












Be Smart. **Keep it Simple.**

## BENEFITS BROCHURE 2018 **EQUILIBRIUM**



*KeyHealth*  
MEDICAL SCHEME

# EQUILIBRIUM OPTION

	MAJOR MEDICAL BENEFITS	MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
	<b>HOSPITALISATION</b>			Unlimited. Pre-authorisation compulsory.
	<b>Varicose vein surgery, facet joint injections, hysterectomy, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion), joint replacement.</b>			PMB entitlement only.
	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 provider.
	Medicine on discharge	100%	R475	Per admission.
	Maternity	100%		Private ward for 3 days for natural birth.
<b>MAJOR MEDICAL OCCURRENCES</b>				
	<b>SUB-ACUTE FACILITIES &amp; WOUND CARE</b>	100%		Pre-authorisation compulsory and subject to Case Management and Scheme Protocols. PMB entitlement only.
	<b>TRANSPLANTS (Solid organs, tissue and corneas)</b>	100%		Pre-authorisation compulsory and subject to Case Management. PMB entitlement in DSP hospitals only.
	<b>TRANSPLANTS (Solid organs, tissue and corneas)</b>	100%		Hospitalisation, harvesting and drugs for immuno-suppressive therapy.
	<b>DIALYSIS</b>	100%		Pre-authorisation compulsory and subject to Case Management and Scheme Protocols. PMB entitlement only.
	<b>ONCOLOGY</b>	100%	R139 500	Pfpa. Pre-authorisation compulsory and subject to Case Management and Scheme Protocols.
		<b>RADIOLOGY</b>	100%	
MRI and CT scans			R14 700	Pfpa. R1 480 co-payment per scan (in- or out-of-hospital), excluding confirmed PMBs.
X-rays				Unlimited.
	PET scans			No benefit.
	<b>PATHOLOGY</b>	100%		Unlimited.
<b>OUT-OF-HOSPITAL BENEFITS</b>				
<b>DAY-TO-DAY BENEFITS</b>				
	<b>ROUTINE MEDICAL EXPENSES</b>	100%		<b>Annual Medical Savings Account (MSA):</b> Principal member: R1 692 p.a. Adult dependant: R1 044 p.a. Child dependant: R516 p.a.  <b>Additional day-to-day benefits:</b> Principal member: R2 558 p.a. Adult dependant: R1 756 p.a. Child dependant: R784 p.a.
	General practitioner 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, contraceptive pills and biokinetics.  (This is a family benefit which means that one member of the family can use the total benefit allocation.)			
<b>Over-the-counter medicine</b>	100%		Pfpa. Subject to MSA / day-to-day benefit.	
<b>Over-the-counter reading glasses</b>		R100	Pbpa. 1 pair per year. Subject to MSA / day-to-day benefit.	
<b>PATHOLOGY</b>	100%		Subject to MSA / day-to-day benefit.	
	<b>OPTICAL SERVICES</b>	100%		Optical Management applicable. Benefit confirmation compulsory.
	Frames			Subject to MSA / day-to-day benefit.
	Lenses			Subject to MSA / day-to-day benefit.
	Eye test			Subject to MSA / day-to-day benefit.
	Contact lenses			Subject to MSA / day-to-day benefit.
	Refractive surgery			No benefit. Subject to MSA.
	<b>DENTISTRY</b>			
	<b>CONSERVATIVE DENTISTRY</b>			Subject to DENIS protocols, Managed Care interventions and Scheme Rules. Exclusions apply in accordance with Scheme Rules.
	Consultations	100%		1 check-up pbpa. 3 specific (emergency) consultations pbpa.
	X-rays: Intra-oral	100%		4 peri-apical radiographs pbpa.
	X-rays: Extra-oral	100%		1 pbp3a.
	Oral hygiene	100%		1 scale and polish treatment pbpa.
	Fillings	100%		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 <sup>rd</sup> 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.

<b>DENTISTRY</b>			
<b>SPECIALISED DENTISTRY</b>			No benefit. Subject to MSA.
<b>Maxillo-facial and oral surgery</b>	100%		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. Wisdom teeth removal only.
Surgery in-hospital (general anesthesia)	100%		DENIS pre-authorisation compulsory. (See Hospitalisation below.)
<b>Hospitalisation and anesthetics</b>			Subject to DENIS protocols, Managed Care interventions and Scheme Rules. Exclusions apply in accordance with Scheme Rules.
Hospitalisation (general anesthesia)	100%		R1 480 co-payment per hospital admission. DENIS pre-authorisation compulsory. Removal of impacted wisdom teeth and for children under the age of 5 years for extensive dental treatment.
Laughing gas in dental rooms	100%		DENIS pre-authorisation not required.
IV conscious 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**

