



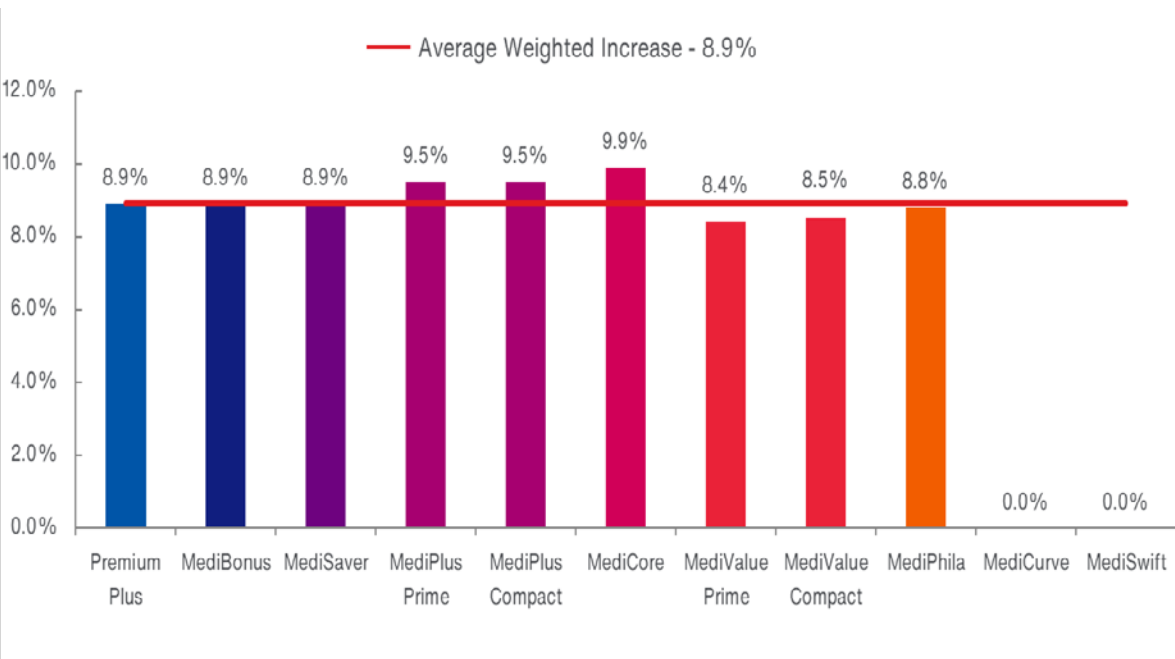
# Medshield Medical Scheme 2024 Member Letter

## Dear Aon Client

You can evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024 whether you wish to remain on your current plan or change to a more suitable plan. It remains Aon’s responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2024.

Medshield announced its benefit options and contributions for 2024. In doing so, it affirmed its commitment to being a healthcare **“Partner for Life”**, with an appropriate product for every life stage of its members, from early adulthood to retirement.

## Contribution increases for 2024



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## **Medshield Range of Options are as follows:**

**Premium Plus:** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover

**MediBonus:** The best choice for corporate employees and individuals who require comprehensive unlimited In-Hospital cover, coupled with extensive Day-to-Day benefits.

**MediSaver:** Perfect for independent individuals who wants to manage their own healthcare expenses through a Personal Savings Account, with unlimited hospital cover.

**MediPlus Prime and Compact:** Is the answer for middle to upper-income earners, offering unlimited In-Hospital cover and a generous Day-to-Day Limit. This option has both a Prime and Compact category. The benefits on both are the same, but for a reduced contribution, the Compact category requires the compulsory use of Medshield Provider Networks.

**MediValue Prime and Compact:** Is the ideal option for individuals who need unlimited hospital cover, and partial Day-to-Day cover. This option has both a Prime and Compact category. The benefits on both are the same, but for a reduced contribution, the Compact category requires the compulsory use of Medshield Provider Networks.

