

2024 Benefits & Contribution Adjustments



MediSwift

BENEFIT DESCRIPTION

Alternatives to Hospitalisation	Limit increased to R22 800 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R43 500 per family
Consultations and Visits Out-of-Hospital: Medical Specialists	1 visit per family
Contraception: Medication (Birth Control)	Limit increased to R210 per month per female beneficiary
HIV & Aids: Antiretroviral and related medication	Reduced co-payment
Maxillo-Facial Surgery	R14 300 per family
Medication: Chronic	Reduced co-payment
Medication: Discharge from Hospital - TTO	Limit increased to R220
Mental Health: In-Hospital	Limit increased to R39 250
Oncology: Breast Reconstruction	Limit increased to R98 800 per family
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 R37 665
Prosthesis and Devices: Internal - Hips and Knees	Sub-limit increased to R37 300 per beneficiary
Specialised Radiology: In-Hospital	Limit increased to R7 450 per family
Sports Injury Benefit: In- or Out-of-Hospital	Limit increased to R11 100 per beneficiary
Wellness: PSA Screening	1 test per male beneficiary between 50 - 69 years



Monthly Contributions

MEDISWIFT OPTION	PREMIUM
Principal Member	R2 037
Adult Dependant	R1 986
Child	R522

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-Compact Network Hospital	25% upfront co-payment
Voluntary use of a non-Compact Network Hospital - Mental Health	25% upfront co-payment
Voluntary use of a non-Compact Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	25% upfront co-payment
Voluntary use of a non-DSP for HIV & AIDS related medication	30% upfront co-payment
Voluntary use of a non-DSP or a non-Medshield Pharmacy Network	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
Voluntary consultation with a Medical Specialist without a referral from a Compact Network FP	40% upfront co-payment

In-Hospital Procedural upfront co-payments for non-PMB

Endoscopic procedures (refer to Addendum 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



MEDSHIELD
medical scheme