









Be Smart. Keep it Simple.





KeyHealth
MEDICAL SCHEME


GOLD BENEFITS BROCHURE 2021




GOLD OPTION


MAJOR MEDICAL BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
	HOSPITALISATION			Unlimited. Pre-authorisation compulsory.
	Varicose vein surgery, facet joint injections, hysterectomy, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion), joint replacement			Unlimited. 100% of agreed tariff.
	Private hospitals			Unlimited. 100% of agreed tariff, subject to use of DSP hospital (Netcare or Life Healthcare). (30% co-payment at non-DSP hospital)
	State hospitals			Unlimited. 100% of agreed tariff.
	Specialist and anesthetist services	100%		Unlimited, subject to use of DSP.
	Medication on discharge	100%	R550	Per admission.
	Maternity	100%		Private ward for 3 days for natural birth.
MAJOR MEDICAL OCCURRENCES				
	SUB-ACUTE FACILITIES & WOUND CARE			Pre-authorisation compulsory and subject to case management and Scheme protocols. Pfpa. Wound care is included in this benefit, up to an amount of R13 700. Combined in- and out-of-hospital benefit.
	Hospice, private nursing, rehabilitation, step-down facilities and wound care	100%	R41 700	
	TRANSPLANTS (Solid organs, tissue and corneas)			Pre-authorisation compulsory and subject to case management. PMB entitlement in DSP hospitals only.
	Hospitalisation, harvesting and drugs for immuno-suppressive therapy	100%		
	DIALYSIS	100%		Pre-authorisation compulsory and subject to case management and Scheme protocols. PMB entitlement only.
	ONCOLOGY	100%	R414 500	Pfpa. Pre-authorisation compulsory and subject to case management, Scheme protocols and use of DSP.
	RADIOLOGY	100%		Pre-authorisation: specialised radiology, including MRI, CT and PET scans. Hospitalisation not covered if radiology is for investigative purposes only. (MSA / day-to-day benefits will then apply)
	MRI and CT scans		R17 000	Pfpa. R1 050 co-payment per scan (in- or out-of-hospital), excluding confirmed PMBs
	X-rays			Unlimited.
	PET scans			2 scans pbpa. Maximum of R24 100 per scan.
	PATHOLOGY	100%		Unlimited.

OUT-OF-HOSPITAL BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY	
DAY-TO-DAY BENEFITS					
	ROUTINE MEDICAL EXPENSES			Annual Medical Savings Account (MSA): Principal Member: R6 852 pa Adult Dependand: R4 632 pa Child Dependand: R1 344 pa Additional day-to-day benefits: Principal Member: R5 140 pa Adult Dependand: R3 830 pa Child Dependand: R1 230 pa	
	General practitioner and specialist consultations (virtual 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%			
	(This is a family benefit which means that one member of the family can use the total benefit allocation)				
Over-the-counter medication	100%	R2 100		Pfpa sublimit. Subject to MSA / day-to-day benefit.	
Over-the-counter reading glasses			R190	Pbpa. 1 pair per year. Subject to the over-the-counter medication sublimit.	
	PATHOLOGY	70%		Subject to MSA / day-to-day benefit. (Co-payment payable directly to the relevant service provider).	
	OPTICAL SERVICES	100%	R3 230	Pbp2a total optical benefit. Subject to MSA / day-to-day benefit and optical management. Benefit confirmation compulsory.	
	Frames		R1 020	Per frame, 1 frame pbp2a. Subject to overall optical benefit.	
	Lenses			1 pair pbp2a. Subject to overall optical benefit.	
	Eye test			1 test pbp2a. Subject to overall optical benefit.	
	Contact lenses		R1 530	Pbpa. Subject to overall optical benefit.	
	Refractive surgery			Pre-authorisation compulsory. Subject to overall optical benefit.	
DENTISTRY					
	CONSERVATIVE DENTISTRY			DENIS protocols, Scheme rules and managed care interventions apply. Exclusions apply in accordance with Scheme rules.	
	Consultations	100%		2 check-ups pbpa.	
	X-rays: Intra-oral	100%			
	X-rays: Extra-oral	100%		1 pbp3a. (Additional benefit may be granted where specialised dental treatment planning / follow-up is required)	
	Preventative care	100%		2 scale and polish treatments pbpa.	
	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 and root canal treatment	100%		Root canal therapy on primary (milk) teeth, wisdom teeth (3 rd molars), as well as direct/indirect pulp capping procedures, are excluded.	
	Plastic dentures	100%		1 set (upper and lower jaw) pbp4a. DENIS pre-authorisation compulsory.	
	SPECIALISED DENTISTRY				
	Partial chrome cobalt frame dentures	80%			DENIS pre-authorisation compulsory. 1 partial metal frame (upper or lower jaw) pbp5a.

