



SIZWE
MEDICAL FUND
Your health in caring hands



Hospital Care
Benefit Guide

2019



Hospital Care allows you to manage your day-to-day health care costs through a Medical Savings Account (MSA) giving you extensive medical cover, for those looking for peace of mind in case of hospitalisation. Targeted to fit the young, healthy and the adventurous.

Key Benefits



OUT OF HOSPITAL BENEFITS

General Practitioners, Specialists, Acute medicines and Maternity (antenatal and infertility) and Optical benefits subject to accrued savings.



IN-HOSPITAL BENEFITS

100% of Sizwe rates for admission in general ward, high care and intensive care unit.



OTHER BENEFITS

18% Medical Savings Account (MSA), available upfront and 27 Chronic Disease List (CDL) fully covered.



PREVENTATIVE BENEFITS

Subject to the family limit of R2 140 per annum. Limited to one test per beneficiary per annum where not otherwise specified.

IN-HOSPITAL BENEFITS

All hospital admissions must be authorised. A co-payment of R1 500 will be applied if pre-authorisation is not obtained.

BENEFITS	
TOP - UP COVER	No Benefit
CO PAYMENT	R1 300 - General Scopes
CO PAYMENT	R3 000 - Endoscopic (Laparoscopic surgery investigations)
<p><i>Ambulance services contracted EUROP ASSIST SA Tel: 0860 11 77 99</i></p>	

PRIVATE HOSPITALS & NURSING HOMES	
ADMISSION	Unlimited at a private hospital
REIMBURSEMENT RATE	100% Sizwe Rate
CLINICAL LIMITATIONS	Advanced laparoscopic surgery, 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

PHYSIOTHERAPY	
REIMBURSEMENT RATE	100% Sizwe Rate Subject to pre-authorisation and Managed Care Protocols

DENTISTRY	
REIMBURSEMENT RATE	100% Sizwe Rate Pre-authorisation is required, subject to Managed Care Protocols
CONSCIOUS SEDATION IN ROOMS	Subject to pre-authorisation and limited to PMB level of care <i>(Subject to Dental Management Programme - accessed through DENIS - 0860 109 556.)</i>

GENERAL PRACTITIONER AND MEDICAL SPECIALIST	
REIMBURSEMENT RATE	100% Sizwe Rate for consultations and visits In-hospital

PATHOLOGY	
REIMBURSEMENT RATE	100% Sizwe Rate

AUXILIARY SERVICES	
REIMBURSEMENT RATE	100% Sizwe Rate
DIETICIAN, SPEECH THERAPY, OCCUPATIONAL THERAPY	Subject to clinical protocols and pre-authorisation

ONCOLOGY	
REIMBURSEMENT RATE	100% Sizwe Rate
BENEFITS	Consultation, treatment, medication and materials used in radiotherapy and chemotherapy subject to PMBs

IN-HOSPITAL BENEFITS

All hospital admissions must be authorised. A co-payment of R1 500 will be applied if pre-authorization is not obtained.

RADIOLOGY AND RADIOGRAPHY

REIMBURSEMENT RATE	100% Sizwe Rate
SPECIALISED RADIOLOGY (MRI/CAT scan/Angiogram) pre-authorization and Managed Care Protocols	Limited to R26 660 per family per annum
INTERVENTIONAL RADIOLOGY	Payable from the hospital benefit, subject to pre-authorization and clinical protocols

MENTAL HEALTH

PSYCHIATRIC HOSPITALISATION	Offering 4 additional out of hospital visits in lieu of hospitalisation Limited to 21 days per beneficiary including psychiatrist consultations and 6 in-hospital clinical psychologists subject to PMBs
ALCOHOLISM, DRUG ADDICTION, NARCOTISM	3 days withdrawal treatment and up to 21 days rehabilitation at an appropriate facility

