



# 2025

## BENEFIT BROCHURE

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**THEBEMED**  
MEDICAL AID SCHEME

Accessible Care • Affordable Prices

Approved by CMS





# THEBEMED BACKGROUND

Thebemed Medical Aid Scheme is inspired by the vision of the pioneering black-owned Thebe Investment Corporation. The sole shareholder at the time was Batho Batho Trust, a community-based trust which included Nelson Mandela (Chairman), Walter Sisulu and Reverend Beyers Naude as original Trustees and Dr Enos Mabuza as the first Chairman of Thebe. Thebe is driven by a commitment to serve the broader interests of communities at large.

Thebemed Medical Aid Scheme was established on the 12th of September 2002 and is focused primarily on providing healthcare to beneficiaries previously excluded from cover. The Scheme is providing healthcare predominately in the mining, logistics and agricultural industries. Thebemed is driven by a commitment to serve the broader interests of communities at large to provide quality healthcare solutions at affordable and sustainable manner. We provide affordable, accessible, quality medical cover to our low and middle income working class.

We strive to eliminate co-payments and out of pocket payments, while ensuring that benefits are available for the full year and our members do not experience benefit exhaustion before the year end.

We have a high-quality network of contracted healthcare providers with the General Practitioner (GP) being the primary coordinator of care.

Thebemed continues on its growth trajectory with a healthy mix of members. Financially, Thebemed shows a positive net financial result despite some of the high costs cases observed, with our solvency remaining comfortably above the statutory requirement of 25%.



# CHOOSE THE OPTION THAT IS RIGHT FOR YOU

## UNIVERSAL PLAN & UNIVERSAL EDO (Efficiency Discount Option)

### Comprehensive Primary Care

- Designed for families looking for Cost Effective Healthcare cover at choice of Designated Service Provider (DSP\*).
- Hospital Cover is at DSP\* Private Hospital Groups.
- Primary Care is allowed at 2 Nominated GP's of choice per beneficiary.
- Full cover for chronic medicine for all Chronic Disease List (CDL) conditions.
- Cover for comprehensive healthcare services for maternity.
- Preventative Care tailored for families.
- Contributions are discounted with the Universal EDO Plan at limited DSP\* healthcare providers and hospitals.

## FANTASY PLAN

### Comprehensive Primary Care & Savings

- Designed for Single and Young Couples with healthy lifestyles.
- Unlimited Private Hospital Cover.
- The Medical Savings Account (MSA) provides additional funds to top up some scheme benefits and also cover for additional medical expenses not covered through risk.
- Full cover for chronic medicine for all Chronic Disease List (CDL) conditions plus some additional chronic conditions from a Non-CDL benefit.
- Cover for comprehensive healthcare services for maternity.
- Preventative Care designed to promote healthy lifestyles.

## ENERGY PLAN

### Comprehensive Care

- Designed for families needing Comprehensive Healthcare Cover.
- Unlimited Private Hospital cover.
- Comprehensive Healthcare services out of hospital.
- Full cover for chronic medicine for all Chronic Disease List (CDL) conditions including non-CDL benefit for additional chronic conditions.
- Cover for comprehensive healthcare services for maternity.
- Preventative Care tailored for families.

PRIVATE HOSPITAL COVER • CHOICE OF DESIGNATED SERVICE PROVIDER • CHOICE OF BENEFITS TO SUIT YOUR NEEDS

\*Please visit our website for a full list of our designated service providers.



# UNIVERSAL 2025

## CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP\*)

Each Family Dependant can select their own DSP\* Primary Care Provider at the start of the year.



### Hospital Network:

Mediclinic, Life Healthcare, National Hospital Network (NHN), Netcare and Lenmed.



### Pathology Network:

Medilab, Ampath, Lancet and Vermaak, Target Lab, Pelo Laboratory, Sterm Path and Hamadi.

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### Call the Thebemed Call Centre

**0861 84 32 36** An agent will guide you and register your DSP\*, or send a WhatsApp to **0861 84 32 36** with your member number.

Please provide the DSP GP Name and Practice number that must be linked to the family dependants (Name and date of birth).

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### Log onto [www.thebemed.co.za](http://www.thebemed.co.za)

Navigate to "Products" then select your option. Scroll down to choose a DSP\*

3

### Supply your own family doctor's details

to the Thebemed Call Centre. They will contract them into the Thebemed Doctor Network.

## WHAT YOU PAY

BENEFIT OPTION	INCOME BAND	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
UNIVERSAL	R0 - R500	R755	R755	R755
	R501 - R2 500	R1 875	R1 610	R880
	R2 501 - R7 500	R2 060	R1 765	R965
	R7 501 +	R2 900	R2 730	R1 125

Premium penalties for persons joining late in life: Applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

**1 - 4 years** @ 0.05 multiplied by the relevant contribution

**5 - 14 years** @ 0.25 multiplied by the relevant contribution

**15 - 24 years** @ 0.50 multiplied by the relevant contribution

**25 + years** @ 0.75 multiplied by the relevant contribution

"Creditable coverage" means any period of verifiable medical scheme membership of the applicant or his or her dependant, but excluding membership as a child dependant, terminating two years or more before the date of the latest application for membership. Any years of credible coverage which can be demonstrated by the applicant or his or her dependant shall be subtracted from his or her current age in determining the applicable penalty.

**ALL BENEFITS WILL BE PRO-RATED FOR MEMBERS ADMITTED DURING THE BENEFIT YEAR. ALL COSTS PAYABLE AT 100% OF NEGOTIATED TARIFF.**

\*Maximum 2 children per family charged

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES

 <p><b>GP CONSULTATIONS</b> If Non-DSP* GP is used voluntarily; 25% Co-payment is payable by the member/visit.</p>	<p><b>UNLIMITED</b> After the 10th visit/pre-authorisation is required. Member to choose and consult two DSP GP(s) as primary provider/beneficiary. 100% of Negotiated Tariff at DSP* Based on internal protocols. 2 Out of Area visits/beneficiary/year</p>
 <p><b>HELLO DOCTOR CONSULTATIONS</b></p>	<p><b>UNLIMITED</b></p> <ul style="list-style-type: none"> <li>• Alternative to face-to-face GP consultations</li> <li>• Access to Medical Scripts</li> <li>• Available 24 hours a day</li> </ul> <p>Available via Thebemed App, call or USSD *120*1019#</p>
 <p><b>CASUALTY/EMERGENCY VISITS</b> (Facility fee and Consultations)</p>	<p><b>NEW</b>   100% of Negotiated Tariff, cover for trauma and Emergencies. Any event outside trauma and emergencies covered subject to a limit of R1420 /per beneficiary year/first visit.</p>
 <p><b>SPECIALIST CONSULTATIONS</b> (Subject to appropriate referral by GP)</p>	<p>4 visits/family/annum 100% of Negotiated Tariff at DSP* Based on internal protocols</p> <p><b>NEW</b>   1 Additional Paediatrician consultations for children up to 1 year old without a referral</p>
 <p><b>ACUTE MEDICATION</b> (Medication, Injection and Material)</p>	<p><b>UNLIMITED</b> 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary</p>
 <p><b>PHARMACY ADVISED THERAPY</b> (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)</p>	<p>Limited to R200/script Subject to Limit of R650/family/year 100% Cost at Single Exit Price and Regulated Dispensing Fee. Not chargeable with Acute Script on the Same Day.</p>
 <p><b>CHRONIC MEDICATION</b> Subject to:</p> <ul style="list-style-type: none"> <li>• Registration</li> <li>• Pre-authorisation</li> <li>• Internal Treatment Protocols &amp; Medicine Formulary</li> <li>• Renewal of prescription every six months</li> </ul>	<p><b>UNLIMITED</b> Subject to Generic substitute and Schemes Formulary PMB* Based on internal protocols</p>
 <p><b>DIAGNOSTIC PROCEDURES</b> Pathology Radiology Managed by Request Form as prescribed by the GP and referred Specialist</p>	<p>100% of Negotiated Tariff at DSP*</p>
 <p><b>MEDICAL &amp; ORTHOPAEDIC APPLIANCES</b> Services In and Out Hospital Subject to:</p> <ul style="list-style-type: none"> <li>• Pre-authorisation</li> <li>• GP/Specialist Referral</li> <li>• PMB* Based on internal protocols</li> </ul>	<p>Limited to an overall R6 120/family/year 100% Negotiated Tariff The following Appliance sub-limits are applicable:</p> <ul style="list-style-type: none"> <li>• Wheelchair: One every 3-year cycle/beneficiary/year</li> <li>• Speech and Hearing Aid: One every - 3 year cycle/beneficiary/year</li> </ul>

