









Be Smart. **Keep it Simple.**




BENEFITS BROCHURE 2020
ESSENCE



KeyHealth
MEDICAL SCHEME

ESSENCE OPTION

| | MAJOR MEDICAL BENEFITS | MST(≤) | BENEFIT | EXPLANATORY NOTES / BENEFIT SUMMARY |
|--|--|--------|----------|--|
|  | HOSPITALISATION | | | Pre-authorisation compulsory. |
| | Varicose vein surgery, facet joint injections, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion), joint replacement. | | | PMB entitlement only. Hysterectomies will be covered at 100% of Agreed Tariff. |
| | Private hospitals | | | Unlimited, up to 100% of Agreed Tariff, subject to use of DSP hospital (Netcare or Life Healthcare). (30% co-payment at non-DSP hospital.) |
| | State hospitals | | | Unlimited, up to 100% of Agreed Tariff. |
| | Specialist and anaesthetist services | 100% | | Unlimited, subject to use of DSP provider. |
| | Medicine on discharge | 100% | R525 | Per admission. |
| MAJOR MEDICAL OCCURRENCES | | | | |
|  | SUB-ACUTE FACILITIES & WOUND CARE Hospice, private nursing, rehabilitation, step-down facilities and wound care.. | 100% | | Pre-authorisation compulsory and subject to Case Management and Scheme Protocols. PMB entitlement only. |
|  | TRANSPLANTS (Solid organs, tissue and corneas) Hospitalisation, harvesting and drugs for immuno-suppressive therapy. | 100% | | Pre-authorisation compulsory and subject to Case Management. PMB entitlement in DSP hospitals only. |
|  | DIALYSIS | 100% | | Pre-authorisation compulsory and subject to Case Management and Scheme Protocols. PMB entitlement only. |
|  | ONCOLOGY | 100% | R154 500 | Pfpa. Pre-authorisation compulsory and subject to Case Management, Scheme Protocols and the use of DSP providers. |
|  | RADIOLOGY | 100% | | Pre-authorisation compulsory for specialised radiology, including MRI and CT scans. Hospitalisation not covered if radiology is for investigative purposes only. |
| | MRI and CT scans | | R16 300 | Pfpa. R1 000 co-payment per scan (in- or out-of-hospital), excluding confirmed PMBs. |
| | X-rays | | | Unlimited. |
| | PET scans | | | No benefit. |
|  | PATHOLOGY | 100% | | Unlimited. |

| | OUT-OF-HOSPITAL BENEFITS | MST(≤) | BENEFIT | EXPLANATORY NOTES / BENEFIT SUMMARY |
|--|---|---------|-----------|--|
| DAY-TO-DAY BENEFITS | | | | |
|  | ROUTINE MEDICAL EXPENSES General practitioner and specialist consultations, radiology (incl. Nuclear Medicine Study and bone density scans). Prescribed and over-the-counter medicine. Optical and auxiliary services, e.g. physiotherapy, occupational therapy, contraceptive pills and biokinetics. | At Cost | Unlimited | PMB entitlement only. |
| | Over-the-counter medicine | | | No benefit. |
| | Over-the-counter reading glasses | | | No benefit. |
| | PATHOLOGY | | | No benefit. Except for PMB conditions. |
|  | OPTICAL SERVICES | | | |
| | Frames | | | No benefit. |
| | Lenses | | | No benefit. |
| | Eye test | | | No benefit. |
| | Contact lenses | | | No benefit. |
| | Refractive surgery | | | No benefit. |
|  | DENTISTRY | | | |
| | CONSERVATIVE DENTISTRY | | | No benefit. (Refer to Health Booster) |
| | Consultations | | | No benefit. |
| | X-rays: Intra-oral | | | No benefit. |
| | X-rays: Extra-oral | | | No benefit. |
| | Oral hygiene | | | No benefit. |
| | Fillings | | | No benefit. |
| | Tooth extractions and root canal treatment | | | No benefit. |
| | Plastic and metal frame dentures | | | No benefit. |

| DENTISTRY | | | |
|--|--|--|-------------|
| SPECIALISED DENTISTRY | | | |
| Maxillo-facial and oral surgery | | | |
| Surgery in dental chair | | | No benefit. |
| Surgery in-hospital (general anesthesia) | | | No benefit. |
| Hospitalisation and anesthetics | | | |
| Hospitalisation (general anesthesia) | | | No benefit. |
| Laughing gas in dental rooms | | | No benefit. |
| IV conscious sedation in dental rooms | | | No benefit. |

