













Be Smart. **Keep it Simple.**


BENEFITS BROCHURE 2020  
**ORIGIN**












*KeyHealth*  
MEDICAL SCHEME

# ORIGIN OPTION

MAJOR MEDICAL BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
	<b>HOSPITALISATION</b>			Pre-authorisation compulsory.
	<b>Varicose vein surgery, facet joint injections, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion), joint replacement.</b>			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.
	Maternity	100%		Private ward for 3 days for natural birth.
<b>MAJOR MEDICAL OCCURRENCES</b>				
	<b>SUB-ACUTE FACILITIES &amp; WOUND CARE</b>			
	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.
	<b>TRANSPLANTS (Solid organs, tissue and corneas)</b>			
	Hospitalisation, harvesting and drugs for immuno-suppressive therapy.	100%		Pre-authorisation compulsory and subject to Case Management. PMB entitlement in DSP hospitals only.
	<b>DIALYSIS</b>			
		100%		Pre-authorisation compulsory and subject to Case Management and Scheme Protocols. PMB entitlement only.
	<b>ONCOLOGY</b>			
		100%	R154 500	Pfpa. Pre-authorisation compulsory and subject to Case Management, Scheme Protocols and use of DSP providers.
	<b>RADIOLOGY</b>			
		100%		Pre-authorisation compulsory for specialised radiology, including MRI and CT scans. Hospitalisation not covered if radiology is for investigative purposes only. (Day-to-day benefits will then apply.)
	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.
	<b>PATHOLOGY</b>			
		100%		Unlimited.
OUT-OF-HOSPITAL BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
<b>DAY-TO-DAY BENEFITS</b>				
	<b>ROUTINE MEDICAL EXPENSES</b>			
	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.	100%		Principal member: R2 575 p.a. Adult dependant: R1 505 p.a. Child dependant: R790 p.a.
	(This is a family benefit which means that one member of the family can use the total benefit allocation.)			
	<b>Over-the-counter medicine</b>	100%		Subject to day-to-day benefit.
	<b>Over-the-counter reading glasses</b>		R110	Pbpa. 1 pair per year. Subject to day-to-day benefit.
	<b>PATHOLOGY</b>			
		100%		Subject to day-to-day benefit.
	<b>OPTICAL SERVICES</b>			
		100%		Subject to day-to-day benefit.
	Frames			Subject to day-to-day benefit.
	Lenses			Subject to day-to-day benefit.
	Eye test			Subject to day-to-day benefit.
	Contact lenses			Subject to day-to-day benefit.
	Refractive surgery			No benefit.
	<b>DENTISTRY</b>			
	<b>CONSERVATIVE DENTISTRY</b>			
				Subject to day-to-day benefit. Scheme Rules and protocols apply.
	Consultations	100%		1 check-up pbpa. 3 specific (emergency) consultations pbpa.
	X-rays: Intra-oral	100%		4 intra-oral radiographs pbpa.
	X-rays: Extra-oral	100%		1 pbb3a.
	Oral hygiene	100%		1 scale and polish treatment pbpa.

<b>DENTISTRY</b>			
	Fillings	100%	1 per tooth per 365 days. A treatment plan and X-rays may be required for multiple fillings. Re-treatment of a tooth subject to clinical protocols.
	Tooth extractions	100%	Subject to day-to-day benefit.
	Plastic dentures		No benefit.
<b>SPECIALISED DENTISTRY</b>			
<b>Maxillo-facial and oral surgery</b>			
	Surgery in dental chair		DENIS protocols and Scheme Rules apply.
	Surgery in-hospital (general anesthesia)		DENIS pre-authorization compulsory. Removal of impacted teeth only.
<b>Hospitalisation and anesthetics</b>			
	Hospitalisation (general anesthesia)		R1 640 co-payment per hospital admission. DENIS pre-authorization compulsory. Removal of impacted teeth only.
	Laughing gas in dental rooms		DENIS pre-authorization required. Removal of impacted teeth only.
	IV conscious sedation in dental rooms		DENIS pre-authorization compulsory. Removal of impacted teeth only.

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

<b>SUPPLEMENTARY BENEFITS</b>		<b>MST(≤)</b>	<b>BENEFIT</b>	<b>EXPLANATORY NOTES / BENEFIT SUMMARY</b>
	<b>PSYCHIATRIC TREATMENT</b>	100%	R19 700	Pfpa. Pre-authorization compulsory and subject to Case Management. In-hospital benefit only. Out-of-hospital: PMB entitlement.
	<b>BLOOD TRANSFUSION</b>	100%		Unlimited. Pre-authorization compulsory.
	<b>PROSTHETICS / PROsthESIS</b> (Internal, external, fixation devices and implanted devices)	100%		Subject to pre-authorization and Scheme Protocols. PMB entitlement only.
	<b>DOCUMENT BASED CARE (DBC)</b> (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.
	<b>HIV/AIDS</b>	100%		Unlimited. Chronic Disease Programme, managed by Lifesense, applicable.
	<b>AMBULANCE SERVICES</b>	100%		DSP – NETCARE 911. Unlimited, subject to use of DSP and protocols. (20% co-payment at non-DSP service provider.)
	<b>MEDICAL APPLIANCES</b>			
	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			No benefit.
	Oxygen/nebulizer/glucometer			Pre-authorization compulsory and subject to protocols.
	<b>ENDOSCOPIC PROCEDURES (SCOPES)</b>	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.

<b>MONTHLY CONTRIBUTION</b>				
	<b>Principal Member</b>	<b>Adult Dependant</b>	<b>Child Dependant</b>	
	Monthly contribution	R1 781	R1 269	R579

# 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-authorization 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](http://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](mailto: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.

### WEIGHT LOSS (Pre-authorization essential to access benefits)

Weight Loss Programme	For all beneficiaries when the Health Assessment BMI is ≥ 30: <ul style="list-style-type: none"> <li>• 3 x dietician consultations (one per week).</li> <li>• 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).</li> <li>• One biokineticist consultation (to create a home exercise programme for the member).</li> <li>• 1 x follow-up consultation with biokineticist.</li> </ul>
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### MATERNITY (Pre-authorization essential to access benefits)

Antenatal visits (GP, Gynaecologist or midwife) & urine test (dipstick)#	Female beneficiaries. Pre-notification of and pre-authorization 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-authorization 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)