

2024 Benefits & Contribution Adjustments



PremiumPlus

BENEFIT DESCRIPTION

Adult and Travel Vaccination	Limit increased to R1 885 per family
Alternatives to Hospitalisation	Limit increased to R156 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R43 500 per family
Appliances: General, Medical and Surgical	Limit increased to R7 350 per family
Appliances: Peak flow meters, Nebulizers, Glucometers and Blood pressure monitors (Motivation required)	Sub-limit increased to R930 per beneficiary subject to the Appliance benefit
Contraception: Medication (Oral Birth Control)	Limit increased to R210 per month per female beneficiary
Dentistry: Specialised	Limit increased to R21 400 per family
HIV & AIDS: Antiretroviral and related medication	Reduced co-payment
Maternity: Out-of-Hospital Paediatric Consultations for beneficiaries under 2 years old	2 Visits per beneficiary
Maxillo-Facial Surgery	Limit increased to R21 400 per family
Medication: Chronic	Limit increased to R34 650 per family and R17 325 per beneficiary. Reduced co-payment
Medication: Discharge from Hospital - TTO	Limit increased to R930 per admission
Medication: Pharmacy Advised Therapy	Script limit increased to R270 per script
Mental Health: In- and Out-of-Hospital	Limit increased to R64 850 per family
Mental Health: Consultations and Visits: Out-of-Hospital	Limit increased to R5 850 per family
Mental Health: Rehabilitation for Substance Abuse	Limit increased to R17 300 per family
Oncology: Specialised Drugs	Sub-limit increased to R412 500 per family
Oncology: PET and PET-CT Scan	Limit increased to R26 220 per family
Oncology: Breast Reconstruction	Limit increased to R98 800 per family
Optical: Readers	Limit increased to R200
Organ, Tissue & Haemopoietic Stem Cell (Bone Marrow). Transplantation: Corneal Grafts and Transplants	Limit increased to R48 950 (International), R21 000 (Local)
Physiotherapy: In-Hospital	Limit increased to R3 100 per beneficiary
Prosthesis and Devices: Internal	Limit increased to R73 450 per family
Prosthesis and Devices: Internal - Hips and Knees	Sub-limit increased to R37 300 per beneficiary
Refractive Surgery	Limit increased to R21 000 per family
Specialised Radiology: In- and Out-of-Hospital	Limit increased to R31 200 per family
Threshold Benefit - Out-of-Hospital	Member R22 500 Adult Dependant R20 800 Child Dependant R4 200*
Wellness: PSA Screening	1 test per male beneficiary between 50 - 69 years

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



Monthly Contributions

PREMIUMPLUS OPTION	PREMIUM	SAVINGS (INCLUDED IN PREMIUM)
Principal Member	R7 842	R1 568
Adult Dependant	R7 185	R1 437
Child*	R1 500	R300

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

DEFINITION:

Adult Dependant: A dependant who is 21 years or older, excluding a student up to age of 28 years (as per the Scheme Rules).

Child Dependant: A dependant under the age of 21 years, including a student (as per the Scheme Rules) under the age of 28.

The following services will attract upfront co-payments:

Non-PMB Internal Prosthesis and Devices	25% upfront co-payment
Voluntary use of a non-DSP for HIV & AIDS related medication	30% upfront co-payment
Voluntarily obtained out of formulary medication	30% upfront co-payment
Voluntary use of a non-DSP or a non-Medshield Pharmacy Network	30% upfront co-payment
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	40% upfront co-payment
Voluntary use of a non-ICON provider - Oncology	40% upfront co-payment

In-Hospital and Day Clinic Procedural upfront co-payments for non-PMB

Endoscopic procedures (refer to Addendum B*)	R1 000 upfront co-payment
Functional Nasal surgery	R1 000 upfront co-payment
Laparoscopic procedures	R2 000 upfront co-payment
Arthroscopic procedures	R2 000 upfront co-payment
Wisdom Teeth extraction in a Day Clinic	R900 upfront co-payment
Impacted Teeth, Wisdom Teeth and Apicectomy	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Back and Neck surgery	R4 000 upfront co-payment
Nissen Fundoplication	R5 000 upfront co-payment
Hysterectomy	R5 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, in addition to the above co-payments.

*No In-Hospital Endoscopic procedural co-payment applicable for children 8 years and younger.

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

Medshield Medical Scheme Rules indicate 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.



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