

Benefit changes

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- **Mental health limit increased** from R42 100 to R43 500: 3.3% increase
- **Addition to screening benefit: Children's Health – optical screening benefit for children aged 6 to 18 years. This screening is paid by the Scheme once per lifetime.** All other screening benefits remain unchanged
- **Annual Out-of-Hospital Expenses Benefit (OHEB)** increased to PM=R9 426; AD=R6 802 & CD=R2 090. This is a day-to-day pooled benefit (3.4% increase)
- **Maternity benefits: antenatal classes benefit increased** from R1 090 to R1 120
- **Corneal grafts benefit limit increased** to R35 000
- **Specialised medication benefit increased** to R375 800
- **Internal and external prosthesis limits** have been increased
- No change to reimbursement rates in-hospital
- **Chronic disease benefit limits increased** to R16 100 (pb) and R30 200 (pf). **Conditions covered and formulary remain unchanged**
- **Medication for HIV/AIDS:** Members must obtain medication from Pharmacy Direct, a courier pharmacy, from 2021, otherwise they'll pay a 40% co-payment
- All other **in-hospital limits increased**
- Balloon sinuplasty is now a Scheme exclusion and will no longer be covered
- Increase in Threshold levels
- **Accumulation limits** on additional medical services, appliances, external accessories and orthotics, advanced dentistry, optometry and prescribed medication have been **increased**

	2020	2021
Additional medical services	R18 100	R18 700
Appliances, external accessories & orthotics	R16 200 R4 530	R16 700 R4 680
Advanced dentistry	R7 700 (pb) R23 000 (pf)	R7 960 (pb) R23 780 (pf)
Optometry	R3 490 (pb) R10 640 (pf)	R3 600 (pb) R11 000 (pf)
Prescribed (acute) medicine	R10 300 (pb) R20 500 (pf)	R10 650 (pb) R21 190 (pf)

• Co-payments:

- Increase in procedure co-payments: voluntary non-use of contracted provider for non-PMB hip & knee replacements and cataract surgery

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	Risk	Savings	Total	Annual savings	OHEB	Total day-to-day available	Annual Threshold level	Self-payment gap
M	10 229	543	10 772	6 516	9 426	15 942	17 100	1 158
M + AD	19 059	1 011	20 070	12 132	16 228	28 360	30 300	1 940
M + AD + CD	22 313	1 183	23 496	14 196	18 318	32 514	34 900	2 386
M + AD + 2CD	25 567	1 355	26 922	16 260	20 408	36 668	39 500	2 832



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2021

Option specific increase

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13.74%