<b>CHRONIC BENEFITS</b>			
<b>CHRONIC MEDICATION</b>	<b>MST(≤)</b>	<b>BENEFIT</b>	<b>EXPLANATORY NOTES / BENEFIT SUMMARY</b>
<b>Category A (CDL)</b>	100%		Unlimited – subject to reference pricing and protocols. Registration on Chronic Disease Programme compulsory. (30% co-payment applicable when using a non-DSP pharmacy.)
<b>Category B (other)</b>	90%		Additional 3 non-PMB/CDL conditions (Acne/ADHD or ADD/Rhinitis) for children up to the age of 21. 10% co-payment applicable when using a non-DSP pharmacy. (Co-payment payable directly to the service provider involved.)

<b>SUPPLEMENTARY BENEFITS</b>			
	<b>MST(≤)</b>	<b>BENEFIT</b>	<b>EXPLANATORY NOTES / BENEFIT SUMMARY</b>
<b>PSYCHIATRIC TREATMENT</b>	100%	R17 700	Pfpa. Pre-authorisation compulsory and subject to Case Management. In-hospital benefit only. Out-of-hospital: PMB entitlement.
<b>BLOOD TRANSFUSION</b>	100%		Unlimited. Pre-authorisation compulsory.
<b>PROSTHETICS/PROSTHESIS</b> (Internal, external, fixation devices and implanted devices)	100%		Subject to pre-authorisation and Scheme Protocols. PMB entitlement only.
<b>HIV/AIDS</b>	100%		Unlimited. Chronic Disease Programme applicable.
<b>AMBULANCE SERVICES</b>	100%		DSP - NETCARE 911. Unlimited, subject to use of DSP and protocols. (40% co-payment at non-DSP service provider.)
<b>MEDICAL APPLIANCES</b>			
Wheelchairs, orthopaedic appliances and incontinence equipment (incl. contraceptive devices)	100%	R6 550	Pfpa. Combined in- and out-of-hospital benefit, subject to quantities and protocols. No pre-authorisation required.
Oxygen/nebulizer/glucometer			Pre-authorisation compulsory and subject to protocols.
Hearing aids and maintenance (batteries included)	100%		No benefit. Subject to MSA.
<b>ENDOSCOPIC PROCEDURES (SCOPES)</b>	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			Sigmoidoscopy and cystoscopy: R2 100 co-payment per scope (in-hospital). Hysteroscopy: R2 950 co-payment per scope (in-hospital). Arthroscopy and laparoscopy (diagnostic): R3 700 co-payment per scope (in-hospital).

<b>MONTHLY CONTRIBUTION</b>			
	<b>Principal member</b>	<b>Adult dependant</b>	<b>Child dependant</b>
<b>Monthly contribution</b>	R1 795	R1 108	R550
<b>Monthly savings</b>	R141	R87	R43
<b>Total monthly contribution</b>	R1 936	R1 195	R593

**\*Members only pay for a maximum of 3 Child dependants**

# 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 on Health Booster. Contact the Client Service Centre on **0860 671 050** 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. 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 Adult dependants will be entitled to one Health Assessment per calendar year and must have the screening tests done at a KeyHealth DSP pharmacy.

A Health Assessment (HA) form can be obtained at any KeyHealth DSP pharmacy or downloaded from [www.keyhealthmedical.co.za](http://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 must be faxed to **0860 111 390**.

## 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	All beneficiaries.
Malaria medication	All beneficiaries – R340 once per year.
HPV vaccination	Female beneficiaries aged ≤9-14 – 2 doses per lifetime.

### 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)	Adult beneficiaries – once per year.

### WEIGHT LOSS

Weight Loss Programme	For all beneficiaries when the Health Assessment BMI is ≥ 30: <ul style="list-style-type: none"> <li>• 3 x dietician consultations (one per week).</li> <li>• 3 x additional dietician consultations (one per week, provided that a weight loss chart was received from dietician proving weight loss after first three weeks).</li> <li>• One biokineticist consultation (to create a home exercise programme for the member).</li> <li>• 1 x follow-up consultation with biokineticist.</li> </ul>
-----------------------	--

### MATERNITY\*

Antenatal visits (GP, Gynaecologist or midwife) & 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 060 per pregnancy.
Paediatrician visits	Baby registered on Scheme. 2 visits in baby's 1st year.
Ante-natal vitamins	Covered to the value of R1 790 per pregnancy.
Ante-natal classes	Covered to the value of R1 790 for first pregnancy.

\*Pre-authorisation essential to access benefits

# 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 sub-limit 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 preventive health care.
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 (medicine or glasses)
MSA	Medical Savings Account
Medicine on discharge	Medicine 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)
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)