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES

 <p><b>AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS</b> (Limited to Chiropractors, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Appropriate referral by GP or Authorised Specialist.)</p>	<p><b>NEW</b></p>	<p>2 visits Limited to R2000/family/year PMB* Based on internal protocols</p>	
 <p><b>OPTOMETRY</b></p>	<p>Eye Tests, Spectacles or contact lenses are available once every 2 years (based on the date of your previous claim) Benefits are subject to clinical protocols.</p>		
<p>EYE TESTS</p>	<p>1 composite consultation per beneficiary, at a network provider</p>	<p><b>OR</b></p>	<p>R400 per beneficiary for an eye examination, at a non-network provider</p>
<p>SINGLE VISION LENSES (CLEAR) OR</p>	<p>100% towards the cost of lenses at network rates</p>		<p>R215 per lens, per beneficiary, out of network</p>
<p>BIFOCAL LENSES (CLEAR) OR</p>	<p>100% towards the cost of lenses at network rates</p>		<p>R460 per lens, per beneficiary, out of network</p>
<p>MULTIFOCAL LENSES</p>	<p>100% towards the cost of base lenses at network rates</p>		<p>R460 per lens, per beneficiary, out of network</p>
<p>FRAMES</p>	<p>R910 per beneficiary at a network provider</p>	<p><b>OR</b></p>	<p>R728 per beneficiary at a non-network provider</p>
<p>CONTACT LENSES</p>	<p>R1450 per beneficiary</p>		
 <p><b>UNIVERSAL AND UNIVERSAL EDO, BASIC DENTISTRY OUT OF HOSPITAL</b></p>	<p>You must use a Designated Service Provider (DSP) on the DENIS dental network on the Universal and the Universal EDO Plans.</p>		<p>Covered at the Thebemed Dental Tariff To avoid unnecessary co-payments members can request telephonic or written benefit confirmation prior to treatment.</p>
<p>Managed Care protocols apply to all benefit categories below</p>			
<p>ORAL EXAMINATION</p>	<p>1 consultation per beneficiary per year</p>		
<p>SPECIFIC ORAL EXAMINATION</p>	<p>Managed Care protocols apply</p>		
<p>GLOVES, MASKS &amp; STERILISED INSTRUMENTS</p>	<p>1 set per beneficiary per visit</p>		
<p>X-RAYS: INTRA-ORAL</p>	<p>4 x-rays per beneficiary per year; No benefit for extra-oral x-rays</p>		
<p>SCALING AND POLISHING</p>	<p>1 scaling and polishing per beneficiary per year</p>	<p><b>OR</b></p>	<p>1 polish per beneficiary per year</p>
<p>DENTAL FILLINGS</p>	<p>4 fillings per beneficiary per year</p>		<p>Benefit for fillings granted once per tooth, every 2 years</p>
<p>EXTRACTIONS</p>	<p>Managed Care protocols apply</p>		<p>Includes the surgical removal of impacted teeth in the dental chair</p>
<p>EMERGENCY PULP REMOVAL FOR THE RELIEF OF ACUTE PAIN PRIOR TO ROOT CANAL TREATMENT AND ROOT CANAL TREATMENT</p>	<p>Managed Care protocols apply</p>		
<p>PLASTIC DENTURES</p>	<p><b>PRE-AUTHORISATION REQUIRED</b> 1 set of plastic dentures (an upper and a lower) per beneficiary in a 4-year period</p>		
<p>LOCAL ANAESTHETIC</p>	<p>1 per beneficiary per visit</p>		

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (0861 84 32 36).

Pre-authorisation is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES

 <p><b>HOSPITALISATION</b> (Including accommodation, neonatal intensive care, medical and surgical procedures, medication, consumables and treating specialist costs)</p>	<ul style="list-style-type: none"> <li>• <b>UNLIMITED</b> at DSP network for EDO option, hospitals under Life Healthcare, Mediclinic &amp; Netcare group</li> <li>• A co-payment of R1 000 applicable for use of Non-DSP</li> <li>• 100% of Negotiated Tariff at DSP*</li> <li>• Based on the Clinical Outcomes and Tariff Negotiations</li> <li>• The Scheme has the right to channel cases to the most competitive network</li> <li>• Associated Providers must contact the Scheme for authorisation. Failure to do so will result in payment for only the first 3 days</li> </ul> <p>Subject to internal protocols</p>
 <p><b>TAKE-HOME MEDICATION</b></p>	<p>7 days' supply per beneficiary/ per hospital stay</p>
 <p><b>BLOOD TRANSFUSION &amp; BLOOD REPLACEMENT PRODUCTS</b></p>	<p>100% of Negotiated Tariff PMB* based on internal protocols</p>
 <p><b>RENAL DIALYSIS</b> (Including immune suppressive medication)</p>	<p>100% of Negotiated Tariff Based on internal protocols and treatment plan. Subject to PMB's*</p>
 <p><b>ONCOLOGY</b> (Radiotherapy, Chemotherapy, and related materials)</p>	<p>100% of Negotiated Tariff PMB* based on internal protocols.</p>
 <p><b>DIAGNOSTIC INVESTIGATIONS</b> Pathology and Radiology (Subject to GP/ Specialist referral)</p>	<p>100% of Negotiated Tariff PMB* based on internal protocols</p> <p><b>NEW</b> Allergy tests</p>
 <p><b>MRI/PET/CAT SCANS</b> Subject to pre-authorisation and Specialist referral required.</p>	<p>2 MRI or CT scans/beneficiary/year (In/Out of Hospital) 100% of Negotiated Tariff PMB* based on internal protocols</p>
 <p><b>AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS</b> (Includes Dietitians, Occupational Therapists, Physiotherapist and Speech Therapists) (Referred by treating doctor)</p>	<p>100% of Negotiated Tariff Based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.</p>

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (0861 84 32 36).

Pre-authorisation is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES

 <p><b>PLANNED HOSPITAL PROCEDURES</b></p>	<p>Covered, at 100% Negotiated Tariff  R8 000 Co-payment for these planned procedures:</p> <ul style="list-style-type: none"> <li>• Spinal Surgery and Joint Replacements</li> </ul> <p>Subject to internal protocols</p>
 <p><b>MENTAL HEALTH</b>  (Psychiatric Treatment including Clinical Psychology)  Appropriate referral by GP/Specialist.  Subject to Pre-authorisation for In and Out of hospital,  Treatment Plan Submission &amp; Progress Report</p>	<p>PMB Conditions Only  100% of Negotiated Tariff  Payment up to 3 days for Psychologist charging therapy sessions with or without a psychiatrist in the same admission, thereafter pre-authorization required with treatment plan and progress report.</p>
 <p><b>MATERNITY</b>  (Home Delivery: By Registered Midwife)</p>	<ul style="list-style-type: none"> <li>• Normal, Caesarean &amp; Home Delivery</li> <li>• 100% of Negotiated Tariff</li> <li>• PMB* based on internal protocols</li> </ul> <p>Please refer to the maternity programme on myHealth for additional benefits</p>
 <p><b>DRUG AND ALCOHOL REHABILITATION</b>  (Account will only be paid if the full course of treatment has been completed)</p>	<p>Limited to 21 days/beneficiary/year  100% of Negotiated Tariff  PMB* Based on internal protocols.  Subject to Contracted Private Facility</p>
 <p><b>INTERNAL PROSTHESIS &amp; EXTERNAL PROSTHESIS</b></p>	<p>Limited to an overall R58 210/family/year  100% of Negotiated Tariff and based on internal protocols.</p>
 <p><b>ALTERNATIVES TO HOSPITALISATION</b>  Subject to:</p> <ul style="list-style-type: none"> <li>• Pre-authorisation</li> <li>• Case management</li> <li>• PMB* based on internal protocols</li> </ul>	<p><b>AT STEP DOWN, SUBACUTE &amp; TERMINAL CARE FACILITIES UNLIMITED</b>  100% of Negotiated Tariff</p>
 <p><b>MAXILLO-FACIAL SURGERY</b></p>	<p>100% of Negotiated Tariff  PMB* Based on Department of Health protocols</p>
 <p><b>MEDICAL RESCUE</b>  (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)</p>	<p>100% Negotiated Tariff at DSP*  Subject to Pre-authorisation</p>
 <p><b>HOME BASED CARE</b></p>	<p>In lieu of hospitalisation, Subject to clinical indication and pre-authorisation</p>



# UNIVERSAL EDO

(Efficiency Discount Option)

The Universal Efficiency-discounted option (EDO) is a sub-option of the Universal plan. An EDO option is designed around members' willingness to limit their choice of provider(s) in a restricted network.

