



## Your 2024 Benefits

We are happy to announce that besides Clicks Pharmacies being a current Medshield Designated Service Provider, we are also introducing 123 Clicks clinics nationwide onto the SmartCare Network. The addition of the Clicks clinics provides our members with more access to the SmartCare nurse-led FP video consultations network. We also provide the option for hospital-level treatment at home through our 24/7 digital monitoring and personal care.

Medshield has been redefining healthcare in South Africa for over 56 years. We offer nine tailored healthcare options reinforced by comprehensive hospital cover, a network of respected healthcare professionals and resources to support your health journey at every stage of your life.

As we navigate the healthcare landscape, Medshield is your steadfast Partner for Life. We are dedicated to ensuring you and your dependents receive the quality healthcare you deserve. Our 2024 offerings are a testament to this commitment.

Your 2024 **MediCore Benefit Guide** is available for download from the Medshield website at [www.medshield.co.za/products-2024/2024-benefit-options/](http://www.medshield.co.za/products-2024/2024-benefit-options/), or call your Broker or our trusted Contact Centre on 086 000 2120.

In a world where healthcare is non-negotiable, choose Medshield Medical Scheme as your healthcare Partner for Life. We're here to restore confidence in tomorrow and provide peace of mind as you navigate life's journey.

Thank you for trusting us to take care of your healthcare needs. We look forward to continuing to serve you in 2024 and beyond.

### Medshield Medical Scheme

#### A GLIMPSE OF WHAT YOU CAN LOOK FORWARD TO IN 2024:

- A refined product offering, addressing the feedback received from our brokers and members, and enhancing the Medshield basket of options (subject to CMS approval).
- An average 5% increase in specified benefits across all options.
- Unlocking additional Paediatric consultations to enhance the MedshieldMOM programme on relevant options.
- A continued focus on preventative screening, with additional benefits to support your wellness.
- A reduction in certain co-payments to alleviate the financial burden on our members.



#### Dear Member,

As we embark on a new year, we must face the realities and possibilities of our financial landscape with unwavering conviction and resolve. The year began with our economy under greylisting, a crucial reminder of the importance of financial prudence, especially when securing essential services like quality healthcare.

At Medshield Medical Scheme, we have been unwavering in our commitment to delivering the best possible value for your money. Our primary aim is to strike a delicate balance between affordability, improved access to healthcare, and providing high-quality care while we ensure the long-term sustainability of the Scheme.

Our response to the economic climate and rising healthcare inflation led us to make strategic decisions that ensure our members can continue to access the healthcare they need without shouldering an unreasonable financial burden. For 2024, we have funded a portion of the necessary increases from our reserves, allowing us to announce an 8.9% average weighted increase, with a 0% contribution increase on some of our plans.

Sound strategic decisions and prudent financial management have allowed us to maintain a robust financial position, ensuring that we can meet our obligations to pay members' claims whether a sudden pandemic or economic challenge strikes or not. This also empowers us to innovate and offer more benefits and choices to our valued members.

At Medshield, we value our partnerships with our members, healthcare providers, and brokers. We're proud to have been recognised as a Top Employer in South Africa, a testament to our commitment to our people, which extends to you, our members and our broker partners. With our AA- Global rating, we can proudly reaffirm our ability to pay our members' claims.

We firmly believe that technology makes healthcare more accessible and affordable for all South Africans. Our evolving SmartCare Digital Healthcare Ecosystem offers quicker access to quality healthcare through telemedicine and virtual consultations, available from the comfort of your home or private space.

Partner  
FOR LIFE



MEDSHIELD  
medical scheme



### Option Changes

#### Choose the right plan for you and your family

The Scheme Rules allow for benefit option changes with effect 1 January 2024. Should you choose not to change your benefit option, you will automatically remain on your current option for 2024.

Understanding the exact benefits of the option you are considering (including prescribed minimum benefits, chronic medication and the medicine formulary, Day-to-Day, dental, optical benefits, and hospitalisation), is a task best undertaken with the advice and guidance of your financial advisor. Changing to a lower benefit option will result in fewer benefits and there may be a significant impact on how your chronic medication will be covered as opposed to the formularies used by your previous option. This could lead to more out-of-pocket expenses due to certain medication/s not covered on your new option and certain benefit limits on certain options only cover PMBs, meaning that non-PMB conditions and or procedures will not be covered.