MATERNITY

HOSPITALISATION	100% Sizwe Rate Hospitalisation (public or private hospital)
DELIVERY	100% Sizwe Rates for the delivery by GP, medical specialists, or midwife and materials supplied.
POST-NATAL SERVICES	100% Sizwe Rates for post-natal care by midwife or as an alternative to hospitalisation

BLOOD TRANSFUSION & BLOOD REPLACEMENT PRODUCTS

REIMBURSEMENT RATE	100% Sizwe Rate subject to PMBs
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PROSTHESIS

REIMBURSEMENT RATE subject to pre-authorization and Managed Care Protocols	100% Sizwe rate, subject to PMBs Maximum of 3 cardiac stents and 2 vascular stents per family per annum.
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REFRACTIVE SURGERY INCL. RADIAL KERATOTOMY

REIMBURSEMENT RATE	No Benefit
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ORGAN TRANSPLANT AND RENAL DIALYSIS

REIMBURSEMENT RATE	100% Sizwe Rate
BENEFITS	Limited to R200 890 per family

OUT OF HOSPITAL BENEFITS

The following benefits are covered subject to accrued saving benefit limitations: General Practitioners, Specialists, Physiotherapists, Radiologists, Pathologists, Acute Medicine and Maternity (antenatal and infertility), Optical, Dental, Auxiliary, Mental Health, Appliances and Hearing Aids. Benefits subject to available savings.

OVERALL DAY-TO-DAY LIMIT

BENEFIT	Introduction of 18% Medical Savings Account
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PATHOLOGY

REIMBURSEMENT RATE	100% Sizwe Rate
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GENERAL PRACTITIONERS

REIMBURSEMENT RATE	Subject to available savings
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SPECIALISTS (EXCLUDING PSYCHIATRISTS)

REIMBURSEMENT RATE	100% Sizwe Rate
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BENEFITS	Subject to available savings
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RADIOLOGY AND RADIOGRAPHY

REIMBURSEMENT RATE	100% Sizwe Rate
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GENERAL	100% Sizwe Rate
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SPECIALIST (MRI/CAT scan/Angiogram)	Limited to R26 660 per family per annum
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ACUTE MEDICINES

REIMBURSEMENT RATE	100% Sizwe Rate
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BENEFITS	Subject to available savings
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PHYSIOTHERAPY

REIMBURSEMENT RATE	100% Sizwe Rate
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CHRONIC CONDITIONS

PMB	100% negotiated tariff at Preferred Provider Network
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Non - PMB	No Benefit
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PRIVATE NURSE

REIMBURSEMENT RATE	Subject to PMBs, Pre-Authorisation required
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APPLIANCES

REIMBURSEMENT RATE	100% Sizwe Rate
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Includes: Nebulizer, Non-Motorised Wheelchair, Glucometer, Insulin pump, Morphine Pump, C-PAP Machine and other unspecified items. Any appliance item is payable only once per annum.

OPTICAL BENEFITS ACCESSED THROUGH (PPN)

REIMBURSEMENT RATE	Subject to available saving
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CLINICAL AND MEDICAL TECHNOLOGIST

REIMBURSEMENT RATE	100% Sizwe Rate
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BENEFITS	Subject to available savings
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AUXILIARY SERVICES

REIMBURSEMENT RATE	100% Sizwe Rate
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BENEFITS	Subject to available savings
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Limited to Speech Therapy, Occupational Therapy, Social Worker, Dietetics, Audiology; Chiropractor, Homeopathy, Educational Psychologist, Biokinetics and Registered Counselor

OUT OF HOSPITAL BENEFITS

The following benefits are covered subject to accrued saving benefit limitations: General Practitioners, Specialists, Physiotherapists, Radiologists, Pathologists, Acute Medicine and Maternity (antenatal and infertility), Optical, Dental, Auxiliary, Mental Health, Appliances and Hearing Aids. Benefits subject to available savings.