Members selecting Universal EDO agree to pay lower contributions (relative to the Universal plan) in return for having their choice of hospitals and doctors restricted when they are treated for all medical treatment.

Unlimited at DSP network for EDO option, hospitals under Life Healthcare, Mediclinic & Netcare group.

A co-payment of R1 000 applicable for use on Non-DSP.

The main Universal plan's DSP\* network list is broader with a national footprint compared to the Universal EDO.

## WHAT YOU PAY

BENEFIT OPTION	INCOME BAND	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
UNIVERSAL EDO	R0 - R500	R625	R625	R625
	R501 - R2 500	R1 545	R1 375	R770
	R2 501 - R7 500	R1 720	R1 530	R850
	R7 501 +	R1 970	R1 690	R925

**ALL BENEFITS WILL BE PRO-RATED FOR MEMBERS ADMITTED DURING THE BENEFIT YEAR. ALL COSTS PAYABLE AT 100% OF NEGOTIATED TARIFF.**

\*Maximum 2 children per family charged



# FANTASY

# 2025

## CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP\*)

Each Family Dependant can select their own DSP\* Primary Care Provider at the start of the year.



### Hospital Network:

Mediclinic, Life Healthcare, National Hospital Network (NHN), Netcare and Lenmed.



### Pathology Network:

Medilab, Ampath, Lancet and Vermaak, Target Lab, Pelo Laboratory, Sterm Path and Hamadi.

1

### Call the Thebemed Call Centre

**0861 84 32 36** An agent will guide you and register your DSP\*, or send a WhatsApp to **0861 84 32 36** with your member number.

Please provide the DSP GP Name and Practice number that must be linked to the family dependants (Name and date of birth).

2

### Log onto [www.thebemed.co.za](http://www.thebemed.co.za)

Navigate to "Products" then select your option. Scroll down to choose a DSP\*

3

### Supply your own family doctor's details

to the Thebemed Call Centre. They will contract them into the Thebemed Doctor Network.

## WHAT YOU PAY

BENEFIT OPTION	INCOME BAND	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
FANTASY	R0+	R2 340	R1 910	R960
	Risk	R2 105	R1 720	R865
	Savings	R235	R190	R95

Premium penalties for persons joining late in life: Applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

**1 - 4 years @ 0.05** multiplied by the relevant contribution

**5 - 14 years @ 0.25** multiplied by the relevant contribution

**15 - 24 years @ 0.50** multiplied by the relevant contribution

**25 + years @ 0.75** multiplied by the relevant contribution

"Creditable coverage" means any period of verifiable medical scheme membership of the applicant or his or her dependant, but excluding membership as a child dependant, terminating two years or more before the date of the latest application for membership. Any years of credible coverage which can be demonstrated by the applicant or his or her dependant shall be subtracted from his or her current age in determining the applicable penalty.

**ALL BENEFITS WILL BE PRO-RATED FOR MEMBERS ADMITTED DURING THE BENEFIT YEAR. ALL COSTS PAYABLE AT 100% OF NEGOTIATED TARIFF.**

\*Maximum 2 children per family charged

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.




## BENEFITS/SERVICES

 <p><b>GP CONSULTATIONS</b></p>	<p><b>UNLIMITED</b>            After the 10th visit pre-authorisation is required.            100% of Negotiated Tariff at DSP* Network            Member to choose and consult two DSP GP as primary provider /beneficiary.            Based on internal protocols.            2 Out of Area Visits/beneficiary/year            Non-emergency services obtained from a Non-DSP Network provider is subject to Savings</p>
 <p><b>HELLO DOCTOR CONSULTATIONS</b></p>	<p><b>UNLIMITED</b>  <ul style="list-style-type: none"> <li>Alternative to face-to-face GP consultations</li> <li>Access to Medical Scripts</li> <li>Available 24 hours a day</li> </ul>           Available via Thebemed App, call or USSD *120*1019#</p>
 <p><b>CASUALTY/EMERGENCY VISITS</b>            (Facility fee and Consultations)</p>	<p>100% of Negotiated Tariff            Cover for trauma and emergencies, any event outside trauma and emergencies covered from Savings</p>
 <p><b>SPECIALIST CONSULTATIONS</b>            (Subject to appropriate referral by GP)</p>	<p>Limited to 5 visits/ family/ year            100% of Negotiated Tariff at DSP*            Based on internal protocols  <b>NEW</b>   1 Additional Paediatrician consultations for children up to 1 year old without a referral</p>
 <p><b>ACUTE MEDICATION</b>            (Medication, Injection and Material)</p>	<p>R6100 per family/ year            100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary.            100% of cost at Single Exit Price and Regulated Dispensing Fee</p>
 <p><b>PHARMACY ADVISED THERAPY</b>            (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)</p>	<p>Limited to R210 Script            R1 105 from the Savings benefit, thereafter R510 is Subject to Risk            100% Cost at Single Exit Price and Regulated Dispensing Fee</p>
 <p><b>CHRONIC MEDICATION</b>            Subject to:  <ul style="list-style-type: none"> <li>Registration</li> <li>Pre-authorisation</li> <li>Internal Treatment Protocols &amp; Medicine Formulary</li> <li>PMB*</li> <li>Renewal of prescription every six months</li> </ul> </p>	<p>100% of Cost at Single Exit Price &amp; Regulated Dispensing Fee. Subject to Generic &amp; Scheme Formulary            Services provided by DSP*  <b>OTHER CHRONIC (NON-CDL) MEDICINE</b>            Limited to R12 760 per family/R4 650 per beneficiary/year  <b>CDL/PMB CHRONIC DISEASE LIST MEDICINE</b>  <b>UNLIMITED</b>            Payable first from Other Chronic Medicine.</p>
 <p><b>DIAGNOSTIC PROCEDURES</b>            Pathology            Radiology            Managed by Request Form as prescribed by the GP and referred Specialist</p>	<p>100% of Negotiated Tariff at DSP*</p>
 <p><b>MEDICAL &amp; ORTHOPAEDIC APPLIANCES</b>            Services In and Out of Hospital            Subject to:  <ul style="list-style-type: none"> <li>Pre-authorisation</li> <li>GP/Specialist Referral</li> <li>PMB* Based on internal protocols</li> </ul> </p>	<p>Limited to an overall R7 090 /family/year            100% Negotiated Tariff            The following Appliance sub-limits are applicable:  <ul style="list-style-type: none"> <li>Wheelchair: One every 3-year cycle/beneficiary/year</li> <li>Speech and Hearing Aid: One every 3-year cycle/beneficiary/year</li> </ul> </p>