| CHRONIC BENEFITS | MST(≤) | BENEFIT | EXPLANATORY NOTES / BENEFIT SUMMARY |
|---------------------------|---------------|----------------|---|
| CHRONIC MEDICATION | | | |
| Category A (CDL) | 100% | | Unlimited – subject to reference pricing and protocols. Registration on Chronic Disease Programme compulsory. |
| Category B (other) | | | No benefit. |

| SUPPLEMENTARY BENEFITS | MST(≤) | BENEFIT | EXPLANATORY NOTES / BENEFIT SUMMARY |
|---|---------------|----------------|---|
| PSYCHIATRIC TREATMENT | 100% | R19 700 | Pfpa. In-hospital services. Pre-authorization compulsory and subject to Case Management. |
| BLOOD TRANSFUSION | 100% | | Unlimited. Pre-authorization compulsory. |
| PROSTHETICS / PROsthESIS (Internal, external, fixation devices and implanted devices) | 100% | | Subject to pre-authorization and Scheme Protocols. PMB entitlement only. |
| DOCUMENT BASED CARE (DBC) (Back and neck) | 100% | | Conservative back and neck treatment in lieu of surgery. Pre-authorization compulsory and subject to Case Management and Scheme Protocols at approved DBC facilities. PMB entitlement only. |
| HIV/AIDS | 100% | | Unlimited. Chronic Disease Programme, managed by Lifesense, applicable. |
| AMBULANCE SERVICES | 100% | | DSP – NETCARE 911. Unlimited, subject to use of DSP and protocols. (20% co-payment at non-DSP service provider.) |
| MEDICAL APPLIANCES | | | |
| Wheelchairs, orthopaedic appliances and incontinence equipment (incl. contraceptive devices). | 100% | R7 250 | Pfpa. Combined in- and out-of-hospital benefit, subject to quantities and protocols. No pre-authorization required. |
| Hearing aids and maintenance (batteries included) | | | No benefit. |
| Oxygen/nebulizer/glucometer | | | Pre-authorization compulsory and subject to protocols. |
| ENDOSCOPIC PROCEDURES (SCOPES) | 100% | | |
| Colonoscopy and/or gastroscopy. | | | Pre-authorization compulsory. No co-payment if done in DSP hospital, out-of-hospital and in the case of PMB conditions. |
| All other endoscopic procedures. | | | Pre-authorization compulsory. No co-payment if done in DSP hospital, out-of-hospital and in the case of PMB conditions. |

| MONTHLY CONTRIBUTION | | | |
|-----------------------------|-------------------------|------------------------|------------------------|
| | Principal Member | Adult Dependant | Child Dependant |
| Monthly contribution | R1 544 | R1 238 | R557 |

HEALTH BOOSTER

The Health Booster provides additional benefits to Members at no extra cost. It is aimed at preventive treatment and therefore also gives access to free screening tests.

Only those benefits stated in the Benefit Structure under Health Booster will be paid by the Scheme, up to a maximum rand value which is determined according to specific tariff codes.

QUALIFICATION:

Members qualify automatically for Health Booster benefits according to the set criteria.

- However, pre-authorisation is required in order to access the Maternity benefits and Weight Loss benefits on Health Booster. Contact the Client Service Centre on **0860 671 060** to obtain authorisation. (Failing to do this will result in the service costs being deducted from day-to-day benefits.)
- Verify the tariff code or maximum rand value with the Call Centre consultant.
- Inform the service provider involved accordingly.

SCREENING TESTS:

One of the benefits available on the Health Booster programme is the Health Assessment. This assessment comprises the following screening tests:

- Body Mass Index (BMI)
- Blood sugar (finger prick test)
- Cholesterol (finger prick test)
- Blood pressure (systolic and diastolic)
- Prostate Phlebotomy for PSA test

Principal members and their beneficiaries will be entitled to one Health Assessment per calendar year and can have this done at any pharmacy.

A Health Assessment (HA) form can be obtained at any KeyHealth DSP pharmacy or downloaded from www.keyhealthmedical.co.za.

No authorisation is required for these screening tests.

