

# 2024 Benefits & Contribution Adjustments



MediCore

## BENEFIT DESCRIPTION

Alternatives to Hospitalisation	Limit increased to <b>R47 300</b> per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to <b>R43 500</b> per family
Contraception: Medication (Oral Birth Control)	Limit increased to <b>R210</b> per month per female beneficiary
HIV & AIDS: Antiretroviral and related medication	<b>Reduced</b> co-payment
Maxillo-Facial Surgery	Limit increased to <b>R14 300</b> per family
Medication: Discharge from Hospital - TTO	Limit increased to <b>R410</b>
Medication: Chronic	<b>Reduced</b> co-payment
Mental Health: In- and Out-of-Hospital	Limit increased to <b>R41 300</b> per family
Oncology: Breast Reconstruction	Limit increased to <b>R98 800</b> per family
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>R39 650</b> per family
Prosthesis and Devices: Internal - Hips and Knees	Sub-limit increased to <b>R37 300</b> per beneficiary
Specialised Radiology: In- and Out-of-Hospital	Limit increased to <b>R11 150</b> per family
Wellness: PSA Screening	<b>1 test per male beneficiary</b> between 50 - 69 years



# Monthly Contributions

MEDICORE OPTION	PREMIUM
Principal Member	R3 474
Adult Dependant	R2 940
Child*	R801

\*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-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 or a non-Medshield Pharmacy Network	30% 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 provider - Chronic Renal Dialysis	40% upfront co-payment
Voluntary use of a non-ICON provider - Oncology	40% upfront co-payment
<b>In-Hospital Procedural upfront co-payments for non-PMB</b>	
Endoscopic procedures (refer to <b>Addendum B*</b> )	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Laparoscopic procedures	R4 000 upfront co-payment
Arthroscopic procedures	R4 000 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	R8 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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medical scheme