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES

 <p><b>AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS</b> (Limited to Chiropractors, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Appropriate referral by GP or Authorised Specialist.)</p>	<p>Limited to R1 365/family/year Subject to Savings PMB* Based on internal protocols</p>	
 <p><b>OPTOMETRY</b></p>	<p>Eye Tests, Spectacles or contact lenses are available once every 2 years (based on the date of your previous claim) Benefits are subject to clinical protocols.</p>	
<p>EYE TESTS</p>	<p>1 composite consultation per beneficiary, at a network provider</p>	<p><b>OR</b> R400 per beneficiary for an eye examination, at a non-network provider</p>
<p>SINGLE VISION LENSES (CLEAR) OR</p>	<p>100% towards the cost of lenses at network rates</p>	<p>R215 per lens, per beneficiary, out of network</p>
<p>BIFOCAL LENSES (CLEAR) OR</p>	<p>100% towards the cost of lenses at network rates</p>	<p>R460 per lens, per beneficiary, out of network</p>
<p>MULTIFOCAL LENSES</p>	<p>100% towards the cost of base lenses at network rates</p>	<p>R460 per lens, per beneficiary, out of network</p>
<p>FRAMES</p>	<p>R910 per beneficiary at a network provider</p>	<p><b>OR</b> R728 per beneficiary at a non-network provider</p>
<p>CONTACT LENSES</p>	<p>R1450 per beneficiary</p>	
 <p><b>FANTASY BASIC DENTISTRY OUT OF HOSPITAL</b></p>	<p>You can visit any registered dentist of your choice on the Fantasy Plan. Covered at the Thebemed Dental Tariff</p> <p>To avoid unnecessary co-payments members can request telephonic or written benefit confirmation prior to treatment.</p>	
<p>Managed Care protocols apply to all benefit categories below</p>		
<p>ORAL EXAMINATION</p>	<p>1 consultation per beneficiary per year</p>	
<p>SPECIFIC ORAL EXAMINATION</p>	<p>Managed Care protocols apply</p>	
<p>GLOVES, MASKS &amp; STERILISED INSTRUMENTS</p>	<p>1 set per beneficiary per visit</p>	
<p>X-RAYS: INTRA-ORAL</p>	<p>4 x-rays per beneficiary per year; No benefit for extra-oral x-rays</p>	
<p>SCALING AND POLISHING</p>	<p>1 scaling and polishing per beneficiary per year</p>	<p><b>OR</b> 1 polish per beneficiary per year</p>
<p>DENTAL FILLINGS</p>	<p>4 fillings per beneficiary per year</p>	<p>Benefit for fillings granted once per tooth, every 2 years</p>
<p>EXTRACTIONS</p>	<p>Managed Care protocols apply</p>	<p>Includes the surgical removal of impacted teeth in the dental chair</p>
<p>EMERGENCY PULP REMOVAL FOR THE RELIEF OF ACUTE PAIN PRIOR TO ROOT CANAL TREATMENT AND ROOT CANAL TREATMENT</p>	<p>Managed Care protocols apply</p>	
<p>PLASTIC DENTURES</p>	<p><b>PRE-AUTHORISATION REQUIRED</b> 1 set of plastic dentures (an upper and a lower) per beneficiary in a 4-year period</p>	
<p>LOCAL ANAESTHETIC</p>	<p>1 per beneficiary per visit</p>	

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES







	<b>FANTASY SPECIALISED DENTISTRY OUT OF HOSPITAL</b>	Subject to Savings and limited to <b>R2 500</b> , per family per year	Covered at the Thebemed Dental Tariff
	Managed Care protocols apply to all benefit categories below		
	PARTIAL CHROME COBALT FRAME DENTURES	<b>PRE-AUTHORISATION REQUIRED</b> 1 partial frame (an upper OR a lower) per beneficiary in a 5-year period	
	CROWNS	<b>PRE-AUTHORISATION REQUIRED</b> 1 crown per family per year	Benefit for crowns granted once per tooth in a 5-year period
	PERIODONTICS	<b>PRE-AUTHORISATION REQUIRED</b> Limited to conservative, non-surgical therapy only	
	MAXILLO-FACIAL SURGERY IN THE DENTAL CHAIR AND INHALATION SEDATION IN DENTAL ROOMS	Managed Care protocols apply	
	MODERATE/DEEP SEDATION IN DENTAL ROOMS	<b>PRE-AUTHORISATION REQUIRED</b>	Limited to extensive dental treatment

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (0861 84 32 36).

Pre-authorisation is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES

	<b>HOSPITALISATION</b> (Including accommodation, neo-natal intensive care, theatre, materials and all related services)	<b>UNLIMITED</b> 100% of Negotiated Tariff Based on internal protocols Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network.
	<b>TAKE-HOME MEDICATION</b>	7 days' supply per beneficiary/ per hospital stay
	<b>BLOOD TRANSFUSION &amp; BLOOD REPLACEMENT PRODUCTS</b>	100% of Negotiated Tariff PMB* based on internal protocols
	<b>RENAL DIALYSIS</b> (Including immune suppressive medication)	100% of Negotiated Tariff Based on internal protocols and treatment plan. Subject to PMB's*
	<b>ONCOLOGY</b> (Radiotherapy, Chemotherapy, and related materials)	100% of Negotiated Tariff PMB* based on internal protocols
	<b>DIAGNOSTIC INVESTIGATIONS</b> Pathology and Radiology (Subject to GP/ Specialist referral)	100% of Negotiated Tariff PMB* based on internal protocols <b>NEW</b> Allergy tests

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorization (0861 84 32 36).

Pre-authorization is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES

	<b>MRI/PET/CAT SCANS</b> Subject to pre-authorization and Specialist referral required.	2 MRI or CT scans/beneficiary/year (In/Out of Hospital) 100% of Negotiated Tariff PMB* based on internal protocols	
	<b>AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS</b> (Includes Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Referred by treating doctor)	100% of Negotiated Tariff Based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.	
	<b>ORGAN TRANSPLANTS</b>	100% of Negotiated Tariff Based on Department of Health protocols	
	<b>PLANNED HOSPITAL PROCEDURES</b>	Covered, at 100% Negotiated Tariff Subject to internal protocols	R8 000 Co-payment for these planned procedures: • Spinal Surgery and Joint Replacements
	<b>MENTAL HEALTH</b> (Psychiatric Treatment including Clinical Psychology) Appropriate referral by GP/Specialist Subject to Pre-authorization for In and Out of hospital, Treatment Plan Submission & Progress Report	PMB Conditions Only 100% of Negotiated Tariff Payment up to 3 days for Psychologist charging therapy sessions with or without a psychiatrist in the same admission, thereafter pre-authorization required with treatment plan and progress report.	
	<b>MATERNITY</b> (Home Delivery: By Registered Midwife)	<ul style="list-style-type: none"> <li>• Normal, Caesarean &amp; Home Delivery</li> <li>• 100% of Negotiated Tariff</li> <li>• PMB* based on internal protocols</li> </ul> Please refer to the maternity programme on myHealth for additional benefits	
	<b>DRUG AND ALCOHOL REHABILITATION</b> (Account will only be paid if the full course of treatment has been completed)	Limited to 21 days / beneficiary/ year 100% of Negotiated Tariff PMB* Based on internal protocols. Subject to Contracted Private Facility	
	<b>INTERNAL PROSTHESIS &amp; EXTERNAL PROSTHESIS</b>	Limited to an overall R55 650 /family/year 100% of Negotiated Tariff and based on internal protocols	
	<b>ALTERNATIVES TO HOSPITALISATION</b> Subject to: <ul style="list-style-type: none"> <li>• Pre-authorization</li> <li>• Case management</li> </ul>	<b>AT STEP DOWN, SUB ACUTE &amp; TERMINAL CARE FACILITIES UNLIMITED</b> 100% of Negotiated Tariff	
	<b>MAXILLO-FACIAL SURGERY</b>	100% of Negotiated Tariff PMB* Based on Department of Health protocols	
	<b>MEDICAL RESCUE</b> (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)	100% Negotiated Tariff at DSP* Subject to Pre-authorization	
	<b>HOME BASED CARE</b>	In lieu of hospitalisation, Subject to clinical indication and pre-authorization	

# ENERGY



## WHAT YOU PAY

BENEFIT OPTION	INCOME BAND	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
ENERGY	R0 +	R3 205	R3 035	R535

Each Family Dependant can select their own DSP\* Primary Care Provider at the start of the year. Members are not allowed to change networks during the year.

### Premium penalties for persons joining late in life:

Applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

1 - 4 years @ 0.05 multiplied by the relevant contribution  
15 - 24 years @ 0.50 multiplied by the relevant contribution

5 - 14 years @ 0.25 multiplied by the relevant contribution  
25 + years @ 0.75 multiplied by the relevant contribution

"Creditable coverage" means any period of verifiable medical scheme membership of the applicant or his or her dependant, but excluding membership as a child dependant, terminating two years or more before the date of the latest application for membership. Any years of credible coverage which can be demonstrated by the applicant or his or her dependant shall be subtracted from his or her current age in determining the applicable penalty.