**MediSwift is the new hospital plan launched earlier this year,** the plan offers unlimited in-hospital cover through the Compact Hospital Network. Expenses for major medical emergencies procedures are paid at the Medshield Tariff (100%), and there is an additional physiotherapy & biokinetics benefit for non-professional sportsmen and women.

As this is a hospital plan, the MediSwift offers no Day-to-Day benefits.

**MediPhila:** You never know when you, or your loved ones, may require medical care that could result in substantial costs. This option provides unlimited hospital cover for PMB conditions, and a random limit for non-PMB In-Hospital treatments and an Out-of-Hospital benefit limit for specific services.

**MediCore:** At the very least, everyone should have unlimited In-Hospital cover in case of major medical emergencies. A hospital plan for those who require unlimited hospital cover, with full PMB cover. With certain In-Hospital procedures paid at a higher rate (Medshield Private Tariff (200%)).

**MediCurve:** is an affordable digital plan that enables young, healthy, tech-savvy, first-time medical aid buyers cover. MediCurve offers a bouquet of practitioner consultations through the Medshield SmartCare benefits.

Medshield has partnered with **specific providers and networks** to ensure that your healthcare expenses remain contained, that you are not liable for any unforeseen co-payments and that your disposable income does not shrink due to unplanned healthcare expenses. Networks can be accessed via the Medshield website – [www.medshield.co.za](http://www.medshield.co.za)

**Benefit Limit Increases – *please refer to your member guide per option, for more details***

- 5% increase on specified benefits across all options
- No Benefit Reductions
- Preventative Care - enhancements on the wellness benefits to include additional screening for PSA tests for males aged between 50 – 69 years.
- Medshield Mom benefit has been enhanced to include 2 pediatric visits for children under the age of 2 on specific options except on the MediPhila, Medicore, MediSwfit and Medicurve
- The following procedures will attract an upfront co-payment, members must refer to the member guide for limits pertaining to these procedures, as this will change according to the option choice.
  - Endoscopic procedures (No In-Hospital Endoscopic procedural co-payment applicable for children 8 years and younger)
  - 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

*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.*

- Chronic medicine and voluntary use of a non-DSP for HIV & AIDS related medication co-payment has reduced from 35% to 30% on all options.

## Hospital – at – Home Service

All Medshield members have access to the hospital-at-home benefit which allows members to receive hospital-level treatment at home through 24/7 digital monitoring and personal care where required. The Hospital-at-Home service gives members the option to receive active treatment for a specified period at home instead of a general hospital ward, without compromising on the quality of care.

Member will need to obtain Pre-Authorization either via an email [preauth@medshield.co.za](mailto:preauth@medshield.co.za) or you can call Hospital Benefit Management on 086 000 2121.

## Medshield Mom

- Is a maternity benefit for pre- and post-natal care, and free immunization - Subject to the relevant Managed Healthcare Programme.
- The use of the Medshield Specialist Network may apply.
- Medshield Moms will receive free 'Mom yoga sessions. For more details, please log onto the Medshield website <https://www.medshieldmom.co.za>

### Exclusions:

- 3D and 4D scans.
- **Caesarean section (clinical protocols apply)**

## SmartCare

All Medshield plans have access to the SmartCare benefit giving access to nurse-led primary healthcare consultations and virtual consultation via Videomed with specified healthcare practitioners.

Members will need to use the SmartCare Pharmacy Network and SmartCare clinics for access to the nurse.

**SmartCare - WhatsApp Doc** empowers members to speak directly with their GP via instant messaging. These GPs will provide advice and advise on treatment based on the symptoms of the patient.

If you are not sure if you need to be tested for COVID-19? Use the Medshield SmartCare COVID-19 Member can WhatsApp 'Hi' to 087 250 0643

- Monday to Friday 9am – 5pm and Saturday 9am – 1pm
- Calls are charged at local call rates

**Please note the following is not covered under SmartCare:**

- No children under 2 years of age may be seen for anything other than a prescription for routine immunization
- No mental health consultations.
- No treatment of emergency conditions involving heavy bleeding and/or trauma.
- No treatment of conditions caused as a result of a sexual assault.