It is also important to consider the choice of network providers, as certain benefit options allow you to choose freely while other options are network-restricted. Please ensure that you have read and understand the benefits of your selected option together with your financial advisor to ensure your choice of benefit option best suits your medical and financial needs before you make your selection.

It is important that you send your request to change your option by 31 December 2023, by downloading and completing the Option Change form available under the 'Member/Scheme forms for members' tab on [www.medshield.co.za](http://www.medshield.co.za). Option changes will not be considered after the deadline. Should you opt to change your option, consult the detailed Product 2024 benefit guides and contribution tables available on the website at [www.medshield.co.za](http://www.medshield.co.za) to ensure your choice of benefit option best suits your medical and financial needs.

Our corporate employer members must submit the completed form to their HR department to ensure that the request is captured accordingly for the January 2024 contribution adjustment to take place via payroll. Once the changes have taken place, your HR representative will stamp, sign the form and submit your request to the Scheme via e-mail to [optionchange@medshield.co.za](mailto:optionchange@medshield.co.za).

We encourage our members who want to change their benefit option to do so by 15 December 2023 to ensure that the Scheme deducts the correct contribution due for January 2024. Should your option change reach us after 15 December 2023, there's a possibility that the Scheme may only deduct the correct amount as per your chosen benefit option in February 2024. In the event that your option change results in a credit due to you, the credit will be offset against your February 2024 contribution.

Please note that the Scheme will not refund these credits directly into your bank account.



The **PremiumPlus** contribution increase will be on average **8.9%** from 1 January 2024 and includes strong benefit enhancements.

The monthly contribution includes a risk contribution and a savings portion. Your Personal Savings Allocation is 20% of your monthly contributions. For ease of reference, the tables below provide the 2023/24 comparison between the risk contribution and the savings contribution respectively, as well as the total 2024 contribution.

#### Risk Contribution (without savings):

TYPE OF BENEFICIARY	2023 CONTRIBUTION	2024 CONTRIBUTION	CHANGE (Rand)	CHANGE (%)
Principal Member	R5 760	R6 274	R514	8.9%
Adult Dependand	R5 278	R5 748	R470	8.9%
Child*	R1 102	R1 200	R98	8.9%

#### Savings Contribution:

TYPE OF BENEFICIARY	2023 SAVINGS	2024 SAVINGS	CHANGE (Rand)	CHANGE (%)
Principal Member	R1 440	R1 568	R128	8.9%
Adult Dependand	R1 319	R1 437	R118	8.9%
Child*	R275	R300	R25	8.9%

#### Total Contribution (Risk and Savings):

TYPE OF BENEFICIARY	2023 CONTRIBUTION	2024 CONTRIBUTION	CHANGE (Rand)	CHANGE (%)
Principal Member	R7 200	R7 842	R642	8.9%
Adult Dependand	R6 597	R7 185	R588	8.9%
Child*	R1 377	R1 500	R123	8.9%

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

**Please note:** The contributions above exclude any applicable Late Joiner Penalties that may be applied to your membership.

# 2024 Benefits & Contribution Adjustments

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

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

# 2024 Benefits & Contribution Adjustments



PremiumPlus

## The following services will attract upfront co-payments:

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

25% **upfront** co-payment  
30% **upfront** co-payment  
30% **upfront** co-payment  
30% **upfront** co-payment  
40% **upfront** co-payment  
40% **upfront** co-payment

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

Endoscopic procedures (refer to **Addendum B\***)  
Functional Nasal surgery  
Laparoscopic procedures  
Arthroscopic procedures  
Wisdom Teeth extraction in a Day Clinic  
Impacted Teeth, Wisdom Teeth and Apicectomy  
Hernia Repair (except in infants)  
Back and Neck surgery  
Nissen Fundoplication  
Hysterectomy

**R1 000 upfront** co-payment  
**R1 000 upfront** co-payment  
**R2 000 upfront** co-payment  
**R2 000 upfront** co-payment  
**R900 upfront** co-payment  
**R2 000 upfront** co-payment  
**R3 000 upfront** co-payment  
**R4 000 upfront** co-payment  
**R5 000 upfront** co-payment  
**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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DISCLAIMER: This document serves as a summary and does not supersede the Registered Rules of the Scheme. All benefits in accordance with the Registered Rules of the Scheme. Terms and conditions of membership apply as per Scheme Rules. Subject to CMS approval. September 2023.



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