



SIZWE
MEDICAL FUND
Your health in caring hands


Hospital Care - 2018





HOSPITAL CARE

This care option offers **peace of mind** knowing that in the event of hospitalisation, extensive cover is available at a private hospital.


In addition, the Hospital Care option provides cover for 27 Chronic Disease List (CDL) conditions.

 OUT OF HOSPITAL BENEFITS		
Option structure	Major medical; Day to day: PMB	
OVERALL DAY-TO-DAY LIMIT		
Benefit	No benefit	
GENERAL PRACTITIONERS		
Reimbursement rate	No benefit	
SPECIALISTS (Excluding Psychiatrists, Acute Medicine, Pathologists, Radiologists and Physiotherapists.)		
Reimbursement rate	No benefit	
Benefits	Only PMBs	
ACUTE MEDICINES AND PHARMACY ADVISED THERAPY (PAT) - FALLS WITHIN DAY-TO-DAY BENEFIT WITH THE FOLLOWING SUB-LIMITS		
Reimbursement rate	No benefit	
RADIOLOGY AND RADIOGRAPHY		
General	Reimbursement rate	No benefit
Specialist	Reimbursement rate	No benefit
PHYSIOTHERAPY		
Reimbursement rate	No benefit	
PATHOLOGY		
Reimbursement rate	No benefit	
BASIC DENTISTRY		
Reimbursement rate	No benefit	
SPECIALISED DENTISTRY		
Reimbursement rate	No benefit	
OPTICAL BENEFITS ACCESSED THROUGH PPN		
Reimbursement rate	No benefit	
MENTAL HEALTH		
Reimbursement rate	No benefit	
AUXILIARY SERVICES (Chiropractic treatment, Homeopathy)		
Reimbursement rate	No benefit	
MATERNITY (Subject to registration on the Sizwe Baby Programme within 24 weeks of falling pregnant.)		
Reimbursement rate	100% Sizwe rate	
Ante-natal consultations	Ante-natal consultation: 9 GP, Midwife visits 2 Obstetrician visits	
Pregnancy scans and blood tests	2 x 2D scans Blood tests: • Two (2) Haemoglobin measurement tests, • One (1) Blood grouping test, • One (1) VDRL test for Syphilis and • One (1) HIV blood test	
Fertility	No benefits	
PSYCHOLOGICAL AND PSYCHIATRIC TREATMENT		
Reimbursement rate	No benefit	
MEDICATION		
Acute	Reimbursement rate	No benefits
OTC	Reimbursement rate	No benefits
CHRONIC CONDITIONS		
PMB	100% negotiated tariff at Preferred Provider Network	
Non-PMB	No benefit	
Limits	Formulary, limit per family	

 CHRONIC BENEFITS (Subject to pre-authorisation. Medicines:subject to registration on the Chronic Medicine Programme. PMBs subject to pre-authorisation, preferred providers and treatment protocols.)	
HIV/AIDS (Members are encouraged to register with the HIV/AIDS Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes).	
Reimbursement rate	100% Sizwe rate
Benefit	No limits but subject to treatment protocols and PMB's at a DSP

 IN-HOSPITAL BENEFITS (All hospital admissions must be authorised. A co-payment of R1 500 will be applied if pre-authorisation was not obtained.)		
Overall annual limit		Unlimited
Provider Network		Contracted
BENEFITS		
Top-up cover		No benefit
Co-Payments	General scopes	R1 300
	Endoscopic (Laparoscopic surgery) investigations	R3 000
Ambulance services contracted EUROP ASSIST SA (Telephone number: 0860 11 77 99)		100% Sizwe rate
PRIVATE HOSPITALS AND NURSING HOMES (Subject to treatment and case management protocols and PMBs. Pre-authorisation required unless it is a medical emergency.)		
Accommodation	Unlimited at any private hospital	
Reimbursement rate	100% Sizwe rate	
Clinical limitations and exclusions	None	
DENTISTRY (Subject to Dental Management Programme - accessed through DENIS - 0860 109 556.)		
Conservative Dentistry		
Reimbursement rate	100% Sizwe rate	
Reimbursement rate	Subject to pre-authorised and managed care protocols	
Specialised Dentistry (Subject to pre-authorisation and Dental Management Programme.)		
Reimbursement rate	100% Sizwe rate	
Crowns and Bridges	No benefit	
Orthodontics (Braces)	No benefit	
Implants	No benefit	
Partial Metal Frame Dentures	No benefit	
GENERAL PRACTITIONER AND MEDICAL SPECIALIST		
Reimbursement rate	100% Sizwe rate for consultations and visits in-hospital	
AUXILIARY SERVICES		
General	100% Sizwe rate	
Auxiliary Services: Dietician, speech therapy, occupational therapy	Subject to PMB, clinical protocols and pre-authorisation	
PHYSIOTHERAPY		
Reimbursement rate	100% Sizwe rate	

MATERNITY	
Reimbursement rate: hospitalisation (public or private hospitals) delivery, post-natal services and midwifery	100% Sizwe rate
BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS	
Reimbursement rate	100% Sizwe rate, subject to PMBs and annual limit of R79 490 per family
PROSTHESIS	
Reimbursement rate: pre-authorisation and managed care protocols apply	100% Sizwe rate, subject to an annual limit of R37 930 per family; maximum of 3 cardiac stents and 2 vascular stents per family per annum
ONCOLOGY	
Reimbursement rate	100% Sizwe rate
Benefit	Overall limit of R320 000 per family
RADIOLOGY AND RADIOGRAPHY	
Reimbursement rate	100% Sizwe rate
Specialised Radiology (MRI/ CAT scan/ Angiogram). Subject to pre-authorisation and managed care protocols	Limited to R25 270 per family
Interventional radiology	Payable from the hospital limit, subject to pre-authorisation and clinical protocols
PATHOLOGY	
Reimbursement rate	100% Sizwe rate
MENTAL HEALTH	
Reimbursement rate	100% Sizwe rate
Alcoholism, drug addiction, narcotism: subject to PMBs, pre-authorisation and minimum benefit package	3 days withdrawal treatment and up to 21 days rehabilitation at an appropriate facility
ORGAN TRANSPLANT AND RENAL DIALYSIS (Subject to pre-authorisation, minimum benefit package, treatment protocols and DSP.)	
Reimbursement rate	Subject to PMB conditions and clinical protocols
Benefit	Limited to R200 890 per family
REFRACTIVE SURGERY INCLUDING RADIAL KERATOTOMY	
Benefit	No benefit

 PREVENTATIVE CARE	
PREVENTATIVE TESTS	
Reimbursement rate	100% Sizwe rate
Consultation benefits	No benefit
Screening benefit	Subject to a family limit of R2 030 for flu vaccine and pneumococcal vaccine. Mammograms: once in a 2 year cycle for females over 40 years. Papsmear: once in a 2 year cycle for females over 21 years. Prostate-Specific Antigen (PSA): once per year for males over 40 years.
WELLNESS SCREENING TESTS (Blood Sugar, Cholesterol, Blood Pressure, BMI and HIV).	
Reimbursement rate	100% Sizwe rate
Benefit	R310
FEMALE CONTRACEPTIVES	
Reimbursement rate	No benefit

CONTRIBUTIONS

Income Bracket	Principal Member	Adult Dependant	Child Dependant
All	R 1500	R 1100	R 500

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