



SIZWE
MEDICAL FUND
Your health in caring hands


Gomomo Care - 2018




GOMOMO CARE


This is our **entry-level** option. Gomomo care option provides excellent value for money. GPs, specialists and acute medicines are accessible through a selected network provider dentistry, radiology and pathology are also available from a network provider.

No overall limit for hospitalisation at a private hospital. Covers the 27 Chronic Disease List (CDL) conditions.

 OUT OF HOSPITAL BENEFITS	
Option structure	Major medical; Day to day: Risk
Provider	Network
OVERALL DAY-TO-DAY LIMIT	
Benefits	100% Sizwe rate, subject to managed care rules, formulary and clinical protocols of the DSP (Designated Service Provider)
GENERAL PRACTITIONERS	
Reimbursement rate	100% Sizwe rate
Limits	Subject to managed care rules, formulary and clinical protocols of the DSP
Out of area visits	4 visits per year per beneficiary, within the DSP network
SPECIALISTS	
Reimbursement rate	100% Sizwe rate
Limits	Subject to referral from a GP
RADIOLOGY AND PATHOLOGY	
Basic Radiology and pathology	Reimbursement rate 100% Sizwe rate: subject to managed care rules, formulary and clinical protocols
Specialised (Advanced) Radiology in and out: Benefit is R 7140 per family	Reimbursement rate Combined in and out of hospital
PSYCHIATRIC TREATMENT	
Reimbursement rate	100% Sizwe rate
Benefits	Only PMBs
MEDICATION	
Acute	Reimbursement rate 100% Sizwe rate: subject to managed care rules, formulary and clinical protocols of DSP
Over the counter (OTC)	Limits R300 per family
CHRONIC CONDITIONS (Subject to pre-authorization, registration on the chronic disease management programme, formulary and clinical protocols of the DSP.)	
Reimbursement rate	100% Sizwe rate
Benefits	R7 870 per beneficiary
PMB	26
Non-PMB	No benefit
DENTISTRY (Subject to Dental Management Programme - 0860 100 871) (Subject to managed care rules, formulary and clinical protocols.)	
Reimbursement rate	100% Sizwe rate
Limits	M: R2 770 M+1: R3 190 M+2: R3 470 M+3: R3 750 M+4: R4 010 M+5: R4 290 M+6: R4 710
OPTICAL BENEFITS (Subject to managed care rules, formulary and clinical protocols of DSP.)	
Reimbursement rate	100% Sizwe rate
Frames	R490 per beneficiary subject to family limits below
Cycle	2 years
Limit per family	M: R1 130 M+1: R1 300 M+2: R1 440 M+3: R2 070

MATERNITY (ANTENATAL CARE) (Subject to managed care rules, formulary and clinical protocols of DSP.)	
Reimbursement rate	100% Sizwe rate
Pregnancy scans and blood tests	2x 2D scans Blood tests: 2x Haemoglobin measurement tests, 1x Blood grouping test, 1x VDRL test for Syphilis and 1 HIV blood test
OTHER SERVICES (Physiotherapists, Speech Therapists, Clinical Psychologists, Podiatrists, Equipment and External Prostheses.)	
Reimbursement rate	100% Sizwe rate
Benefits	R2 530 per family: subject to PMBs

 CHRONIC BENEFITS (Subject to pre-authorization. Medicines: subject to registration on the Chronic Disease Management Programme. PMBs subject to pre-authorization, preferred providers and treatment protocols.)	
Reimbursement rate	100% Sizwe rate
Non PMB Benefits	R7 870 per beneficiary.
PMB	Cover for 27 PMB chronic conditions (inclusive of HIV/ AIDS)
HIV/AIDS (Members are encouraged to register with the HIV/AIDS Management Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes.)	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to Preferred Provider Disease Management Programme (PPDMP) benefits include counseling, prescription medicine, pathology tests and relevant consultations