MENTAL HEALTH	
REIMBURSEMENT RATE	100% Sizwe rates subject to PMBs
LIMITS	Limited to in-hospital consultation for Psychiatrist, Clinical and Counselling Psychologist
MEDICATION	
ACUTE REIMBURSEMENT RATE	Subject to available saving for Non-PMBs conditions
OVER THE COUNTER REIMBURSEMENT RATE	Subject to available saving for Non-PMBs conditions

MATERNITY	
REIMBURSEMENT RATE	100% Sizwe Rate
ANTE-NATAL CONSULTATIONS	9x GP/ Midwife/ Specialists visits with an additional 2 Gynaecologist / Obstetrician visits
PREGNANCY SCANS	2x 2D scans 2x Haemoglobin measurement tests, 1x Blood Grouping test, 1x VDRL test for Syphilis, 2x HIV Elisa tests, 12x urine analysis tests, 1 x full Blood Count Test & Vitamins R100 Subject to savings (once off)

CHRONIC BENEFITS

Subject to Pre-authorisation and registration on the chronic medicine programme; 100% negotiated tariff at Designated Service Provider / Preferred Provider Network subject to formulary and clinical protocols.

HIV/AIDS	
REIMBURSEMENT RATE	100% Sizwe Rate
BENEFITS	No limits but subject to treatment protocols and PMBs at a DSP

Members are encouraged to register on the HIV/AIDS Management Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes.

CHRONIC MEDICATION	
REIMBURSEMENT RATE	100% Sizwe Rate
BENEFITS	Cover for 27 PMB chronic conditions
NON PMB	No Benefits

PREVENTATIVE BENEFITS

PREVENTATIVE CARE

REIMBURSEMENT RATE	100% Sizwe Rate
CONSULTATION BENEFITS	R330 per beneficiary
SCREENING BENEFITS	1 Test per beneficiary per Annum incl: Blood sugar, Cholesterol, Blood Pressure, Body Mass Index, HIV Testing.

WELLNESS SCREENING TESTS

REIMBURSEMENT RATE	100% Sizwe Rate
BENEFITS	Mammogram every 2 years for females over 40 Papsmear every 2 years for females over 21 years Prostate-Specific Antigen (PSA): once per year for males over 40 years Family Limit R2 140 per annum

VACCINATIONS

REIMBURSEMENT RATE	100% Sizwe Rates
BENEFITS	Flu Vaccine Pneumococcal Vaccine HPV Vaccine Immunisations for children 6 years and younger subject to the family screening family limit

FEMALE CONTRACEPTIVES

REIMBURSEMENT RATE	Oral contraceptives subject to Managed Care Protocols and savings
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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 103 454

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@healthychoices.com

Tip-Offs Anonymous Fraud Line

Tel: 800 204 702

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



**Comprehensive
hospital care for
peace of mind.**

CONTRIBUTIONS

HOSPITAL CARE OPTION			
Income Bracket	Main Member	Adult	Child
ALL	R1 955	R1 433	R651

DISCLAIMER:

Our 2019 benefits and contributions are subject to approval by the Council for Medical Schemes. This brochure is for information purposes only and does not supersede the rules of the Fund. A full set of rules is available on our website: www.sizwe.co.za

PRESCRIBED MINIMUM BENEFITS (PMBs)

