

**2019 Summary Comparative Benefits, subject to final council approval**

This overview presentation is for Sizwe Medical Fund product information purposes only, it is not advice and does not supersede the registered rules of the Fund.  
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Comperative Benefits	Gomomo Care 2019	Hospital Care 2019	Primary 2019	Affordable 2019	Full Benefit 2019
<b>In-Hospital Benefits</b>					
<b>All In-Hospital benefits subject to clinical treatment and case management protocols and PMBs. Payment at Sizwe rate and Pre-authorization is required. Unauthorised admissions will incur a co-payment of R1500 unless it is an emergency.</b>					
Top Up Cover	No	No	No	No	Sizwe Tariff + 200%
Private Hospitals & Nursing Homes	Subject to Treatment and Case Management Protocols. Pre-authorization required unless it is a medical emergency. A co-Payment of R1500 will apply if pre-authorization is not obtained prior to admission, except in the cases of emergencies				
<b>Accommodation</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Clinical Limitations and Exclusions	Advanced Laparoscopic, Reconstructive & Cardiac Surgery, Joint Replacements, Spinal Surgery, Breast Reconstructions and Augmentations.	Co-Payment general Scopes R1300. Endoscopic & Laparoscopic surgery R3000.	Advanced Laparoscopic, Reconstructive & Cardiac Surgery, Joint Replacements, Spinal Surgery, Breast Reconstructions and Augmentations.	None	None
Medicine to take home (TTO)	Limited to a supply of 7 days				
<b>General Practitioners</b>					
In-Hospital - Subject to the Hospital Benefit Management Programme					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
<b>Specialists</b>					
In-Hospital - Subject to the Hospital Benefit Management Programme					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Dental Hospitalisation	See Dentistry Benefit				
<b>Psychiatric Hospitalisation</b>					
Benefit	Subject to pre-authorization, PMB and DSPs 21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by a Clinical/ Counselling Psychologist. 4 additional out of hospital visits in lieu of hospitalisation subject to managed protocols				
<b>Auxiliary Services</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limited to Dieticians, speech therapy, occupational therapy and clinical technology	Subject to PMB & clinical protocols	Subject to PMB & clinical protocols	Subject to PMB & Clinical protocols	Subject to PMB & clinical protocols	Subject to PMB & clinical protocols
<b>Physiotherapy</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
<b>Maternity (delivery, post-natal services and midwifery)</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
<b>Prosthesis</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Surgical and Non surgical cases	R 27,000 per beneficiary per annum, subject to pre-authorization, treatment protocols and PMB. External Prosthesis subject to other services Benefit, limited to R2,670 and PMB	Subject to pre-authorization, treatment protocols and PMB	R 27,010 per family, subject to pre-authorization, treatment protocols and PMB	R 46,670 per family subject to pre-authorization, treatment protocols and PMB	R 59,430 per family subject to pre-authorization, treatment protocols and PMB
<b>Oncology</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	Subject to pre-authorization, treatment protocols and PMB	Subject to pre-authorization, treatment protocols and PMB	R 151,690 per family	R 331,450 per family	R 397,750 per family
<b>Radiology and Radiography</b>					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
General Radiology	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Specialised Radiology (MRI/CAT scan/Angiogram)	R7,530 per family, Combined in-hospital and out-of-hospital, limited to PMB level of care	R 26,660 per family, Combined in-hospital and out-of-hospital limit	R 19,710 per family, Combined in-hospital and out-of-hospital	R 29,960 per family, Combined in-hospital and out-of-hospital	R 39,410 per family, Combined in-hospital and out-of-hospital
