



SIZWE
MEDICAL FUND
Your health in caring hands


Primary Care - 2018




PRIMARY CARE

This care option offers good **value for money** with unlimited hospitalisation at a private hospital.


This traditional option has generous day-to-day benefits which cover acute medicines GPs, specialists, radiology, pathology and more to meet the needs of any family.

 OUT OF HOSPITAL BENEFITS		
Option structure	Major medical; Day to day: Risk	
OVERALL DAY-TO-DAY LIMIT		
Benefits	M: R5 680 M+1: R8 410 M+2: R9 840 M+3: R11 250 M+4: R12 680 M+5: R14 100 M+6+: R15 520	
GENERAL PRACTITIONERS		
Reimbursement rate	100% Sizwe rate	
Visits	M: 4 M+1: 9 M+2: 12 M+3: 14 M+4: 15 M+5: 16 M+6+:17	
SPECIALISTS (EXCLUDING PSYCHIATRISTS)		
Reimbursement rate	100% Sizwe rate	
Visits	All visits subject to referral from a GP M: 2 M+1: 6 M+2: 7 M+3: 8 M+4: 9 M+5: 10 M+6+: 11	
ACUTE MEDICINES AND PHARMACY ADVISED THERAPY (PAT) - FALLS WITHIN DAY - TO - DAY BENEFIT WITH THE FOLLOWING SUB-LIMITS		
Reimbursement rate	100% Sizwe rate	
Benefits	M: R1 770 M+1: R3 190 M+2: R3 550 M+3: R4 030 M+4: R4 140 M+5: R4 370 M+6+:R4 730	
CHRONIC CONDITIONS		
Reimbursement rate	100% Sizwe rate	
Benefits	Subject to PMB chronic conditions, pre-authorization, registration on the chronic disease management programme, formulary and clinical protocols	
RADIOLOGY AND RADIOGRAPHY		
Reimbursement rate	100% Sizwe rate	
Benefits	Subject to managed care protocols	
Specialised	Reimbursement rate	100% Sizwe rate Subject to pre-authorization and managed care protocols
	Benefits	R18 680 per family for in and out of hospital
PHYSIOTHERAPY		
Reimbursement rate	100% Sizwe rate subject to day-to-day benefits	
PATHOLOGY		
Reimbursement rate	100% Sizwe rate	
Benefits	Subject to managed care protocol	
MENTAL HEALTH (Limited to Psychiatrists, Clinical and Counselling Psychologists excludes services covered under Auxillary Benefits.)		
Reimbursement rate	100% Sizwe rate	
Benefits	R5 180 per family	

DENTISTRY (Subject to Dental Management Programme - accessed through DENIS - 0860 109 556.)	
Conservative Dentistry	
Reimbursement rate	100% Sizwe rate
Limit per beneficiary	2 general check-ups a year per beneficiary once in six months. Motivation may be requested for extensive restorative treatment plans (fillings)
Root canal treatment	Subject to managed care protocols
Plastic dentures	1 set of plastic dentures, full or partial (an upper and a lower) per beneficiary in a 4-year period
SPECIALISED DENTISTRY (Subject to pre-authorization and Dental Management Programme.)	
Benefits	100% Sizwe rate
Crowns and Bridges	No Benefit
Orthodontics (Braces)	No Benefit
Implants	No Benefit
Partial Metal Frame Dentures	No Benefit
Surgery	Managed care protocols apply
OPTICAL BENEFITS ACCESSED THROUGH (PPN)	
Reimbursement rate	100% Sizwe rate
Benefits	No limit
Cycle	2 years
Limit	Limit per beneficiary
Frames	R320
Single focus lenses	R175 per lens
Bi-focal lenses	R380 per lens
Multi-focal lenses	R380 per lens
Contact lenses	R1 200
AUXILIARY SERVICES (Speech Therapists, Podiatrists, Occupational Therapists, Social Workers, Dieticians, Audiologists, Chiropractors, Homeopathy, Clinical Technologist, Biokineticist and Registered Counsellors.)	
Reimbursement rate	100% Sizwe rate
Benefits	Risk benefit
Annual limit per family	M: R1 010
Limits per family	M+1+: R1 630
Chiropractor	R1 000 per beneficiary
MATERNITY (Subject to registration on maternity programme within 24 weeks of falling pregnant.)	
Reimbursement rate	100% Sizwe rate
Ante-natal consultations	9x GP/ Midwife/ Specialists visits with an additional 2 Specialists Obstetrician visits
Pregnancy scans	2x 2D scans per pregnancy

