

The Medisave Standard option offers affordable health care cover both in and out of hospital. **All benefits are paid up to the MEDIMED Scheme Tariff.**

## H IN-HOSPITAL BENEFITS AND MAJOR MEDICAL EXPENSES

### Hospitalisation

SUBJECT TO PRE-AUTHORISATION.

|  |  |  |   |
|--|--|--|---|
| HOSPITAL LIMIT   | Unlimited  | EXTERNAL PROSTHESIS<br><b>PRE-AUTHORISATION REQUIRED</b>         | R4,000 per family   |
| ALTERNATIVES TO HOSPITALISATION<br>e.g. Step down services                                   | R10,000 per beneficiary  | PRESCRIBED MINIMUM BENEFITS                                      | Unlimited at DSP  |
| AUXILIARY SERVICES<br>e.g. Physiotherapy, dietician  | R3,000 per family  | PSYCHIATRIC HOSPITALISATION<br><b>PRE-AUTHORISATION REQUIRED</b> | R6,000 per beneficiary paid at 100% of the Medimed Scheme Tariff<br>Includes hospitalisation and all other in-hospital providers' costs   |
| IN-HOSPITAL DENTISTRY<br>Includes hospitalisation and all other in-hospital providers' costs | R10,000 per beneficiary<br>Limited to impacted wisdom teeth and children under 12 years  | BASIC RADIOLOGY  | Unlimited   |
| EMERGENCY AND AMBULANCE SERVICES   | Unlimited<br>Preferred provider Er24<br>24 hour contact number 084 124   | SPECIALISED RADIOLOGY<br><b>PRE-AUTHORISATION REQUIRED</b>       | Maximum of R15,000 per beneficiary, R20,000 per family<br>In and out of hospital  |
| GP & SPECIALIST SERVICES   | Unlimited  | DELIVERY<br>(In and out of hospital)                             | <b>In Hospital</b><br>Obstetrician/Gynaecologist funded at 200% of Medimed Scheme Tariff.<br><b>Home Delivery</b><br>Registered Midwife funded at 100% of Medimed Scheme Tariff.<br>Limited to R3,000 per pregnancy.<br>(If not hospitalised) |
| PATHOLOGY  | Unlimited  |  |   |
| INTERNAL PROSTHESIS<br><b>PRE-AUTHORISATION REQUIRED</b>                                     | R35,000 per family<br>Sub-limits:<br>• Spinal Fusion R22,000 per family<br>• Intra-ocular lenses R2,500 per lens<br>• Mesh R5,000 per family |  |   |

### Major Medical Expenses

SUBJECT TO PRE-AUTHORISATION

|                   |  |              |  |
|-------------------|--|--------------|--|
| DIALYSIS          | Unlimited PMB per family                       | HIV and AIDS | Unlimited<br>Subject to managed care protocols                 |
| ORGAN TRANSPLANTS | Combined limit with Dialysis                   | OXYGEN       | R4,000 per family<br>Paid at 100% of the MEDIMED Scheme Tariff |
| ONCOLOGY          | R200,000 per family<br>Authorised through ICON |              |  |

### Chronic Medication

SUBJECT TO PRE-AUTHORISATION

|                                 |   |                             |  |
|---------------------------------|---|-----------------------------|--|
| CHRONIC DISEASE LIST CONDITIONS | 100% up to the momTYB Chronic Drug Amount (CDA) | EXTENDED CHRONIC CONDITIONS | 100% of the momTYB Chronic Drug Amount (CDA)<br>R2,000 per beneficiary<br>Overall maximum of R4,000 per family |
|---------------------------------|---|-----------------------------|--|

### MEDIMED Scheme Tariff

MEDIMED pays service providers up to the MEDIMED Scheme Tariff. As some service providers may charge above the MEDIMED Scheme Tariff, please remember to:

- Ask your doctor or dentist to charge at the MEDIMED Scheme Tariff. If your doctor or dentist charges above the MEDIMED Scheme Tariff, verify how much above the tariff they charge so you know what your portion of the cost will be.
- If you are referred to a specialist, check before whether the service provider charges in accordance with the MEDIMED Scheme Tariff

Please contact our Customer Care team if you require any information regarding the MEDIMED Scheme Tariff.

### Prescribed Minimum Benefits (PMB's)

MEDIMED provides cover for PMB conditions with no limits or co-payments if the service is obtained from a Designated Service Provider (DSP) and is in terms of the Scheme's Managed Care Protocols.

Beneficiaries who are registered for chronic medication for one of the Chronic Disease List (CDL) conditions which are part of the PMB's can register the treatment and care of the condition to ensure no limits or co-payments. This is paid from your Elective Benefit.

Registration forms can be obtained from momTYB, by phoning 0861 777 660 or sending an e-mail to [info@medimed.co.za](mailto:info@medimed.co.za)

**PLEASE NOTE:** If a non-DSP is used voluntarily, the normal Scheme benefits will apply. Please contact our Customer Care team if you require any information regarding PMB's.