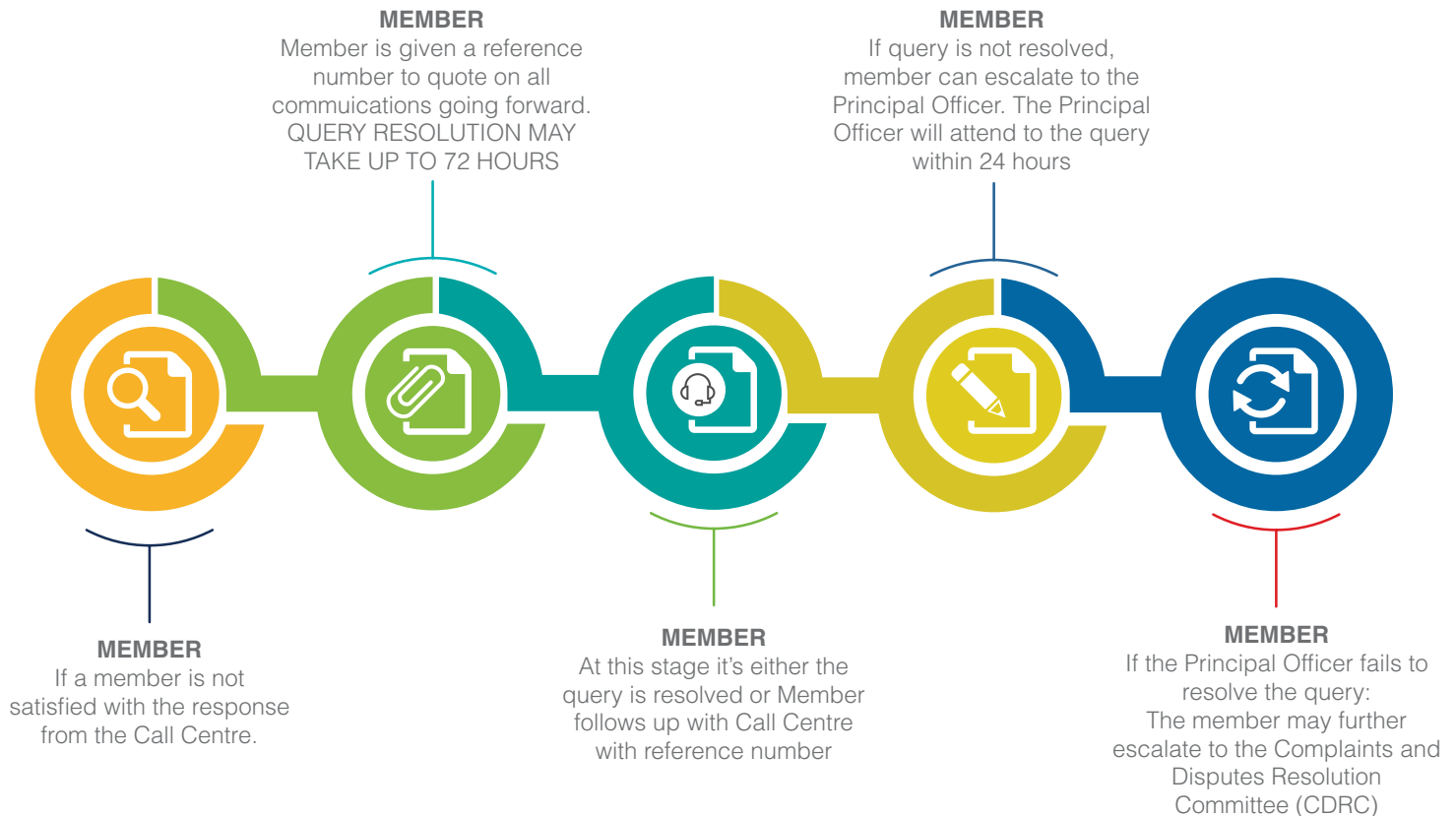


PMBs are not subject to annual benefit limits, except for such limits as may be prescribed in terms of the regulations; Prescribed Minimum Benefits are subject to Pre-authorisation, Minimum Benefit Package, Designated Service Providers and Treatment Protocols.