 IN-HOSPITAL BENEFITS (All hospital admissions must be authorised. A co-payment of R1 500 will be applied if pre-authorization was not obtained.)	
Overall annual limit	Unlimited
Provider Network	Contracted network
BENEFITS	
Ambulance services Contracted EUROP ASSIST SA (Telephone number: 0860 11 77 99)	100% Sizwe rate
PRIVATE HOSPITALS AND NURSING HOMES (Subject to treatment, case management protocols and MBs. Pre-authorization required unless it is a medical emergency.)	
Accommodation	Unlimited at a private hospital
Reimbursement rate	100% Sizwe rate
Clinical limitations	Advanced laparoscopic, reconstructive surgery, joint replacements, cardiac surgery including cardiac stents, spinal surgery, breast reconstructive surgery
Exclusions	Refractive surgery including radial keratotomy, breast reduction, breast augmentation, keloids, frail care

DENTAL HOSPITALISATION	
Reimbursement rate	Limited to PMB level of care
Conscious sedation in rooms	Subject to pre-authorization and limited to PMB level of care
GENERAL PRACTITIONER AND SPECIALIST	
Reimbursement rate	100% Sizwe rate for consultations and visits in-hospital
AUXILIARY SERVICES	
Reimbursement rate	100% Sizwe rate
Dietician, speech therapy, occupational therapy	Subject to clinical protocols and pre-authorization
PHYSIOTHERAPY	
Reimbursement rate	100% Sizwe rate
MATERNITY (Hospitalisation [public or private hospitals] delivery, post-natal services and midwifery.)	
Reimbursement rate	100% Sizwe rate
BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS	
Reimbursement rate	100% Sizwe rate: subject to PMBs
PROSTHESIS (Pre-authorization and managed care protocols apply)	
Reimbursement rate	100% Sizwe rate
Benefits	R28 090 per beneficiary
ONCOLOGY (Subject to pre-authorization, treatment protocols and PMBs.)	
Reimbursement rate	100% Sizwe rate
RADIOLOGY AND RADIOGRAPHY (Subject to Hospital Benefit Management Programme and Disease Management Programme. Limited to PMB level of care.)	
Reimbursement rate	100% Sizwe rate
PATHOLOGY (Subject to Hospital Benefit Management Programme and Disease Management Programme.)	
Reimbursement rate	100% Sizwe rate
MENTAL HEALTH (Subject to pre-authorization and managed care rules.)	
Psychiatry hospitalisation	Limited to 21 days per beneficiary including psychiatrist consultations and 6 in-hospital clinical psychologists subject to PMBs
Alcoholism, drug addiction, narcotism: subject to PMBs, pre-authorization and minimum benefit package	3 days withdrawal treatment and up to 21 days rehabilitation
ORGAN TRANSPLANT AND RENAL DIALYSIS	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to Prescribed Minimum Benefit at DSP
REFRACTIVE SURGERY INCLUDING RADIAL KERATOTOMY	
Benefits	No Benefit

CONTRIBUTIONS

Income Bracket	Principal Member	Adult Dependant	Child Dependant
R 0 - R 7147	R 845	R 835	R 352
R 7148 - R 8337	R 1178	R 1178	R 427
R 8338 - R 10719	R 1681	R 1623	R 467
R 10720 +	R 2087	R 1704	R 499

IMPORTANT CONTACT DETAILS



**Hospital Pre-Authorisation,
Hospital Benefit Management Programme:**

Tel: 0860 101 176



Dental Benefit Management:

Tel: 0860 109 556

Fax: 0866 770 336

Email: sizweenq@denis.co.za



**Wellness Programme –
Helpline For Asthma, Cardiovascular Disease,
Diabetes And Mental Health:**

Tel: 0860 103 455

Fax: 011 221 5238

Email: wellnessqueries@sizwemedfund.co.za



Hiv/Aids Management Programme:

Tel: 0860 103 454

Fax: 011 221 5235/56



**Europ Assistance Sa, Medical Emergencies,
24-Hour Ambulance Services
And Medical Advice:**

Tel: 0860 117 799



Sizwe Baby Programme:

Fax: 011 221 5218

Email: sizwebaby@healthchoices.com



Tip-Offs Anonymous Fraud Line:

Tel: 0800 204 702

Fax: 0800 007 788

Email: sizwemedical@tip-offs.com



Chronic Medication Programme:

Tel: 0860 103 455 / 011 353 0030

Fax: 011 353 0352/0076

Email: chronic@sizwe.co.za

queries@sizwe.co.za

0860 100 871