Results can be submitted by either the Member or the service provider and can be faxed to **0860 111 390** or emailed to disease.management@keyhealthmedical.co.za.

| TYPE OF TEST | WHO & HOW OFTEN |
|--|--|
| PREVENTIVE CARE | |
| Baby immunisation | Child dependants aged ≤6 – as required by the Department of Health. |
| Flu vaccination | All beneficiaries. |
| Tetanus diphtheria injection | All beneficiaries – as and when required. |
| Pneumococcal vaccination (Prevenar not included) | All beneficiaries. |
| Malaria medication | All beneficiaries – R360 once per year. |
| Baby growth assessments | 3 baby growth assessments at a pharmacy/baby clinic for beneficiaries aged between 0 – 35 months – per year. |
| EARLY DETECTION TESTS | |
| Pap smear (Pathologist) | Female beneficiaries aged ≥ 15 – once per year. |
| Pap smear (including consultation and pelvic organs ultrasound; GP or Gynaecologist) | Female beneficiaries aged ≥ 15 – once per year. |
| Mammogram | Female beneficiaries aged ≥ 40 – once per year. |
| Prostate specific antigen (PSA) (Pathologist) | Male beneficiaries aged ≥ 40 – once per year. |
| HIV/AIDS test (Pathologist) | Beneficiaries aged ≥ 15 – once per year. |
| Health Assessment (HA): Body mass index, Blood pressure measurement, Cholesterol test (finger prick), Blood sugar test (finger prick) PSA (finger prick) | Adult beneficiaries – R141,50 once per year. |
| Dental consultation | All beneficiaries – once per year. |
| WEIGHT LOSS (Pre-authorisation essential to access benefits) | |
| Weight Loss Programme | For all beneficiaries when the Health Assessment BMI is ≥ 30: <ul style="list-style-type: none"> • 3 x dietician consultations (one per week). • 3 x additional dietician consultations (one per week, provided that a weight loss chart was received from dietician proving weight loss after first three weeks). • One biokineticist consultation (to create a home exercise programme for the member). • 1 x follow-up consultation with biokineticist. |
| MATERNITY (Pre-authorisation essential to access benefits) | |
| Antenatal visits (GP, Gynaecologist or midwife) & urine test (dipstick)# | Female beneficiaries. Pre-notification of and pre-authorisation by the Scheme compulsory. 12 visits. |
| Ultrasounds (GP or Gynaecologist) – one before the 24th week and one thereafter # | Female beneficiaries. Pre-notification of and pre-authorisation by the Scheme compulsory. 2 pregnancy scans. |
| Short payments/co-payments for services rendered in (#) above and birthing fees | Covered to the value of R1 180 per pregnancy. |
| Paediatrician visits | Baby registered on Scheme. 2 visits in baby's 1st year. 1 visit in baby's 2nd year. |
| Ante-natal vitamins | Covered to the value of R1 990 per pregnancy. |
| Ante-natal classes | Covered to the value of R1 990 for first pregnancy. |

GLOSSARY

| | |
|------------------------------------|---|
| Agreed Tariff | A tariff agreed to from time to time between the Scheme and service providers, e.g. hospital groups. |
| Chronic Disease List (CDL) | A list of chronic illness conditions that are covered in terms of legislation. |
| Day-to-day benefit | A combined out-of-hospital limit which may be used by any beneficiary in respect of general practitioners, specialists, radiology, optical, pathology, prescribed medicine and auxiliary services, and which may include a sub-limit for self-medication. |
| DENIS (Dental Information Systems) | A service provider contracted by the Scheme to manage dental benefits on behalf of the Scheme according to protocols. |
| Designated Service Provider (DSP) | A provider that renders healthcare services to members at an agreed tariff and has to be used to qualify for certain benefits. |
| Emergency | An emergency medical condition means the sudden and unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death. |
| Health Booster | An additional benefit for preventive health care. |
| Medical Scheme Tariff (MST) | Also referred to as KeyHealth tariff. A set of tariffs the Scheme pays for services rendered by service providers. |
| Optical Management | A cost and quality Optical Management programme provided by Opticlear. |
| Phlebotomy | The process of making an incision in a vein when collecting blood. |
| Physical Trauma | A severe bodily injury due to violence or an accident, e.g. gunshot, knife wound, fracture or motor vehicle accident. Serious and life-threatening physical injury, potentially resulting in secondary complications such as shock, respiratory failure and death. This includes penetrating, perforating and blunt force trauma. |
| OTC | Over-the-counter (medicine or glasses) |
| MSA | Medical Savings Account |
| Medicine on discharge | Medicine given to members upon discharge from a hospital. Does not include medicine obtained from a script received upon discharge. |
| pbpa | per beneficiary per annum (per year) |
| pbp2a | per beneficiary biennially [every 2 (second) year(s)] |
| pfpa | per family per annum (per year) |
| pfp2a | per family biennially [every 2 (second) year(s)] |
| 2pfpa | 2 per family per annum (per year) |