## **Medshield App**

Aon encourages all Medshield members to download the mobile app. This will allow you to manage your healthcare 24/7, through the relevant app stores. Members have access to the following features:

- viewing your membership card,
- monthly statements,
- current claims, or
- submission of a new claim and
- search for a network doctor or hospital.

## **Medshield Extra Value offering**

Medshield members have access to a variety of unique Extra Value services, providing support, care, and connection, here are the offerings:

### **Medshield Movement**

Currently the Medshield Movement offers free access to an all-in-one online fitness and wellness resource centre which includes workout videos, recipes, information on health resources, and access to inspiring conversations on the Medshield twitter page #MedshieldMovementConnect

**Introducing the Medshield Movement for Children** has incorporated play-based movements and learning the basics of yoga postures and breathing techniques, in an engaging storytelling format that can be enjoyed from the comfort of your own homes. It is an incredible stress-reliever for both parent and child.

**Medshield loyalty program**, partners with Just Rewards and Elevate Rewards. Medshield members, have access to multiple awards and discounts. The programme has two tiers of benefits:

- **Tier one:** Extracare which is free and available to all Medshield members. This includes legal advice, and counselling with a dedicated trauma line, and grocery benefits.

- **Tier two:** Lifestyle is at an extra cost of R149 per month. This tier rewards members with discounts for the following partners: Gyms, Dining, Movies, Smart Device Repairs, Entertainment, Retail, Wellness and Adhoc Season specials.

*More information will be shared in the new year.*

**ClickFit** provides members with free downloadable, easy to follow workout programmes that will help get members moving and achieving their fitness and weight goals!

## Contribution and Medical Savings Account (MSA) levels

Options	Principal Member			Adult Dependant			Child Dependant		
	Risk	MSA	Total	Risk	MSA	Total	Risk	MSA	Total
Premium Plus MediBonus	R6 274	R1 568	R7 842	R5 748	R1 437	R7 185	R1 200	R300	R1 500
	R7 587		R7 587	R5 328		R5 328	R1 578		R1 578
MediPlus Prime	R4 539		R4 539	R3 240		R3 240	R1 017		R1 017
MediPlus Compact	R4 125		R4 125	R2 943		R2 943	R927		R927
MediSaver	R3 845	R679	R4 524	R3 185	R562	R3 747	R936	R165	R1 101
MediCore	R3 474		R3 474	R2 940		R2 940	R801		R801
MediValue Prime	R2 736		R2 736	R2 388		R2 388	R771		R771
MediValue Compact	R2 478		R2 478	R2 166		R2 166	R696		R696
MediPhila	R1 851		R1 851	R1 851		R1 851	R477		R477
MediCurve	R1 584		R1 584	R1 584		R1 584	R1 584		R1 584
MediSwift	R2 037		R2 037	R1 986		R1 986	R522		R522

**E & O**

## Gap Cover

Avoid **unexpected out of pocket expenses** by getting a Gap cover insurance. Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the appropriate Gap Cover option.

## Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Medshield Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

**To access the microsite please follow the link:** <https://eb.aon.co.za/schemes/>

## Where do I get more information and who can I contact if I have any questions?

The Medical Scheme Call Centre can be contacted for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2024.

**Medshield Call centre: 0860 000 2120**

**Medshield WhatsApp number: to 087 250 0643**

**SMS the word BENEFIT to 43131**

**SMS the word "card" to 44292 - Medshield E-Card**

## Must I complete an option change form?

If you want to change your option for 2024, then please complete the Medshield option change form and submit to [Arc@aon.co.za](mailto:Arc@aon.co.za) in writing by no later than 30 November 2023.

***It is important to note that no late changes will be accepted.***

## Connect with us

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)



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