



Real value speaks for itself



BENEFITS BROCHURE

ESSENCE

Great-value, low-cost critical benefits, just in case.

Essence offers ideal 'just-in-case' medical benefits for individuals starting out and for those who only need those crucial benefits for emergencies and unexpected medical expenses. With a low cost and unbeatable value for money, this option includes an unlimited private hospital plan and benefits for the basic 26 chronic medical conditions.

It's what you absolutely need when you need it most.

ESSENCE 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 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%		Pre-authorisation compulsory and subject to case management, reference pricing, use of DSP, and Scheme protocols. PMB level of care / entitlement only
Medication on discharge	100%	R695	Per admission
MAJOR MEDICAL OCCURRENCES			
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 500	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. Hospitalisation is not covered if admission is for investigative purposes only
MRI and CT scans		R21 700	Pfpa. Combined benefit in- or out-of-hospital
X-rays			Unlimited
PATHOLOGY	100%		Unlimited. Hospitalisation is not covered if admission is for investigative purposes only
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
OUT-OF-HOSPITAL BENEFITS			EXPLANATORY NOTES / BENEFIT SUMMARY
DAY-TO-DAY BENEFITS			
ROUTINE MEDICAL EXPENSES General practitioners, family physicians, including virtual and specialist consultations	100%	Unlimited	PMB level of care / entitlement only
PATHOLOGY			No benefit. Except for PMB conditions

MONTHLY CONTRIBUTION

MONTHLY CONTRIBUTION	Principal Member	Adult Dependant	Child Dependant
	R2 393	R1 918	R862



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

OUT-OF-HOSPITAL BENEFITS	MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
MATERNITY	100%		
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
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
Short payments / co-payments for services rendered (#above) and birthing fees			Covered to the value of R1 570 per pregnancy
Antenatal vitamins			Covered to the value of R2 650 per pregnancy
Antenatal classes			Covered to the value of R2 650 per pregnancy
RSV vaccine			1 per pregnancy from week 27 of gestation but no later than 30 days before expected date of delivery
CHILD BOOSTER	100%		
Child immunisation			Child Dependents aged ≤6 – as required by the Department of Health
Child growth assessments			3 baby growth assessments per year at a pharmacy / baby clinic for beneficiaries aged 0-35 months
Specialist visit			Baby registered on Scheme. 2 visits in baby's 1st year 1 visit in baby's 2nd year
CHRONIC MEDICATION			
Category A (CDL)	100%		Unlimited, subject to reference pricing and protocols Registration on Chronic Disease Risk Programme compulsory
CONSERVATIVE DENTISTRY	100%		
Consultations			1 check-up pbpa 2 infection control / barrier techniques pbpa 1 sterilised instrumentation pbpa
X-rays: Intraoral			4 intraoral radiographs pbpa – periapical or bitewing
SPECIALISED DENTISTRY	100%		
Maxillo-facial and oral surgery			DENIS protocols and Scheme rules apply
Surgery in dental chair			DENIS pre-authorisation compulsory. Removal of impacted teeth only
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HOSPITALISATION AND ANAESTHETICS			
Hospitalisation (general anaesthesia)			DENIS pre-authorisation compulsory. Removal of impacted teeth only R2 060 co-payment per hospital admission (no co-payment for day hospitals)
Inhalation sedation in dental rooms			DENIS pre-authorisation compulsory. Removal of impacted teeth only
Moderate / deep sedation in dental rooms			DENIS pre-authorisation compulsory. Removal of impacted teeth only
EARLY DETECTION TESTS	100%		
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)			All beneficiaries – once per year
Health assessment (HA): Body mass index (BMI), blood pressure measurement, cholesterol test (finger prick), blood sugar test (finger prick), PSA (finger prick) AND / OR Digital Health Assessment (DHA): Blood pressure measurement, heart rate, respiration rate			All beneficiaries – once per year Beneficiaries aged ≥18 – once per year
PREVENTATIVE CARE	100%		
Flu vaccination			All beneficiaries
COVID-19 vaccinations and boosters			All beneficiaries
Tetanus vaccination			All beneficiaries (as and when required)
Pneumococcal vaccination (Prevenar not included)			All beneficiaries
Malaria medication			All beneficiaries – R500 once per year
Contraceptive medication – tablets / patches			Female beneficiaries aged ≥16 – R190 every 20 days
Contraceptive medication – injectables			Female beneficiaries aged ≥16 – R295 every 72 days
SUPPLEMENTARY BENEFITS	MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
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, subject to quantities, replacement periods and Scheme protocols. No benefit for maintenance and batteries