PRESCRIBED MINIMUM BENEFITS (PMBs)	
Addison's Disease	Haemophilia
Asthma	Hyperlipidaemia
Bipolar Mood Disorder	Hypertension
Bronchiectasis	Hypothyroidism
Cardiac Failure	Multiple Sclerosis
Cardiomyopathy	Parkinson's Disease
Chronic obstructive pulmonary disease	Rheumatoid Arthritis
Chronic Renal Disease	Schizophrenia
Coronary Artery Disease	Systemic Lupus Erythematosus
Crohn's Disease	Ulcerative colitis
Diabetes Insipidus	HIV/AIDS
Diabetes Mellitus types 1 & 2	
Dysrhythmias	
Epilepsy	
Glaucoma	

COMPLAINTS ESCALATION PROCESS

At Sizwe Medical Fund, we continuously strive to ensure that our service and communication to you, our valued member is of the highest standard. Occasionally errors do occur and there could be times when you are not satisfied with the service you receive. Please feel free to lodge any queries or complaints and we will attempt to resolve these as quickly and effectively as possible. In our added efforts to improving our communication with you our valued member, the scheme has enhanced the query and escalation process.



Should your query not be resolved, then you have the options outlined to further assist you. Note that the steps above require a reference numbers that you would be given to you on your initial query. Ensure that you have utilised one of the contact methods above before embarking on the escalation process. Email your query with a reference number to escalations@sizwemedfund.co.za.

IF YOUR QUERY HAS NOT BEEN ATTENDED TO, THEN THE MATTER CAN BE ESCALATED FURTHER TO THE COMPLAINTS AND DISPUTES RESOLUTION COMMITTEE (CDRC), ALL THE ABOVE ACTIONS MUST BE TAKEN BEFORE ESCALATION. CDRC ESCALATIONS TO BE SENT TO PRINCIPAL.OFFICER@SIZWEMEDFUND.CO.ZA

GLOSSARY

Acute Medicines: Medicines for short-term illnesses and medical problems.

Adult Dependant: A dependant from the age of 21 who is not a full-time student or financially dependent on their parent, and is in receipt of an income more than the state pension. Adult rate will be charged.

AIDS: Acquired Immune Deficiency Syndrome.

Child Dependant: A child dependant is considered an adult dependant and will be billed at an adult rate from the age of 21 unless: The child is between the ages of 21 and 24 years, is a full-time student, in which case a letter must be submitted from an accredited learning institution confirming that they are registered as a full-time student. The child is mentally or physically disabled; The child is still financially dependent on the matter, in which case an affidavit is required.

Chronic Benefit Entry Criteria: Diagnostic tests to confirm a chronic illness, e.g. blood tests or ECG reports, etc.

Chronic Disease List: A list of chronic illnesses that are covered in terms of legislation.

Chronic Medicines: Medicines used to manage conditions as listed on the Sizwe chronic conditions list.

Conservative Dentistry: Simple dental services, such as fillings, tooth removal (extractions) and teeth cleaning.

Consultation: A visit to your doctor, surgeon or other service provider to obtain a diagnosis and/or treatment.

CT and MRI Scans: CT scans, uses X-rays, MRI scans use powerful magnetic fields and radio frequency pulses to produce detailed pictures of organs, soft tissues, bone and other internal body structures.

Day-to-day Benefit: A combined out of hospital benefit which may be used by any registered family member in respect of GPs, Specialists, Acute medicines, Pathology, Radiology and Physiotherapy.

Dental Benefit Management Programme: A behind-the-scenes cost and quality programme managed by Dental Information Systems (Denis).

Designated Service Provider: Providers of medical services with whom Sizwe has negotiated special rates.

Formulary: A list of medicines that will be paid by Sizwe Medical Fund according to the specific chronic illness and option chosen.

Generic: A medicine that has the same ingredients and which works the same as a well-known brand medicine.

HIV: Human Immunodeficiency Virus.

Medical Emergency: An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.

MMAP: This refers to the Maximum Medical Aid Price which is the maximum price Sizwe Medical Fund is prepared to pay for specific categories of generic medicine.

Occupational therapy: Mental or physical activity designed to help you recover from an injury or a disease.

Oncology: Is a branch of medicine that deals with the prevention, diagnosis, and treatment of cancer.

Pharmacy Advised Therapy (PAT): Medicine recommended by your pharmacist and which falls within the self-medication category.

Pre-authorisation: Obtaining permission from Sizwe Medical Fund before receiving treatment.