<b>Ambulance Services</b>					
Europ Assistance pre-authorization required 0860 11 77 99					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
<b>Out-of-Hospital Benefits</b>					
<b>(Prescribed Minimum Benefits are payable at cost subject to minimum benefit package, preferred provider network and managed care clinical protocols)</b>					
Day - To - Day (Includes GP, Specialist (excluding Psychiatrists), Physiotherapy, Radiology, Pathology and Acute Medication)					
<b>Out-of-Hospital</b>					
% Benefit	100% Sizwe Rate		100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Member			R 5,990	R 10,380	R 17,120
Member +1	Benefits for the year subject to managed care rules, formulary and clinical protocols. Each beneficiary to select a GP	Subject to accrued MSA	R 8,870	R 14,880	R 23,140
Member +2			R 10,380	R 17,120	R 26,010
Member +3			R 11,870	R 18,630	R 29,000
Member +4			R 13,380	R 20,880	R 32,020
Member +5			R 14,880	R 23,140	R 35,020
Member +6+			R 16,370	R 25,250	R 38,000
General Practitioners Falls within day-to-day limit with the following sub-limits					
<b>Out-of-Hospital</b>					
Limited to stipulated number of visits	Consult your selected GP. Out-Of -Area limited to 4 GP visits per beneficiary per annum	Subject to accrued MSA	Member : 6 Member +1 : 9 Member +2 : 12 Member +3 : 14 Member +4 : 15 Member +5 : 16 Member +6+ : 17	Member : 7 Member +1 : 14 Member +2 : 16 Member +3 : 18 Member +4 : 20 Member +5 : 21 Member +6+ : 22	Member : 12 Member +1 : 20 Member +2 : 25 Member +3 : 29 Member +4 : 30 Member +5 : 31 Member +6+ : 32
Specialists (Excluding Psychiatrists) Falls within day-to-day limit with the following sub-limits					
<b>Out-of-Hospital</b>					
Limited to stipulated number of visits	All visits subject to referral from a GP	Subject to accrued MSA - Incl. Psychiatrists	Member : 2 Member +1 : 6 Member +2 : 7 Member +3 : 8 Member +4 : 9	Member : 4 Member +1 : 8 Member +2 : 9 Member +3 : 10 Member +4 : 11	Member : 7 Member +1 : 12 Member +2 : 15 Member +3 : 16 Member +4 : 17

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Comperative Benefits	Gomomo Care 2019	Hospital Care 2019	Primary 2019	Affordable 2019	Full Benefit 2019
			Member +5 : 10 Member +6+ : 11	Member +5 : 12 Member +6+ : 13	Member +5 : 19 Member +6+ : 20
<b>Acute Medicines &amp; Pharmacy Advised Therapy (PAT) - falls within day-to-day benefit with the following sub-limits</b>					
Member	Required benefits for full year Subject to Formulary & Managed Care protocol  Over the counter \ Out of Area: R320 per family	Subject to accrued MSA	R 1,870	R 3,610	R 4,870
Member +1			R 3,370	R 5,500	R 8,620
Member +2			R 3,750	R 6,500	R 10,000
Member +3			R 4,250	R 6,990	R 11,380
Member +4			R 4,370	R 8,000	R 12,110
Member +5			R 4,610	R 8,250	R 12,750
Member +6+	R 4,990	R 8,500	R 13,380		
<b>Radiology &amp; Pathology</b>					
General Radiology & Pathology	Required benefits for full year Subject to Formulary & Managed Care protocol	Subject to accrued MSA	Subject to Day to Day Limit	Subject to Day to Day Limit	Subject to Day to Day Limit
<b>Dentistry</b> Subject to Preferred provider, Dental Benefit Management, clinical protocols, formulary and managed care rules.					
<b>Conservative Dentistry</b>					
% Benefit	Subject to Network provider, managed care rules and benefit limit	Subject to MSA	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Consultations, Oral Hygiene, Extractions, Fillings	Member: R2,920 Member+1: R3,370 Member+2: R3,660 Member+3: R3,960 Member+4: R4,230 Member+5: R4,530 Member+6+: R4,970	Subject to MSA	2 general check ups a year per beneficiary.	2 general check ups a year per beneficiary.	2 general check ups a year per beneficiary.
