✓ Subject to approval by Scheme.



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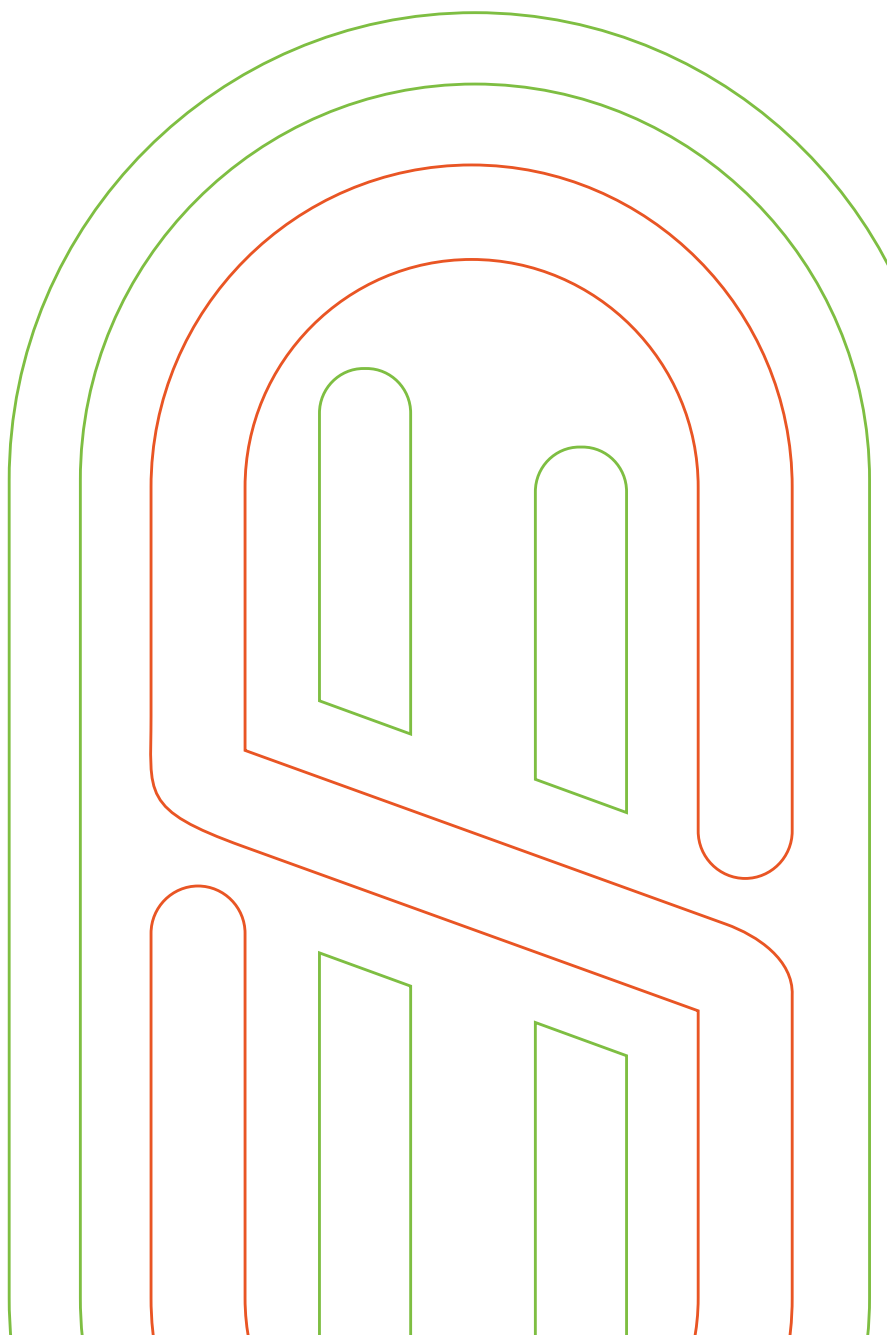
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