Preferred Provider: A provider recommended by Sizwe Medical Fund that offers cost-effective treatment to members.

Prescribed Minimum Benefits (PMBs): The Registrar of Medical Schemes requires all medical schemes to offer a number of minimum benefits to all its members.

Reference Pricing: This refers to a medicine cost control mechanism used by schemes and assists schemes to manage the high costs of medicines. Members are given a formulary list of medicines that are paid for by the Scheme. Where a member chooses a medicine off the formulary, the reference price refers to the co-payment between the cost of the formulary medicine and the non-formulary medicine.

Rehabilitation: Treatment to help you get back to a normal life following injury or disease.

SAOPA Rates: The tariff charged by the South African Orthoptic and Prosthetic Association.

Sizwe Rates: The rate negotiated by Sizwe Medical Fund with groups of providers.

Specialised Dentistry: Reconstructive surgery providing, for example, caps, crowns and bridges. This typically requires the services of a dental technician.

Top-up cover: When in hospital, it is the difference between Sizwe rates and the amount charged by practitioners. Top-up cover pays up to 200% over the Sizwe rate. Top-up cover comes into effect immediately when you are admitted to hospital. Only available on the Full Benefit care option and must be claimed within three months of hospitalisation.

Treatment Protocols: The rules and processes that are followed for treating a specific condition.

UPFS Rates: Uniform Patient Fee Schedule - the tariffs charged by public hospitals.

CONTACT DETAILS

JOHANNESBURG

222 Smit Street,
Braamfontein,
Johannesburg, 2001.
011 725 0040

POLOKWANE

Regus 58-60 Landros Mare Street,
Thabakgolo Building, 3rd Floor,
Polokwane, Limpop, 0700.
015 101 0546
015 101 0547

EMALAHLENI (WITBANK)

71 Mandela Drive
Cnr. Plumer and Mandela Drive
Emalahleni, 1034.
013 690 3342
013 690 3187

DURBAN

7th Floor Royal Towers
30 Dorothy Nyembe Street
Durban, 4000
031 304 4829
031 304 4839

WELKOM

Corner House
Corner Buiten & Graaf Street
Welkom CBD, 9459
057 353 1475
057 353 1478

PORT ELIZABETH

Ground Floor, Block E
Southern Life Gardens
70 – 2nd Avenue
Newton Park
Port Elizabeth, 6000
041 503 1000
041 503 1302

CAPE TOWN

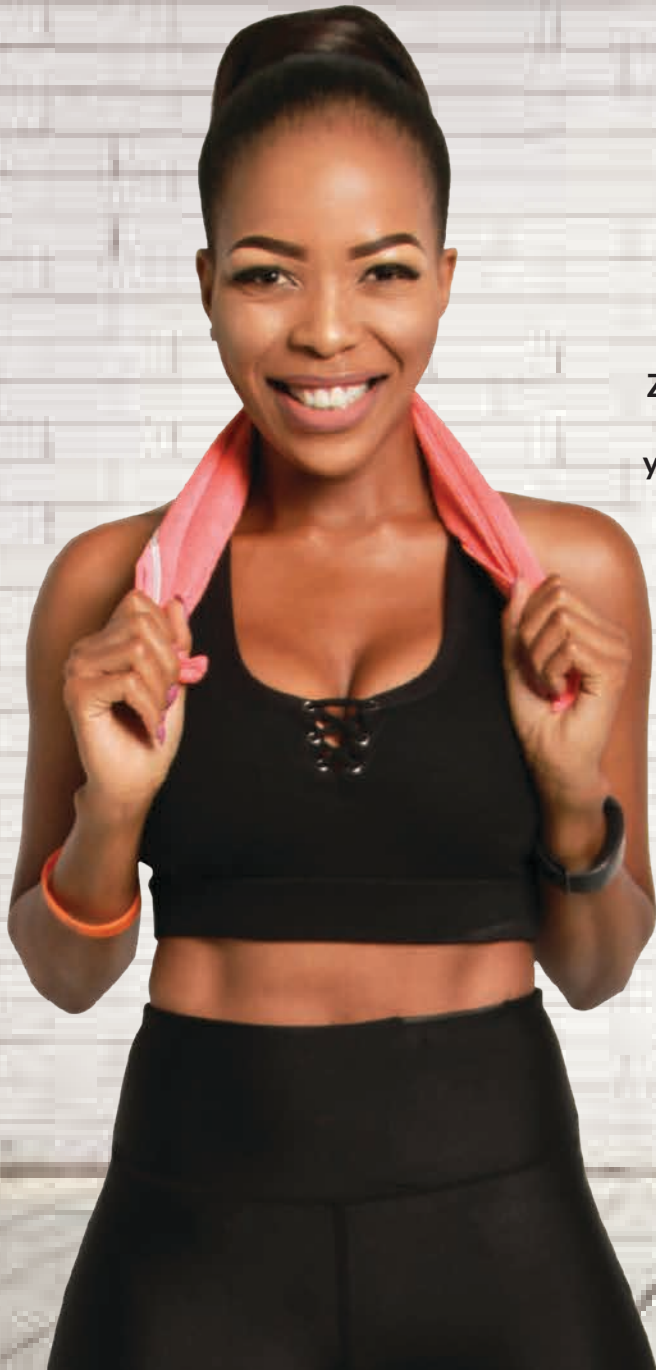
Ground Floor Shop 13
Norton Rose House
8 Riebeeck Street
Cape Town, 8000
021 402 9600
021 418 1400