**ALL BENEFITS WILL BE PRO-RATED FOR MEMBERS ADMITTED DURING THE BENEFIT YEAR. ALL COSTS PAYABLE AT 100% OF NEGOTIATED TARIFF.**

\*Maximum 2 children per family charged

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES

 <p><b>GP CONSULTATIONS</b> If Non-DSP* GP is used voluntarily; 25% Co-payment is payable by the member/visit. Based on internal protocols.</p>	<p><b>UNLIMITED</b> Any GP within the Thebemed network 100% of Negotiated Tariff 1 Out of Area Visit/Beneficiary/year</p>
 <p><b>HELLO DOCTOR CONSULTATIONS</b></p>	<p><b>UNLIMITED</b></p> <ul style="list-style-type: none"> <li>• Alternative to face-to-face GP consultations</li> <li>• Access to Medical Scripts</li> <li>• Available 24 hours a day</li> </ul> <p>Available via Thebemed App, call or USSD *120*1019#</p>
 <p><b>CASUALTY/EMERGENCY VISITS</b> (Facility fee and Consultations)</p>	<p><b>NEW</b> 100% of Negotiated Tariff, cover for trauma and Emergencies. Any event outside trauma and emergencies covered subject to a limit of R1420 /per beneficiary year/first visit.</p>
 <p><b>SPECIALIST CONSULTATIONS</b> (Subject to appropriate referral by GP)</p>	<p>M = 5 M+2 = 6 M+3+ = 8 Limited to 5 visits/beneficiary/year</p> <p><b>NEW</b> 2 Additional Pediatricians consultations for children up to 1 year old without a referral</p>
 <p><b>ACUTE MEDICATION</b> (Medication, Injection and Material)</p>	<p>M = R5 400 M+1 = R 7 380 M+2 = R9 290 M+3+ = R11 780 Per family/year 100% of cost at Single Exit Price and Regulated Dispensing Fee</p>
 <p><b>PHARMACY ADVISED THERAPY</b> (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)</p>	<p>Limited to R230/Script Subject to Limit of R1 110/family/year 100% Cost at Single Exit Price and Regulated Dispensing Fee</p>
 <p><b>CHRONIC MEDICATION</b> Subject to:</p> <ul style="list-style-type: none"> <li>• Registration</li> <li>• Pre-authorisation</li> <li>• Internal Treatment Protocols &amp; Medicine Formulary</li> <li>• PMB*</li> <li>• Renewal of prescription every six months</li> </ul>	<p>100% of Cost at Single Exit Price &amp; Regulated Dispensing Fee. Subject to Generic &amp; Scheme Formulary Services provided by DSP*</p> <p><b>OTHER CHRONIC (NON-CDL) MEDICINE</b> Limited to R13 320 per family/R4 650 per Beneficiary/year</p> <p><b>CDL/PMB CHRONIC DISEASE LIST MEDICINE</b> <b>UNLIMITED</b> Payable first from Other Chronic Medicine.</p>
 <p><b>DENTAL HOSPITAL AND ANAESTHETICS</b></p>	<ul style="list-style-type: none"> <li>• After Impacted Teeth</li> <li>• Subject to Pre-authorisation</li> <li>• Based on admission protocols</li> <li>• Extensive conservative treatment for children under the age of 5 years and Impacted teeth</li> </ul>



# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.




## BENEFITS/SERVICES

 <p><b>PHYSIOTHERAPY</b> Appropriate referral by GP / Specialist.</p>	<p><b>IN HOSPITAL:</b> Subject to Admitting GP/ Specialist. Payment up to 3 days, thereafter treatment plan and progress report required.</p> <p><b>OUT OF HOSPITAL:</b> Limited to R4 070/family/year 100% of Negotiated Tariff Based on internal protocols</p>
 <p><b>RADIOLOGY</b> (Including Radiography, Specialised Radiology and Angiography) Managed by Request Form as prescribed by the GP and referred Specialist</p>	<p><b>IN HOSPITAL:</b> Subject to hospitalisation Benefits</p> <p><b>OUT OF HOSPITAL:</b> Limited to R4 060/family/year</p>
 <p><b>MRI/CT SCANS</b> (Subject to Pre-authorisation)</p>	<p>2 MRI or CT scans/Beneficiary/year (In or Out of Hospital) 100% of Negotiated Tariff Based on internal protocols</p>
 <p><b>MEDICAL &amp; ORTHOPAEDIC APPLIANCES</b> Services In and Out Hospital Subject to:  <ul style="list-style-type: none"> <li>• Pre-authorisation</li> <li>• GP/Specialist Referral</li> <li>• Based on internal protocols</li> </ul> </p>	<p>Limited to an overall R8 400/family/year 100% Negotiated Tariff</p> <p>The following Appliance sub-limits are applicable:</p> <ul style="list-style-type: none"> <li>• Wheelchair: One every 3-year cycle/Beneficiary/year</li> <li>• Speech and Hearing Aid: One every 3-year cycle/Beneficiary/year</li> </ul>
 <p><b>PATHOLOGY</b> Managed by Request Form as prescribed by the GP and referred Specialist</p>	<p><b>OUT OF HOSPITAL:</b> <b>UNLIMITED</b> 100% of Negotiated Tariff Based on internal protocols</p>
 <p><b>AUXILIARY AND ALTERNATIVE HEALTHCARE PRACTITIONERS</b> (Includes Chiropractors, Homeopaths, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Orthotics and Speech Therapists, Registered Nursing Services and Psychologist) Appropriate referral by GP / Specialist. Subject to Treatment Plan and Progress Report from the provider after the 3rd visit</p>	<p><b>OUT OF HOSPITAL:</b> Collective Limit of R4 440 /family/year 100% of Negotiated Tariff PMB* based on internal protocols</p>

# OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)\* and pre-authorisation.

## BENEFITS/SERVICES

	<b>OPTOMETRY</b>	Eye Tests, Spectacles or contact lenses are available once every 2 years (based on the date of your previous claim) Benefits are subject to clinical protocols.	
	EYE TESTS	1 composite consultation per beneficiary, at a network provider	OR R400 per beneficiary for an eye examination, at a non-network provider
	SINGLE VISION LENSES (CLEAR) OR BIFOCAL LENSES (CLEAR) OR MULTIFOCAL LENSES	100% towards the cost of lenses at network rates	R215 per lens, per beneficiary, out of network
	FRAMES	R985 per beneficiary at a network provider	OR R788 per beneficiary at a non-network provider
	CONTACT LENSES	R1935 per beneficiary	
	<b>ENERGY BASIC DENTISTRY OUT OF HOSPITAL</b>	You can visit any registered dentist of your choice on the Energy Plan. Covered at the Thebemed Dental Tariff	
		To avoid unnecessary co-payments, members can request telephonic or written benefit confirmation prior to treatment.	
		Managed Care protocols apply to all benefit categories below	
	ORAL EXAMINATION	2 consultations per beneficiary per year (once every 6 months)	
	X-RAYS: INTRA-ORAL & EXTRA-ORAL	Managed Care protocols apply	Extra-oral x-ray: 1 per beneficiary in a 3-year period
	PREVENTATIVE CARE	2 scaling and polishing treatments per beneficiary per year (once every 6 months) Benefit for fissure sealants: Limited to beneficiaries younger than 16 years of age Benefit for fluoride: Limited to beneficiaries from age 5 and younger than 13 years of age	
	DENTAL FILLINGS	Managed Care protocols apply	Benefit for fillings granted once per tooth, every 2 years
EXTRACTIONS AND ROOT CANAL TREATMENT	Managed Care protocols apply		
PLASTIC DENTURES	<b>PRE-AUTHORISATION REQUIRED</b> 1 set of plastic dentures (an upper and a lower) per beneficiary in a 4-year period		
	<b>ENERGY SPECIALISED DENTISTRY OUT OF HOSPITAL</b>	Covered at the Thebemed Dental Tariff	
		Managed Care protocols apply to all benefit categories below	
	PARTIAL CHROME COBALT FRAME DENTURES	<b>PRE-AUTHORISATION REQUIRED</b> 1 partial frame (an upper OR a lower) per beneficiary in a 5-year period	
	CROWNS & ORTHODONTICS	<b>PRE-AUTHORISATION REQUIRED</b> Limited to R2 500 per beneficiary / R5 000 per family per year Benefit for crowns granted once per tooth in a 5-year period	Orthodontic treatment: Only one family member may commence with treatment in a calendar year; Limited to individuals from age 9 and younger than 18 years of age
	PERIODONTICS	<b>PRE-AUTHORISATION REQUIRED</b> Beneficiary must be registered on the Periodontal Programme Limited to conservative, non-surgical therapy only	
	MAXILLO-FACIAL SURGERY IN THE DENTAL CHAIR AND INHALATION SEDATION IN DENTAL ROOMS	Managed Care protocols apply	
MODERATE/DEEP SEDATION IN DENTAL ROOMS	<b>PRE-AUTHORISATION REQUIRED</b> Limited to extensive dental treatment		

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (0861 84 32 36).