 CHRONIC BENEFITS (Subject to pre-authorization. Medicines: subject to registration on the Chronic Medicine Programme. PMBs subject to pre-authorization, preferred providers and treatment protocols.)	
Reimbursement rate	100% Sizwe rate
Benefits	Cover for 27 PMB chronic conditions

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)	
BENEFITS	
Overall annual limit	Unlimited
Provider	Contracted network
Ambulance services contracted EUROP ASSIST SA (Telephone number: 0860 11 77 99)	100% Sizwe rate

PRIVATE HOSPITALS AND NURSING HOMES (Subject to pre-authorization and case management protocols and PMB unless it is a medical emergency)	
Accommodation	A co-payment will apply to all unauthorised admissions unless it is an emergency. Unlimited at a private hospital
Reimbursement rate	100% Sizwe rate
Clinical limitations and exclusions	Advanced laparoscopic, reconstruction surgery, joint replacements, cardiac surgery including cardiac stents, spinal surgery, breast reconstructive surgery
Exclusions	Refractive surgery, breast reduction, breast augmentation, Keloids, Frail Care

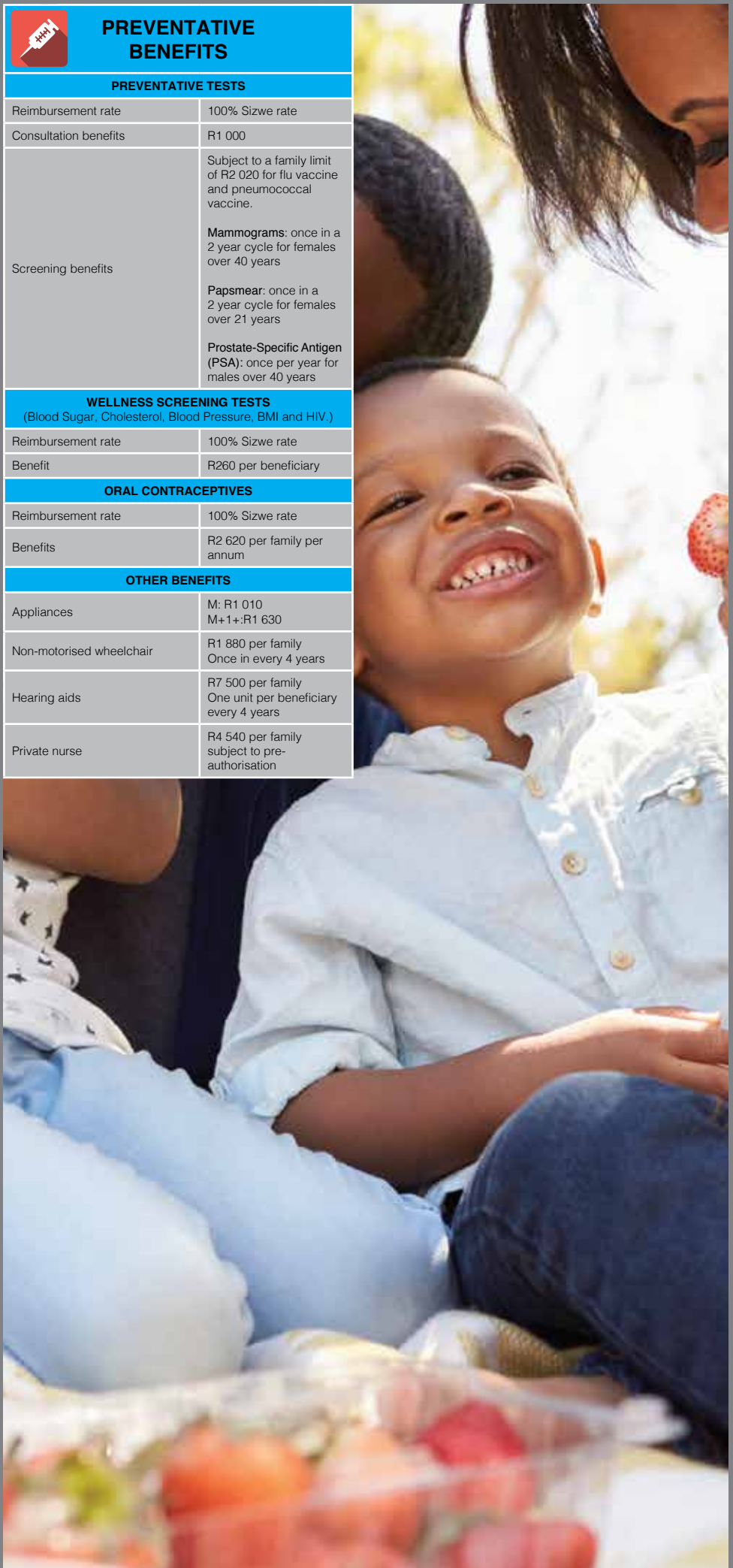
DENTAL HOSPITALISATION (Subject to pre-authorization, Dental Benefit Management Programme and clinical protocols subject to R1 500 co-payment.)	
Reimbursement rate	100% Sizwe rate
General anaesthetic (children under the age of 5 for extensive dental treatment)	Pre-authorization is required, subject to managed care protocols
Laughing gas in rooms	100% Sizwe rate
Conscious sedation in rooms	Subject to pre-authorization and managed care protocols

