

KeyHealth

MEDICAL SCHEME



Real value speaks for itself



**BENEFITS
BROCHURE**

EQUILIBRIUM

**Great-value, balanced-cost
basic benefits and savings.**

Equilibrium offers peace-of-mind-and-body medical benefits for those looking for stability with extra security.

With well-balanced benefits at a highly competitive rate, this option offers an unlimited private hospital plan, specified day-to-day benefits, and benefits for 30 chronic medical conditions as well as dental benefits and a savings plan.

It strikes the perfect balance in everyday benefits.

EQUILIBRIUM OPTION

MAJOR MEDICAL BENEFITS	MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
HOSPITALISATION			Pre-authorisation compulsory
Varicose vein and reflux surgery			PMB level of care / entitlement only All other procedures will be covered at 100% of agreed tariff, subject to case management, use of DSP, and Scheme protocols
Private hospitals			Unlimited, up to 100% of agreed tariff, subject to use of DSP hospital (Netcare or Life Healthcare countrywide and selected Mediclinics in Western Cape, Bloemfontein and Polokwane). 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
Prosthetics / prosthesis Internal, external, fixation devices and implanted devices	100%	R4 300	Pfpa. Pre-authorisation compulsory and subject to case management, reference pricing, use of DSP, and Scheme protocols
Medication on discharge	100%	R695	Per admission
MAJOR MEDICAL OCCURRENCES			
MATERNITY	100%		Private ward for 3 days for natural birth Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols
Antenatal visits (GP, gynaecologist or midwife) and urine test (dipstick)#			Female beneficiaries. Pre-notification of and pre-authorisation by the Scheme compulsory. 12 visits. Additional screening tests. Subject to use of DSP. Subject to Health Booster benefits
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. Subject to use of DSP Subject to the Health Booster benefits
Short payments / co-payments for services rendered (#above) and birthing fees			Covered to the value of R1 570 per pregnancy Subject to the Health Booster benefits
Antenatal vitamins			Covered to the value of R2 650 per pregnancy Subject to the Health Booster benefits
Antenatal classes			Covered to the value of R2 650 for first pregnancy Subject to the Health Booster benefits
RSV vaccine			1 per pregnancy from week 27 of gestation but no later than 30 days before expected date of delivery
SUB-ACUTE FACILITIES AND WOUND CARE Hospice, private nursing, rehabilitation, step-down facilities and wound care	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / 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 level of care / entitlement in DSP hospitals only
MACULAR DEGENERATION	100%		Pre-authorisation compulsory and subject to case management, reference pricing, use of DSP, and Scheme protocols. PMB level of care / entitlement only
PSYCHIATRIC TREATMENT	100%	R26 100	Pfpa. In-hospital services. Pre-authorisation compulsory and subject to case management. In-hospital benefit only Out-of-hospital: PMB level of care / entitlement only Unlimited PMB benefits
DIALYSIS	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
ONCOLOGY	100%	R205 000	Per family per rolling 12-month cycle. Pre-authorisation compulsory and subject to case management, Scheme protocols, and use of DSP
PALLIATIVE CARE	100%		In lieu of hospital admission. Pre-authorisation compulsory and subject to case management and Scheme protocols
RADIOLOGY	100%		Pre-authorisation compulsory for 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		R23 000	Pfpa. Combined benefit in- or out-of-hospital. R1 710 co-payment per scan in- or out-of-hospital (except for confirmed PMBs)
X-rays			Unlimited
PET scans			Pre-authorisation compulsory and subject to case management and Scheme protocols. PMB level of care / entitlement only
PATHOLOGY	100%		Unlimited. Hospitalisation is not covered if admission is for investigative purposes only (MSA / day-to-day benefits will then apply)
BLOOD TRANSFUSION	100%		Unlimited. Pre-authorisation compulsory
ENDOSCOPIC PROCEDURES (SCOPES)	100%		Pre-authorisation compulsory. No co-payment* if done in DSP hospital and use of a DSP specialist for out-of-hospital services and in the case of PMB conditions



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*Subject to Scheme rules, clinical protocols, and use of DSPs.