DENTISTRY			
	Crowns and bridges	80%	DENIS pre-authorisation compulsory. A treatment plan and X-rays may be requested. 1 per tooth pbp5a.
	Implants		No benefit. Subject to MSA.
	Orthodontics	80%	DENIS pre-authorisation compulsory. Cases will be clinically assessed using orthodontic indices where function is impaired. Not for cosmetic reasons; laboratory costs also excluded. Only 1 beneficiary per family may commence treatment per calendar year. Limited to beneficiaries between 9 and 18 years.
	Periodontics	80%	DENIS pre-authorisation compulsory. Limited to conservative, non-surgical therapy (root planing) only and will be applied to beneficiaries registered on the Perio Programme.
	Maxillo-facial and oral surgery		DENIS protocols, Scheme rules and managed care interventions apply. Exclusions apply in accordance with Scheme rules.
	Surgery in dental chair	100%	DENIS pre-authorisation not required. Temporomandibular joint (TMJ) therapy limited to non-surgical intervention/ treatment. Claims for oral pathology procedures (cysts, biopsies and tumour removals) only covered if supported by a laboratory report confirming diagnosis.
	Surgery in-hospital (general anesthesia)		DENIS pre-authorisation compulsory. (See hospitalisation below)
	Hospitalisation and anesthetics		DENIS protocols, Scheme rules and managed care interventions apply. Exclusions apply in accordance with Scheme rules.
	Hospitalisation (general anesthesia)	100%	R1 710 co-payment per hospital admission. DENIS pre-authorisation compulsory. Extensive dental treatment for children under the age of 5 years, and the removal of impacted teeth.
	Inhalation sedation in dental rooms	100%	DENIS pre-authorisation not required.
Moderate/deep sedation in dental rooms	100%	DENIS pre-authorisation compulsory. Limited to extensive dental treatment.	

PAY ALL DENTAL CO-PAYMENTS DIRECTLY TO THE RELEVANT SERVICE PROVIDER

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)	90%	R8 800 Subject to chronic benefit with a maximum pfpa. (Co-payment payable directly to the service provider involved)

SUPPLEMENTARY BENEFITS				
	MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY	
	PSYCHIATRIC TREATMENT	100%	R41 700 Pre-authorisation compulsory and subject to case management. Pfpa. Combined benefit: in- and out-of-hospital. Out-of-hospital treatment is limited to R17 000.	
	BLOOD TRANSFUSION	100%	Unlimited. Pre-authorisation compulsory.	
	PROSTHETICS / PROsthESIS (Internal, external, fixation devices and implanted devices)	100%	R48 300 Pfpa, combined benefit. Pre-authorisation compulsory and subject to case management, reference pricing, DSP and Scheme protocols.	
	DOCUMENT BASED CARE (DBC) (Back and neck)	100%	Conservative back and neck treatment in lieu of surgery. Pre-authorisation compulsory and subject to case management and Scheme protocols at approved DBC facilities.	
	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, orthopedic appliances and incontinence equipment (incl. contraceptive devices)	100%	R9 300 Pfpa. Combined in- and out-of-hospital benefit, subject to quantities and protocols. No pre-authorisation required.	
	Oxygen / nebuliser / glucometer / blood pressure monitor		Pre-authorisation compulsory and subject to protocols.	
	Hearing aids	100%	R16 500 No authorisation required. Pfp5a. Subject to maximum of R8 250 per ear.	
	Hearing aids and maintenance (batteries included)	100%	R1 035 Pbpa.	
	ENDOSCOPIC PROCEDURES (SCOPES)			
	Colonoscopy and / or gastroscopy	100%	Pre-authorisation compulsory. No co-payment if done in DSP hospital, out-of-hospital and in the case of PMB conditions.	
	All other endoscopic procedures		Pre-authorisation 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	R5 143	R3 478	R1 009
Monthly savings	R571	R386	R112
Total monthly contribution	R5 714	R3 864	R1 121

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 Pre-authorization Department 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 (HA). 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 (HA) per calendar year and can have this done at any pharmacy.

A Health Assessment (HA) form can be obtained at any 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 – R395 once per year.
HPV vaccination	Female beneficiaries aged ≤9-14 – 2 doses per lifetime.
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)

All beneficiaries – 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"> • 3 x dietician consultations (1 per week). • 3 x additional dietician consultations (1 per week, provided that a weight loss chart was received from dietician proving weight loss after first 3 weeks). • 1 biokineticist consultation (to create a home exercise programme for the member). • 1 x follow-up consultation with biokineticist.
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MATERNITY (Pre-authorization essential to access benefits)

Antenatal visits (GP, gynaecologist or midwife) and 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 230 per pregnancy.
Paediatrician visits	Baby registered on Scheme. 2 visits in baby's 1st year. 1 visit in baby's 2nd year.
Antenatal vitamins	Covered to the value of R2 080 per pregnancy.
Antenatal classes	Covered to the value of R2 080 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 medication and auxiliary services, and which may include a sublimit 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 preventative healthcare
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 (medication or glasses)
MSA	Medical Savings Account
Medication on discharge	Medication given to members upon discharge from a hospital. Does not include medication 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)