Pre-authorisation is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES









 <p><b>HOSPITALISATION</b> (Including accommodation, neonatal intensive care, medical and surgical procedures, medication, consumables and treating specialist costs)</p>	<p><b>UNLIMITED</b> 100% of Negotiated Tariff Based on internal protocols Based on the Clinical Outcomes and Tariff Negotiations.</p>
 <p><b>TAKE-HOME MEDICATION</b></p>	<p>7 days' supply per beneficiary/ per hospital stay</p>
 <p><b>BLOOD TRANSFUSION &amp; BLOOD REPLACEMENT PRODUCTS</b></p>	<p>100% of Negotiated Tariff PMB* based on internal protocols</p>
 <p><b>RENAL DIALYSIS</b> (Including immune suppressive medication)</p>	<p>100% of Negotiated Tariff Based on internal protocols and treatment plan. Subject to PMB's*.</p>
 <p><b>ONCOLOGY</b> (Radiotherapy, Chemotherapy, and related materials)</p>	<p>100% of Negotiated Tariff Based on internal protocols</p>
 <p><b>DIAGNOSTIC INVESTIGATIONS</b> Pathology and Radiology (Subject to GP/ Specialist referral)</p>	<p>100% of Negotiated Tariff Based on internal protocols <b>NEW</b> Allergy tests</p>
 <p><b>MRI/PET/CAT SCANS</b> Subject to pre-authorisation and Specialist referral required. PMB* based on internal protocols</p>	<p>2 MRI or CT scans/beneficiary/year (In or Out of Hospital) 100% of Negotiated Tariff</p>
 <p><b>AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS</b> (Includes Dietitians, Occupational Therapists, Physiotherapist and Speech Therapists) (Referred by treating doctor)</p>	<p>100% of Negotiated Tariff Based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.</p>
 <p><b>ORGAN TRANSPLANTS</b></p>	<p>100% of Negotiated Tariff PMB* based on Department of Health protocols</p>
 <p><b>PLANNED HOSPITAL PROCEDURES</b></p>	<p>Covered, at 100% Negotiated Tariff R8 000 Co-payment for these planned procedures: Spinal Surgery and Joint Replacements Subject to internal protocols</p>

# IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (0861 84 32 36).

Pre-authorisation is not a guarantee of payment. Scheme rules, formulary, internal protocols and pmb's will be applied where applicable.

## BENEFITS/SERVICES

 <p><b>MENTAL HEALTH</b> (Psychiatric Treatment in and out of Hospital) Appropriate referral by GP/Specialist. Subject to Pre-authorisation for In and Out of hospital, Treatment Plan Submission &amp; Progress Report from the provider</p>	<p>Limited to R19 160 /family/year 100% of Negotiated Tariff PMB* 21 Days based on internal protocols. 100% of Negotiated Tariff Payment up to 3 days for Psychologist charging therapy sessions with or without a psychiatrist in the same admission, thereafter pre-authorization required with treatment plan and progress report.</p>
 <p><b>MATERNITY</b> (Home Delivery: By Registered Midwife)</p>	<ul style="list-style-type: none"> <li>• Normal, Caesarean &amp; Home Delivery</li> <li>• 100% of Negotiated Tariff</li> <li>• PMB* based on internal protocols</li> </ul> <p>Please refer to the maternity programme on myHealth for additional benefits</p>
 <p><b>DRUG AND ALCOHOL REHABILITATION</b> (Account will only be paid if the full course of treatment has been completed)</p>	<p>Limited to 21 days / beneficiary/ year 100% of Negotiated Tariff PMB* Based on internal protocols. Subject to Contracted Private Facility</p>
 <p><b>INTERNAL PROSTHESIS &amp; EXTERNAL PROSTHESIS</b></p>	<p>Limited to an overall R66 410/family/year 100% of Negotiated Tariff and based on internal protocols</p>
 <p><b>ALTERNATIVES TO HOSPITALISATION</b> Subject to:</p> <ul style="list-style-type: none"> <li>• Pre-authorisation</li> <li>• Case management</li> <li>• PMB* based on internal protocols</li> </ul>	<p><b>AT STEP DOWN, SUB ACUTE &amp; TERMINAL CARE FACILITIES</b> <b>UNLIMITED</b> 100% of Negotiated Tariff</p>
 <p><b>MAXILLO-FACIAL SURGERY</b></p>	<p>100% of Negotiated Tariff PMB* Based on Department of Health protocols</p>
 <p><b>MEDICAL RESCUE</b> (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)</p>	<p>100% Negotiated Tariff at DSP* Subject to Pre-authorisation</p>
 <p><b>HOME BASED CARE</b></p>	<p>In lieu of hospitalisation, Subject to clinical indication and pre-authorisation</p>






### HEALTH ASSIST

Informs members of potential health risks

Supplies a basket of care for those diagnosed with a chronic condition.

Supports members with motivation, coaching, advice, resources and tools to help them achieve their goals.

#### BENEFITS/SERVICES

 <p><b>YOUTH PROGRAMME</b> ThebeMed cares about the social ills such as drug and alcohol abuse, teenage pregnancies and induced abortions that impacts the youth in our communities and designed a programme that will assist in moderating these challenges. ThebeMed's youth programme is aimed at influencing young people's attitudes and behaviours with a view to creating conditions for positive social change. The objective of the programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health.</p>	<p>2 additional sessions for beneficiaries 12-21 beneficiary/year at registered social worker or psychologist. No referral required Limited to R1 260/beneficiary. 100% of Negotiated Tariff. Contraceptive Benefit Subject to Oral, injectable, patch only contraceptives only Limited to Universal and Fantasy R179/ script/ month or R2 150. Pa Energy Limited to R215/ script/ month or R2 580. Pa IUD(only on Fantasy and Energy)</p>	
 <p><b>THEBEMED MOSADI</b> (All benefits are payable at DSP*)</p>	<p>1 Pap Smear for Females over 18 years/ beneficiary/year Mammogram for females over 40 years/ beneficiary/2 years</p>	<p><b>Contraceptive Benefit</b> Subject to Oral, injectable, patch only contraceptives only Limited to Universal and Fantasy R179/ script/ month or R2 150. Pa IUD (only on Fantasy and Energy) Energy Limited to R215/ script/ month or R2 580. Pa 100% of Negotiated Tariff at DSP*</p>
 <p><b>THEBEMED MONNA</b> (All benefits are payable at DSP*)</p>	<p>Men's Health Consultation 1 Men's Health Annual Consultation at DSP* Nominated GP (males over 18 years). Circumcision Limited to R1 680/Beneficiary</p>	<p>Prostate-Specific Antigen (PSA) 1 PSA/beneficiary/2 year for beneficiaries over 40 years 100% of Negotiated Tariff Internal protocols applicable</p>
 <p><b>MATERNITY BENEFITS</b> (Home Delivery: By Registered Midwife)</p>	<ul style="list-style-type: none"> <li>• 2 Maternity Sonars</li> <li>• Maternity Vitamins limited to R100 per month/female beneficiary based on generic substitute and Schemes formulary.</li> </ul> <p><b>With registration on the Thebe Bambino Programme:</b></p> <ul style="list-style-type: none"> <li>• 1 Additional Sonar</li> <li>• 2 Additional Gynae visits/pregnancy</li> <li>• 3 Pre or Post Natal Midwife Consultations</li> <li>• Maternity Bag at 7 months - Mother and baby essentials to get you started on your journey to motherhood</li> </ul>	
 <p><b>HIV ASSIST</b> Includes Consultations, Counselling, Medication and Pathology Tests. Members encouraged to register on the HIV/AIDS Management Programme</p>	<p>100% of Negotiated Tariff Subject to PMB's Pre-exposure prophylaxis included in the HIV Assist. Members are encouraged to register on the HIV/AIDS Management Programme.</p>	



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT












# HEALTH ASSIST

Informs members of potential health risks

Supplies a basket of care for those diagnosed with a chronic condition.