Root Canal Treatment	Subject to Network provider, managed care rules and benefit limit	Subject to MSA	Subject to managed care protocols, excluding wisdom teeth and primary teeth	Subject to managed care protocols, excluding wisdom teeth and primary teeth	Subject to managed care protocols, excluding wisdom teeth and primary teeth
Plastic Dentures	One set per beneficiary every 4 years. Clinical Protocols apply	Subject to MSA	1 set, full or partial, per beneficiary in a 4 year period	1 set, full or partial, per beneficiary in a 4 year period	1 set, full or partial, per beneficiary in a 4 year period
<b>Specialised Dentistry</b> If authorisation is obtained after the procedure or treatment has been done a 20% co-payment will apply					
% Benefit		100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Crowns and Bridges	No Benefit	Subject to MSA	No Benefit	1 crown per family per year and once per tooth in a 5 year period. Pre- authorisation is required.	3 crowns per family per year and once per tooth in a 5 year period. Pre-authorisation is required.
Orthodontics (Braces)	No Benefit	Subject to MSA	No benefit	Subject to pre-authorisation and clinical protocols. Restricted to beneficiaries between the ages 9 to 18 years. A 35% co-payment applies.	Subject to pre-authorisation and clinical protocols. Restricted to beneficiaries between the ages 9 to 18 years. A 35% co-payment applies.
Implants	No Benefit	Subject to MSA	No Benefit	No Benefit	2 implants up to a maximum of R3,690 per implant per beneficiary over a 5 year period.
Metal Frame Dentures	No Benefit	Subject to MSA	No Benefit	2 partial frames (Upper and lower) per beneficiary every 5 years - Limited to 1 per family per year. Pre- authorisation is required.	2 partial frames (Upper and lower) per beneficiary every 5 years - Limited to 2 per family per year. Pre-authorisation is required.
<b>Dental Hospitalisation</b> R 1,500 per hospital admission applies. Subject to pre-authorisation Clinical Protocols and Dental Benefit Management Programme					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
General anaesthetic in hospital	Limited to PMB level of care	Pre-authorisation is required. Admission protocols apply.	Pre-authorisation is required. Admission protocols apply.	Pre-authorisation is required. Admission protocols apply.	Pre-authorisation is required. Admission protocols apply.
Laughing gas in dental rooms	Limited to PMB level of care	Subject to managed care protocols	Subject to managed care protocols	Subject to managed care protocols	Subject to managed care protocols
Conscious sedation in rooms	Limited to PMB level of care	Subject to managed care protocols	Subject to managed care protocols	Subject to managed care protocols	Subject to managed care protocols
<b>Chronic Medicines CHAMPS - 0860 10 34 55</b> Register on the Chronic programme - Generic medication pricing & formulary applies					
% Benefit		100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Benefit	Cover for PMB chronic conditions.	Cover for PMB Chronic Conditions	Cover for PMB Chronic Conditions + 2 additional conditions	Cover for 26PMB Chronic conditions +13 additional conditions	Cover for 26PMB Chronic conditions +34 additional conditions
Overall Family Limit	Subject to pre-registration, formulary & clinical protocols of Network DSP	Limited to PMB	Limited to PMB	Member: R5,840 Member+1: R11,700 Member+2: R17,560 Member+3: R23,410 Member+4: R29,260 Member+5: R35,130 Member+6+: R40,990	Member: R11,570 Member+1: R23,170 Member+2: R34,630 Member+3: R46,210 Member+4: R57,790 Member+5: R69,380 Member+6+: R80,970
Per Beneficiary sub limit	R 8,300	Subject to PMB	Subject to PMB	R 5,840	R 11,570
<b>Maternity</b> Benefits subject to registration on the Maternity Programme within 24 weeks of falling pregnant					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Ante-Natal Consultations	Within GP and Specialist limit	Limited to 9 GP or Midwife visits and, subject to referral by GP, 2 specialist Obstetrician visits	9 GP, midwife or specialist visits and, subject to referral by GP, 2 specialist Obstetrician visits	9 GP, midwife or specialist visits and, subject to referral by GP, 2 specialist Obstetrician visits	9 GP, midwife or specialist visits and, subject to referral by GP, 6 specialist Obstetrician visits