GENERAL PRACTITIONER AND MEDICAL SPECIALIST	
Reimbursement rate	100% Sizwe rate for consultations and visits in-hospital
AUXILIARY SERVICES	
Reimbursement rate	100% Sizwe rate
Benefits	Subject to pre-authorization and PMBs, limited to dieticians, speech therapy, occupational therapy and clinical technology

PHYSIOTHERAPY	
Reimbursement rate	100% Sizwe rate subject to pre-authorization and managed care protocols apply

IN HOSPITAL BENEFITS	
MATERNITY (Subject to registration on the Sizwe Baby Programme within 24 weeks of falling pregnant.)	
Reimbursement rate	100% Sizwe rate Hospitalisation (public or private hospital), delivery, post natal services and midwifery
BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS	
Reimbursement rate	100% of the cost of blood transfusions and blood replacement products, limited to PMBs
PROSTHESIS	
Reimbursement rate	100% Sizwe rate, Subject to pre- authorisation, treatment protocols, DSPs and PMBs Maximum of 3 cardiac stents and 2 vascular stents per family per annum Annual limit: R 25 600 for both surgical and non-surgical
ONCOLOGY	
Reimbursement rate	100% Sizwe rate
Benefits	Overall limit of R143 780 per family
RADIOLOGY AND RADIOGRAPHY (Subject to clinical protocols.)	
Reimbursement rate	100% Sizwe rate
Specialised Radiology (MRI/CAT scan/ Angiogram) pre- authorisation and managed care protocols	Limited to R18 680 per family
Interventional radiology	Payable from the hospital limit, subject to pre- authorisation and clinical protocols
PATHOLOGY (Subject to the Hospital Benefit Management and Disease Management programmes.)	
Reimbursement rate	100% Sizwe rate
MENTAL HEALTH	
Psychiatry hospitalisation	Limited to 21 days per beneficiary Psychiatrist consultations and 6 in-hospital Clinical Psychologists subject to PMBs
Alcoholism, drug addiction, narcotism: subject to PMBs, pre- authorisation 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 PMBs at DSPs
REFRACTIVE SURGERY INCLUDING RADIAL KERATOTOMY	
Reimbursement rate	No benefit

PREVENTATIVE BENEFITS	
PREVENTATIVE TESTS	
Reimbursement rate	100% Sizwe rate
Consultation benefits	R1 000
Screening benefits	Subject to a family limit of R2 020 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	R260 per beneficiary
ORAL CONTRACEPTIVES	
Reimbursement rate	100% Sizwe rate
Benefits	R2 620 per family per annum
OTHER BENEFITS	
Appliances	M: R1 010 M+1+ :R1 630
Non-motorised wheelchair	R1 880 per family Once in every 4 years
Hearing aids	R7 500 per family One unit per beneficiary every 4 years
Private nurse	R4 540 per family subject to pre- authorisation



CONTRIBUTIONS

Only pay for first 3 children

Income Bracket	Principal Member	Adult Dependant	Child Dependant
R 0 - R 562	R 427	R 427	R 427
R 563 - R 9292	R 2002	R 1562	R 504
R 9293 +	R 2442	R 1595	R 504

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