Supports members with motivation, coaching, advice, resources and tools to help them achieve their goals.

## BENEFITS/SERVICES

 <p><b>HEALTH ASSIST</b> Limited to referral from a DSP* GP &amp; Specialist 100% Of Negotiated Tariff. Test to be done at DSP Pathologist</p>	<p>Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment: 1 Test/beneficiary/year (over 18 years). Available at DSP Pharmacy without a DSP GP referral.</p>	
 <p><b>GLUCOSE TEST</b></p>	<p>1 tests/beneficiary/year for beneficiaries over 15 years</p>	
 <p><b>FLU VACCINE</b></p>	<p>1 Vaccine/beneficiary/year for beneficiaries over 12 years</p>	
 <p><b>COLON CANCER BLOOD TEST</b></p>	<p>1 test/beneficiary/year for beneficiaries over 50 years 100% of Negotiated tariff</p>	
 <p><b>PNEUMOCOCCAL VACCINATION</b></p>	<p>NEW</p>	<p>1 Pneumococcal Vaccination per beneficiary over 50 years and per beneficiary registered on the chronic programme once every 5 years.</p>
 <p><b>BONE DENSITY</b></p>	<p>1 Bone Density scan over 50 years/ beneficiary/ year Limited to R1 800/ beneficiary</p>	
 <p><b>DIETICIAN CONSULTATION</b></p>	<p>2 consultations /R1200 /beneficiary/every 6 months BMI: above 35 for beneficiaries over 12 years</p>	
 <p><b>BIOKINETIC CONSULTATION</b></p>	<p>1 consultation /R300 /beneficiary/year Subject to Dietician consultation first and submission of health indicators and outcomes to the scheme BMI: above 35 for beneficiaries over 12 years</p>	
 <p><b>CHRONIC DISEASE</b> Disease Management Basket of Care</p>	<p>Subject to Disease Management protocols and to register on the disease management programme</p>	
 <p><b>MYPLAN2B WELL</b> <a href="http://www.thebemed.co.za/myhealth">www.thebemed.co.za/myhealth</a></p>	<ul style="list-style-type: none"> <li>• Rate your health</li> <li>• Choose your goal &amp; register for e-coaching</li> <li>• Personalise your meal</li> <li>• Design your fitness plan</li> </ul>	<ul style="list-style-type: none"> <li>• Track your results</li> <li>• 1 Membership / beneficiary / year for beneficiaries over 18 years</li> <li>• Subject to online registration</li> </ul>
 <p><b>TELEPHONIC SUPPORT</b> 08002BVWELL (0800 229 355)</p>	<ul style="list-style-type: none"> <li>• UNLIMITED</li> <li>• Trauma &amp; Short Term (Relationship, Family,</li> </ul>	<ul style="list-style-type: none"> <li>• Health, Lifestyle) Counselling</li> <li>• 24 hours a day / 7 days a week</li> </ul>



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT



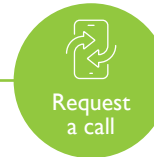
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- Expert advice from qualified doctors FREE for Thebemed Medical Aid Scheme members.
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## ABBREVIATIONS

BHF	- Board of Healthcare Funders
BMI	- Body Mass Index
DSP	- Designated Service Provider
NON-DSP	- Service Providers that fall outside of the DSP List
CO-PAYMENT	- Payment that needs to be made to service providers that are not on the DSP* list, including certain planned hospital procedures and services to specialists not referred
CDL	- Chronic Disease List
DENIS	- Dental Information Systems
GP	- General Practitioner
ICD10	- International Statistical Classification of Disease and Related Health Problems
PMB	- Prescribed Minimum Benefits
PPN	- Preferred Provider Negotiators
SEP	- Single Exit Price
THEBE BAMBINO PROGRAMME	- Thebemed's Maternity Programme
VCT	- Voluntary Counselling and Treatment

## CHRONIC DISEASE LISTING

Chronic medication for the following disease listing is considered as Prescribed Minimum Benefits (PMBs)\*.

- Addison's Disease
- ADHD
- Allergic Rhinitis
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Renal Disease
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Crohn's Disease
- Depression
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II
- Dysrhythmias
- Epilepsy
- Erythematosis
- Gastro-oesophageal reflux disease
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Hypertension
- Incontinence
- Multiple Sclerosis
- Osteoarthritis
- Parkinson's Disease
- Psoriasis
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus
- Ulcerative Colitis

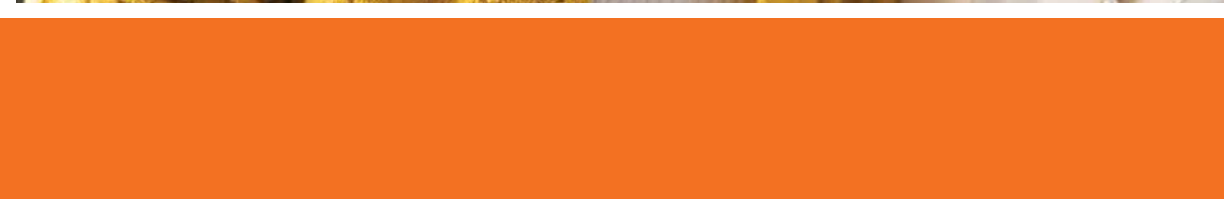
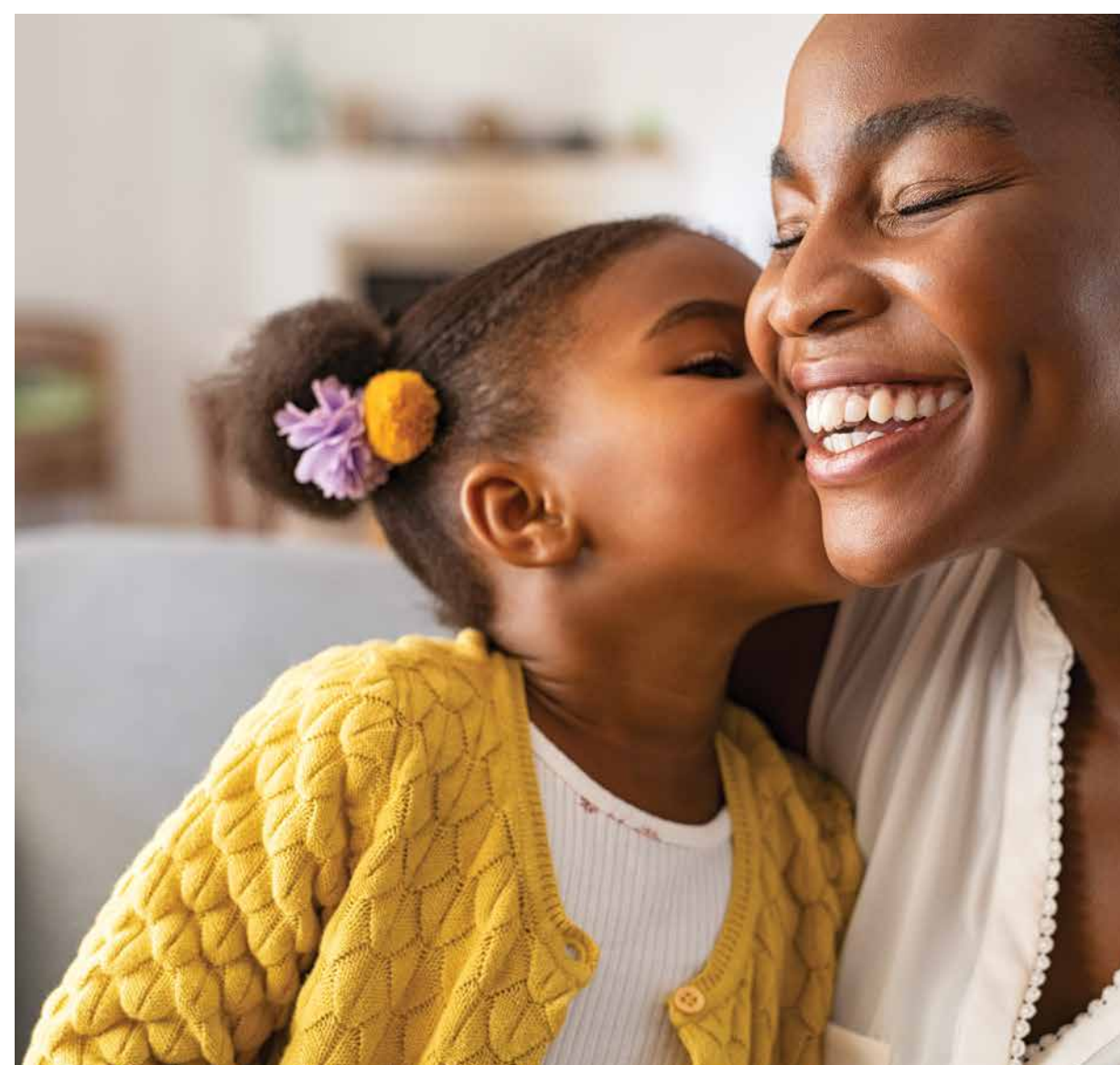
# EXCLUSIONS & LIMITATIONS