OUT-OF-HOSPITAL BENEFITS		MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
DAY-TO-DAY BENEFITS				
	ROUTINE MEDICAL EXPENSES General practitioners, family physicians, including virtual 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 and biokinetics. This is a family benefit, which means that one member of the family can use the total benefit allocation.	100%		Annual Medical Savings Account (MSA) Principal Member: R2 880 pa Adult Dependant: R1 776 pa Child Dependant: R888 (maximum of 3 Child Dependants) pa
	Over-the-counter medicine	100%		Subject to MSA / day-to-day benefit
	Over-the-counter reading glasses		R145	Pbpa. 1 pair per year. Subject to MSA / day-to-day benefit
	PATHOLOGY	100%		Subject to MSA / day-to-day benefit
CHRONIC MEDICATION				
	Category A (CDL)	100%		Unlimited, subject to reference pricing and protocols Registration on Chronic Disease Risk Programme compulsory
	Category B (other)	100%		Additional 4 non-PMB CDL conditions: acne and ADHD / ADD for children up to the age of 21, rhinitis and major depression for all beneficiaries
OPTICAL SERVICES				
	Eye test / consultation		R600	Pbp2a subject to Risk, separate from day-to-day benefits
	Materials / components	100%	R1 550	Pbp2a total optical benefit. Subject to MSA / day-to-day benefit and optical management. Benefit confirmation compulsory. Combined benefit – one pair of spectacles (single vision, bifocal, or base multifocal lenses, including frames) or contact lenses
	Refractive surgery			No benefit. Subject to MSA
DENTISTRY				
CONSERVATIVE DENTISTRY				Subject to DENIS protocols, managed care interventions and Scheme rules Exclusions apply in accordance with Scheme rules
	Consultations	100%		1 check-up pbpa
	X-rays: Intraoral	100%		4 intraoral radiographs pbpa
	X-rays: Extra-oral	100%		1 pbp3a
	Preventative care	100%		1 scale and polish treatment pbpa
	Fillings	100%		1 per tooth per 720 days. A treatment plan and X-rays may be required for multiple fillings. Retreatment of a tooth subject to clinical protocols
	Tooth extractions and root canal treatment	100%		Root canal therapy on primary (milk) teeth and wisdom teeth (3 rd molars), as well as direct / indirect pulp capping procedures, are excluded
	Plastic dentures	100%		1 set plastic dentures (upper and lower jaw) pbp4a DENIS pre-authorisation compulsory
SPECIALISED DENTISTRY				
	Orthodontics (non-cosmetic treatment only)	80%		DENIS pre-authorisation compulsory. Cases will be clinically assessed using orthodontic indices where function is impaired. Not for cosmetic reasons Laboratory costs excluded. Only 1 beneficiary per family may commence treatment per calendar year. Limited to beneficiaries aged 9-18 years
Maxillo-facial and oral surgery				Subject to DENIS protocols, managed care interventions and Scheme rules Exclusions apply in accordance with Scheme rules
	Surgery in dental chair	100%		DENIS pre-authorisation not required. Removal of impacted teeth only
	Surgery in-hospital (general anaesthesia)	100%		DENIS pre-authorisation compulsory (see hospitalisation below)
HOSPITALISATION AND ANAESTHETICS				Subject to DENIS protocols, managed care interventions and Scheme rules Exclusions apply in accordance with Scheme rules
	Hospitalisation (general anaesthesia)	100%		DENIS pre-authorisation compulsory. Limited to extensive dental treatment for children <5 years and the removal of impacted teeth R2 060 co-payment per hospital admission (no co-payment for day hospitals)
	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				
SUPPLEMENTARY BENEFITS		MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
DOCUMENT BASED CARE (DBC) Conservative back and neck treatment				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 Risk Programme managed by LifeSense
AMBULANCE SERVICES		100%		For emergency transport contact 082 911. Unlimited, subject to protocols
MEDICAL APPLIANCES				
	Wheelchairs, orthopaedic appliances and incontinence equipment (incl. contraceptive devices)	100%	R9 550	Pfpa. Combined in- and out-of-hospital benefit, subject to quantities, replacement periods and Scheme protocols. No pre-authorisation required No benefit for maintenance and batteries
	Oxygen / nebuliser / glucometer / blood pressure monitor			Pre-authorisation compulsory and, subject to quantities, replacement periods and Scheme protocols. No benefit for maintenance and batteries
	Hearing aids and maintenance (batteries included)			No benefit. Subject to MSA

MONTHLY CONTRIBUTION

	Principal Member	Adult Dependant	Child Dependant
MONTHLY CONTRIBUTION	R3 056	R1 887	R940
MONTHLY SAVINGS	R240	R148	R74
TOTAL MONTHLY CONTRIBUTION	R3 296	R2 035	R1 014

Members only pay for a maximum of 3 Child Dependants