NATIONAL CALL CENTRE

Monday to Friday
8am- 5pm

0860 100 871

queries@sizwe.co.za



ZEST REWARDS [®]
YOUR WELLNESS | SORTED

Zest Rewards is the exclusive loyalty program for all Sizwe Medical Fund Members. With Zest Rewards, you have a basket of unique assistance services that you can use every day and save money.

**Join the program that
offers you more!**

www.zestrewards.co.za

Our practical assistance includes Debt Assist, Legal Assist and Emergency Home Assist services for our members and their families. Zest Rewards Program is committed to providing real value to its members everyday.



ASSISTANCE SERVICES



HOME EMERGENCY ASSIST

All Emergency Home Assist including electrical, plumbing and locksmiths services including call out fees and labour for 1st hour free of charge to the client.



LEGAL ASSIST

Legal Aid Assistance with qualified lawyers for all members including perusal of documents and advice and consultations. Limited to 30 minutes per consultation.



DEBT ASSIST

Credit report review/Debt counselling/Mediation services/ Voluntary debt review/Administration order assist and reduction of monthly payments in terms of the NCR regulations.



WILLS AND TRUST

Assist with drafting, safekeeping of wills, Interpretation of wills and assistance in finalising a will and estate administration.



BAIL PROTECT

Maximum amount of bail per incident is R3 000. An attorney will get to Police station within 4 hours.



SOS ASSIST

GPS location based service for emergency notifications to programmed numbers, Hospitals, chemists and doctors including a TrackMe Service.

GYM MEMBERSHIP

Zest Members Qualify For Discounted Gym Membership Fees At Planet Fitness & Affiliated Gyms with over 250 branches nationwide



DISCOUNT PARTNERS

Nationwide Discounts retail partners including Shoprite Checkers



MONTHLY FEE

Exclusive to Sizwe Medical Fund members at a low low price. Additional members R20 per person.



TO SIGN UP

SIMPLY CALL OUR CALL CENTRE ON 0860 937 800 OR SMS "ACTIVE" TO 49212



THE BEST THINGS IN LIFE ARE
SIMPLE

Sizwe Medical Fund offers a range of products, from entry level to comprehensive cover, primed to fit your life stage

Let us take care of your medical aid needs.



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Your health in caring hands



Hospital Care Benefit Guide



#caring4life

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registration number 1978/001109/07,
an accredited administration and managed care service provider.