The scheme will pay in full, without co-payment or use of deductibles, the diagnosis, treatment and care costs of the prescribed minimum benefits as per regulation 8 of the Act. Furthermore, where a protocol or a formulary drug preferred by the scheme has been ineffective or would cause harm to a beneficiary, the scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary, the scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary as required by regulation 15H and 15I of the Act.

Expenses incurred with any of the following will not be paid by the scheme, except where included as Prescribed Minimum Benefits:

1. Treatment or operations for cosmetic purposes including Blepharoplasties, Genioplasties, Rhinoplasties, Otoplasties, removal of tattoos, Labial frenectomies for patients over the age of 8 years old, etc.
2. Treatment for obesity including Liposuction, tummy tuck, Bariatric Surgery, etc.
3. Cosmetic breast reduction and reconstruction, refractive surgery and human growth hormones
4. Treatment for infertility or artificial insemination limited to Prescribed Minimum Benefits in State Hospitals
5. Holidays for recuperative purposes
6. Services rendered by persons not registered with a recognised body in South Africa constituted in terms of any law
7. Purchase of medicines and proprietary preparations, including but limited to:
  - Bandages and aids
  - Nutritional / food supplements including patented baby foods and special formulae
  - Acne treatment including Roaccutane and Diane, refer to Scheme
  - Toning and slimming products
  - Domestic and biochemical remedies
  - Vitamins except when prescribed for prenatal conditions, children under 12 years. Including people living with HIV/AIDS and registered on the programme
  - Aphrodisiacs
  - All soaps and shampoo (medicated or otherwise)
  - Anabolic steroids
  - Contact lenses preparations
  - Medicines and preparations advertised to the public and readily available without prescription, except where indicated in relevant benefit option
8. Examinations for insurance, visas, employment, school camps and similar purposes
9. Services rendered during any waiting periods that are imposed on the member or any dependant joining the scheme
10. Travel costs other than in an ambulance for emergency service to hospital only
11. Appointments not kept and fees for writing prescriptions
12. Non-PMB claims resulting from war, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power; wherever a member has been participating
13. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care based on managed care protocols.
14. Loss of libido, including Viagra and Caverject
15. Acupuncture, reflexology and aromatherapy
16. Ante- and Postnatal exercise, except under Prescribed minimum Benefits and Post-natal visits at registered nurse once registered on the Bambino Programme
17. Osseo-integrated tooth implants
18. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
19. Benefits in respect of the cost of medical expenses incurred whilst overseas are subject to approval by the Board of Trustees, if approved, cover will be at the applicable South African tariff
20. Complications arising from procedures or / and condition which is a scheme exclusion
21. Revision of scars Keloid removal except for burns and functional impairment
22. All expenses incurred due to elective Caesarean surgery out of protocol are not covered by the Scheme
23. Purchase or hire of medical, surgical or other appliances or devices not provided for in the rules or protocols or not scientifically proven. Including appliances to treat headaches, autopsies, back rests and chair seats, beds and mattresses, blood pressure monitors, electronic toothbrushes, humidifiers, pain relieving machines (e.g. TENS and APS)
24. Erythropoietin unless pre-authorised
25. Gender re-alignment
26. Uvulopalatopharyngoplasty
27. Hyperbaric oxygen treatment except for Prescribed Minimum Benefits
28. Organ donations to anyone other than a member or dependent of the scheme
29. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
30. Positron Emission Tomography (PET) scans where applicable
31. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
32. 3D and 4D Maternity scans
33. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
34. X-rays performed by chiropractors
35. Chiropractor and Podiatry benefits in hospital
36. Sleep therapy
37. Bilateral gynaecomastia
38. Stethoscopes and sphygmomanometers (blood pressure monitors)
39. CT colonography (virtual colonoscopy) for screening
40. MDCT Coronary Angiography for screening
41. Epilation – treatment for hair removal
42. Facet joint injections and percutaneous radiofrequency ablations
43. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
44. Counselling by Registered Counsellors and/or Art Therapist. Subject to Prescribed Minimum Benefits
45. Allergy screening panels and/or desensitisation except when pre-authorised in-hospital and subject to managed care protocol.
46. Arch supports and chair seats
47. Beds and mattresses
48. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia
49. Blepharoplasties unless causing demonstrated functional visual impairment and pre-authorised
50. Persons attending on behalf of another registered beneficiary or main member at a registered healthcare services provider
51. Visiting a healthcare service provider with the sole purpose of obtaining a sick certificate without any treatment received
52. Maternity Bag is not available for mothers after birth, that did not register on the Bambino Programme
53. Biokinetics in and out of hospital, except under Health Assist benefit and protocol rule or when authorised under the Back treatment protocol





### General Disclaimer

This brochure is a marketing aid. The registered Scheme Rules will always take precedence and available on request.

Note that Thebemed may specify certain principles relating to the use of your benefits.

In terms of the Medical Schemes Act, medical schemes may apply waiting periods and/or late joiner penalties to new members joining the Scheme. If we do apply a late joiner penalty to your membership, we will let you know before we activate your cover.

## PREFERRED SERVICE PROVIDERS

	<b>Call Centre</b>	callcentre@thebemed.co.za 086 184 3236		<b>Call Centre WhatsApp</b>	086 184 3236
	<b>Hospital &amp; Specialised Radiology Pre-Authorisation</b>	hospauth@thebemed.co.za specauth@thebemed.co.za		<b>Chronic Medication</b>	chronic@thebemed.co.za
	<b>Wellbeing</b>	wellbeing@thebemed.co.za		<b>Complaints</b>	complaints@thebemed.co.za
	<b>Membership</b>	Membership@thebemed.co.za		<b>Claims</b>	claims@thebemed.co.za
	<b>Emergency Service for Netcare 911</b>	086 063 8227		<b>Optical authorisation for PPN</b>	086 110 3529
	<b>Dental authorisation for DENIS</b>	086 010 4933		<b>Thebemed Fraud Hotline</b>	thebemed@tip-offs.com 080 000 0436



Thebemed is live on WhatsApp.  
Chat to us on 0861 84 32 36



Confirm benefits



Send a claim



Claims



Get a document



Get pre-authorisation



**THEBEMED**  
MEDICAL AID SCHEME

Thebemed is administered by Momentum TYB.

**momentum** |  **TYB**

Thebemed Medical Aid Scheme | Meersig Building, 269 West Ave, Centurion 0163 | 7 Lutman Street, Richmond Hill, Gqeberha, 6001.

Website: [www.thebemed.co.za](http://www.thebemed.co.za) Call Centre: 0861 84 32 36

Momentum Health | Meersig Building, 269 West Ave, Centurion 0163