### Important Numbers

Customer Care Team: 0861 777 660  
Clinical Pre-Authorisation: 041 395 4481  
Pharmacy Benefit Mgmt.: 041 395 4482  
Wellbeing Team: 086 010 3228 / 083 277 6036

[info@medimed.co.za](mailto:info@medimed.co.za)  
[specauth@medimed.co.za](mailto:specauth@medimed.co.za)  
[hospauth@medimed.co.za](mailto:hospauth@medimed.co.za)  
[chronic@medimed.co.za](mailto:chronic@medimed.co.za)  
[wellbeing@medimed.co.za](mailto:wellbeing@medimed.co.za)

Claims Team:  
Membership Team:  
Escalations:  
ER24 (Ambulance Services): 084 124  
WhatsApp and 'call me back': 0861 777 660

[claims@medimed.co.za](mailto:claims@medimed.co.za)  
[membership@medimed.co.za](mailto:membership@medimed.co.za)  
[escalations@medimed.co.za](mailto:escalations@medimed.co.za)



All benefits are paid up to the MEDIMED Scheme Tariff.



## MEDICAL SAVINGS ACCOUNT AND ELECTIVE BENEFIT

25% of the contributions are allocated to the Medical Savings Account.

In addition members have an elective benefit of R5,500 per beneficiary up to a maximum of R11,000 per family which is available once the savings account is depleted.

Benefits are pro-rated for members who join the Scheme during the year.

### Total Available Benefit for Day-to-Day Benefits\*

|                    | M       | M+S     | M+S+C   | M+S+2C  | M+S+3C  |
|--------------------|---------|---------|---------|---------|---------|
| Under R10 000      | R11,680 | R23,360 | R24,770 | R26,180 | R27,590 |
| R10,001 to R15 000 | R11,980 | R23,960 | R25,490 | R27,020 | R28,550 |
| R15,001 to R21,000 | R13,120 | R26,240 | R27,920 | R29,600 | R31,280 |
| R21,001 plus       | R13,780 | R27,560 | R29,330 | R31,100 | R32,870 |

\*Annual Medical Savings Account amounts as a % of total contributions calculated on membership for the full year (12 months as from 1 January). M= Member, S= Spouse, C= Child dependant

## Out of Hospital Expenses

SUBJECT TO THE MEDICAL SAVINGS ACCOUNT AND ELECTIVE BENEFITS AVAILABLE

### 100% of MEDIMED Scheme Tariff

Benefits are first paid from the Medical Savings Account and thereafter from the Elective Benefit

- GP and specialist consultations and procedures  
Certain authorised procedures done in the provider's rooms will be paid from the in-hospital benefit. Please contact the customer care team to establish whether a planned procedure qualifies to be paid from this benefit
- Pathology and Radiology
- Basic and advanced dentistry

- Appliances (In and out of hospital. Includes hearing aids and crutches)  
Limited to R3000 per beneficiary and R6000 per family
- Acute medication
- Over the counter medication  
Limited to R160 per prescription up to a maximum of R1,600 per family
- Auxiliary  
Includes clinical – and counselling psychology, physiotherapy and chiropractor
- Optometry  
R3,000 per beneficiary to a max of R6,000 per family every 2nd year.

## Make your Medical Savings Account last longer

1. Avoid unnecessary visits to the doctor and unnecessary purchases of medication.
2. Avoid going to the specialist directly as more common conditions can be identified and treated by your GP.
3. Always request a generic alternative to the medication that you require.
4. Negotiate discounts with your pharmacist or doctor if you are able to pay cash.
5. Register medication that you take regularly (chronic medication) as chronic medication. It will not be paid from the Medical Savings Account if the medication has been approved as chronic, ensuring that your benefits last longer.
6. Keep the costs of diagnostic tests (blood tests and x-rays) low. Your GP should keep a comprehensive file of your visits and test results. Avoid changing doctors unnecessarily as different doctors might request the same blood tests for the same symptoms.



## SUPPLEMENTARY BENEFITS

The following benefits are provided in addition to the savings account and elective benefit.

### PREVENTATIVE CARE BENEFIT

Cover for flu vaccinations, pap smear, mammogram or breast scan, bone density scan, prostate test, cholesterol test, blood sugar test, dental consultation and HIV test R1,500 per beneficiary  
Up to a maximum of R3,000 per family

### MATERNITY BENEFIT

Beneficiaries who register on the MEDIMED maternity programme will receive the following additional Benefits paid at 100% of the Medimed Scheme Tariff:

- 2 Pre-natal visits
- 2 2D scans
- 1 Paediatrician visit
- 1 maternity bag per pregnancy
- Antenatal vitamins (R60 per month for 9 months payable from Acute Benefit)

## Complaints and Disputes

Members should inform the Scheme at [info@medimed.co.za](mailto:info@medimed.co.za) or the scheme's administrator; [escalations@medimed.co.za](mailto:escalations@medimed.co.za) in writing of any complaints or disputes.

Members may also report any dispute with the Scheme to the Council for Medical Schemes at: share call 0861 123 267.

Email: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com), [www.medicalschemes.com](http://www.medicalschemes.com) or at their postal address: Private Bag X34, Hatfield, 0028.

## Contributions

| Income category    | Adult  | Child |
|--------------------|--------|-------|
| Under R10,000      | R2,060 | R470  |
| R10,001 to R15,000 | R2,160 | R510  |
| R15,001 to R21,000 | R2,540 | R560  |
| R21,001 plus       | R2,760 | R590  |

This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of any discrepancy between the summary and the rules, the rules will prevail.

Certified by:

**SABS**  
ISO 9001

Administered by: **momentum** | **TYB**

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Metropolitan**