













Be Smart. Keep it Simple.


KeyHealth
MEDICAL SCHEME


ORIGIN BENEFITS BROCHURE 2021











ORIGIN 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.
	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 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%	R161 500	Pfpa. Pre-authorisation compulsory and subject to case management, Scheme protocols and use of DSP.
	RADIOLOGY	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		R17 000	Pfpa. R1 050 co-payment per scan (in- or out-of-hospital), excluding confirmed PMB.
	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 (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 and biokinetics (This is a family benefit which means that one member of the family can use the total benefit allocation)	100%		Principal Member: R2 690 pa Adult Dependant: R1 570 pa Child Dependant: R825 pa
	Over-the-counter medicine	100%		Subject to day-to-day benefit.
	Over-the-counter reading glasses		R115	Pbpa. 1 pair per year. Subject to day-to-day benefit.
	PATHOLOGY	100%		Subject to day-to-day benefit.
	OPTICAL SERVICES	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.
	DENTISTRY			
	CONSERVATIVE DENTISTRY			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 pbp3a.
	Preventative care	100%		1 scale and polish treatment pbpa.

DENTISTRY			
	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.
SPECIALISED DENTISTRY			
	Maxillo-facial and oral surgery		DENIS protocols and Scheme rules apply.
	Surgery in dental chair		DENIS pre-authorisation compulsory. Removal of impacted teeth only.
	Surgery in-hospital (general anaesthesia)		DENIS pre-authorisation compulsory. Removal of impacted teeth only.
	Hospitalisation and anaesthetics		DENIS protocols and Scheme rules apply.
	Hospitalisation (general anaesthesia)		R1 710 co-payment per hospital admission. DENIS pre-authorisation compulsory. Removal of impacted teeth only.
	Inhalation sedation in dental rooms		DENIS pre-authorisation required. Removal of impacted teeth only.
	Moderate/deep sedation in dental rooms		DENIS pre-authorisation compulsory. Removal of impacted teeth only.

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%	R20 600	Pfpa. Pre-authorisation compulsory and subject to case management. In-hospital benefit only. Out-of-hospital: PMB entitlement.
	BLOOD TRANSFUSION	100%		Unlimited. Pre-authorisation compulsory.
	PROSTHETICS / PROsthESIS (Internal, external, fixation devices and implanted devices)	100%		Subject to pre-authorisation and Scheme protocols. PMB entitlement only.
	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. 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, orthopedic appliances and incontinence equipment (incl. contraceptive devices)	100%	R7 550	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 and maintenance			No benefit.
	ENDOSCOPIC PROCEDURES (SCOPES)	100%		
	Colonoscopy and/or gastroscopy			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 Dependand	Child Dependand	
	Monthly contribution	R1 871	R1 333	R608

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 Pre-authorisation 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

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.
Baby growth assessments	3 baby growth assessments at a pharmacy / baby clinic for beneficiaries aged between 0 – 35 months – per year.
Contraceptive medication - tablets/patches	Female beneficiaries aged ≥16 – R156 every 20 days.
Contraceptive medication - injectables	Female beneficiaries aged ≥16 – R470 every 72 days.

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-authorisation essential to access benefits)

Weight Loss Programme	For all beneficiaries when the Health Assessment BMI is ≥ 30: • 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 biokinetics consultation (to create a home exercise programme for the member). • 1 x follow-up consultation with biokineticist.
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MATERNITY (Pre-authorisation essential to access benefits)

Antenatal visits (GP, gynaecologist or midwife) and 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 230 per pregnancy.

TYPE OF TEST WHO & HOW OFTEN

MATERNITY (Pre-authorisation essential to access benefits)	
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 medicine 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 Key-Health 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
Medication on discharge	Medication 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)
pbbp2a	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)