

2019 Benefits & Contribution Adjustments



Adult Vaccination	Limit increased to R360 per family
Alternatives to Hospitalisation - Terminal Care Benefit	Sub-limit increased to R33 500 per family
Appliances General, Medical and Surgical	Limit increased to R8 900 per family
Dental - Plastic Dentures	Requires pre-authorisation
Flu Vaccination	Limit increased to R95 per beneficiary
Maxillo-Facial and Oral Surgery	Limit increased to R17 700 per family
Medshield Hospital Network	Amendments to the Hospital listing
Mental Health - Consultations and Visits - Out-of-Hospital	Limit increased to R4 470 per family
Mental Health - In-Hospital	Limit increased to R37 500 per family
Oncology Medicine	Subject to Oncology Limit
Optometric refraction (eye test)	1 test per beneficiary per 24 month optical cycle Subject to the Personal Savings Account
Optical Readers	Limit increased to R160 per beneficiary
Oral Contraceptive Medication (Birth Control)	Limit increased to R160 per month per female beneficiary
Personal Savings Account	Allocation from 20% to 15%
Pathology - Allergy and vitamin D testing	Only allowed Out-of-Hospital
Pharmacy Advised Therapy	Script limit increased to R210 per script
Physiotherapy In-Hospital (Specifically Authorised)	R2 500 per beneficiary per annum
Prosthesis and Devices Internal	Sub-limit for hips and knees: R30 000 per beneficiary - subject to Prosthesis and Devices Internal Limit (global fee)
Refractive Surgery	Limit increased to R8 380 per family
Rehabilitation For Substance Abuse	Limit increased to R13 400 per family
Specialised Dentistry	Limit increased to R11 180 per family
Specialised Radiology (In and Out-of-Hospital)	Limit increased to R17 750 per family

MEDISAVER	Monthly Contribution	Savings (Included In Contribution)
Principal Member	R3 180	R477
Adult Dependant	R2 664	R400
Child*	R777	R117

*Contribution rate is applicable to the members first, second and third biological or legally adopted children only, excluding students.

**Maximum Child Dependant Accumulation to the Threshold and Above Threshold Benefit Amount will be limited to three children.

THE FOLLOWING SERVICES WILL ATTRACT UPFRONT CO-PAYMENTS:

Non-PMB Specialised Radiology including PET and PET-CT scan	10% upfront co-payment
Specialised Drugs for Oncology, non-Oncology and Biological Drugs	20% upfront co-payment
Non-PMB Internal Prosthesis and Devices	25% upfront co-payment
Voluntary use of a non-Medshield Network Hospital	25% upfront co-payment
Voluntary use of a non-Medshield Network Hospital - Mental Health	25% upfront co-payment
Voluntary use of a non-Medshield Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	25% upfront co-payment
Voluntary use of a non-DSP for HIV & AIDS related medication	40% upfront co-payment
Voluntary use of a non-DSP or a non-Medshield Pharmacy Network	40% upfront co-payment
Voluntarily obtained out of formulary medication	40% upfront co-payment
Voluntary use of a non-ICON provider - Oncology	40% upfront co-payment
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	40% upfront co-payment

IN-HOSPITAL PROCEDURAL UPFRONT CO-PAYMENTS

Endoscopic procedures	R1 500 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Laparoscopic procedures	R3 500 upfront co-payment
Arthroscopic procedures	R3 500 upfront co-payment
Wisdom Teeth	R3 500 upfront co-payment
Nissen Fundoplication	R5 000 upfront co-payment
Hysterectomy	R5 000 upfront co-payment
Functional Nasal surgery	R5 000 upfront co-payment
Back and Neck surgery	R7 000 upfront co-payment

Please note: Failure to obtain an authorisation prior to hospital admission or surgery and/or treatment (except for an emergency), will attract a 20% penalty.

The Medshield Specialist Network list shall be as designated in writing by the Scheme from time to time.

Medshield Medical Scheme Rule 16.2 indicates that a member is entitled to change from one benefit option to another provided that the change is made with effect 1 January of any financial year, therefore mid-year option changes are not permitted.