Pregnancy Scans (Excl diagnostic Sonar)	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy	2 x 2D scans per pregnancy
<b>Optical</b> Scheme preferred provider Network : Choose either spectacles (frames and lenses) OR contact lenses once every two years					
<b>Eye Test</b>					

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% Benefit	Subject to Network provider, managed care rules and benefit limit	Subject to MSA	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	1 test per beneficiary every 24 month cycle		1 test per beneficiary per 24 month cycle	1 test per beneficiary per 24 month cycle	1 test per beneficiary per 24 month cycle
Frames and Lenses per 24 month cycle	Frames: R520 per beneficiary within the combined optical limit		Preferred Provider Network Annual Family Benefit - beneficiary on a 24 month cycle from last date of claim		
Frames	Family Limit Combined		R 550	R 840	R 1,060
Single Focus Lenses	Member: R1190	Subject to MSA	R185 per lens	R185 per lens	R185 per lens
Bi- Focal Lenses	Member + 1: R1370		R400 per lens	R400 per lens	R400 per lens
Multi Focal Lenses	Member +2: R1520		R400 per lens	R735 per lens	R735 per lens
Contact Lenses	Member + 3: R2180		R 1,270	R 1,580	R 1,790
Refractive Surgery					
% Benefit	No Benefit	No Benefit	No Benefit	No Benefit	R18 180 per family per annum
Limit					
<b>Appliances</b>					
% Benefit	100% Sizwe Rate		100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Clinically appropriate Devices and appliances subject to clinical protocol	Subject to Network protocol, PMB & Other Services benefit Limit R2,670 PIF. Including external prosthesis	Subject to MSA	M: R1,070 M+: R 1,720	M: R 1,590 M+: R 2,790	M: R 2,790 M+: R4,640
<b>Hearing Aids</b>					
One unit per beneficiary					
% Benefit	No Benefit	Subject to MSA	One unit every 4 years from date of acquisition	One unit every 3 years from date of acquisition	One unit every 3 years from date of acquisition
Family Limit			R 7,910	R 12,660	R 18,990
<b>Non-Motorised Wheelchairs</b>					
One per family every 4 year cycle					
% Benefit			100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Family Limit	No Benefit	Subject to MSA	R 1,980	R 3,320	R 4,630
<b>Auxiliary \ (Gomomo Care Other Services benefit)</b>					
% Benefit	Subject to Network provider, managed care rules and benefit limit. PMB	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	Limited to R2,530 per family per annum subject to PMB	Subject to MSA	M: 1,010 M+: R1,630	M:1,520 M+:R2,650	M:R2,770 M+:R4,660
<b>Alcoholism/Drug Addiction/Narcotism</b>					
Subject to pre-authorisation, Treatment Protocols and PMBs					
Benefit	3 days withdrawal treatment plus 21 days Rehabilitation at an appropriate facility on Pre-authorisation				
<b>Organ Transplants &amp; Renal Dialysis</b>					
Subject to pre-authorisation, Treatment Protocols and PMBs					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	PMB at DSP	PMB at DSP	PMB at DSP	PMB at DSP	PMB at DSP
<b>HIV/Aids</b>					
PMB Benefit and is subject to registration on the Disease Management programme. Members are encouraged to register with the Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	No limit but subject to treatment protocols and PMBs				
<b>Preventative Care</b>					
Wellness Consultations	Within Network Protocols	Subject to MSA	R 1 060 per family	R1 550 per family	R1 550 per family
Benefit subject to wellness protocol	Mammogram (women above 40 years), Pap Smear (women above 21 years) one test every two years. Prostate antigens restricted to men over 40 years once pa. Subject to Benefit Limit				
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit	Within Network Protocols	R 2140 per family	R 2,130	R 2,130	R 3,030
<b>Wellness screening tests</b>					
Preventative care: Screening tests (Blood Sugar, Cholesterol, Blood Pressure, BMI, HIV testing once pa					
% Benefit	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit - Per beneficiary	Within Network Protocols	R 330	R 270	R 270	R 270
<b>Female Contraceptives</b>					
% Benefit	No Benefit	Subject to MSA	100% Sizwe Rate	100% Sizwe Rate	100% Sizwe Rate
Limit			R2,760 per family	R2,760 per family	R2,760 per family