



Full Benefit

IN-HOSPITAL BENEFITS	
% Benefits	100% Sizwe Rates
Limit	No Limit
Top-Up Cover (must be applied for within 3 months of hospitalisation)	Sizwe Rate + 200%
<b>AMBULANCE</b>	<b>Europ Assist SA 0860 11 77 99</b>
	Contracted Provider
<b>PRIVATE HOSPITALS AND NURSING HOMES</b>	<b>Subject to Treatment and Case Management Protocols and PMBs. Pre-authorization required unless it is a medical emergency.</b>
Accommodation	
% Benefit	100% Sizwe Rates
Limits	No Limit
Clinical Limitations and Exclusions	None
Frail Care	No benefits
Medicine to take home (TTO)	Limited to a supply of 7 days
<b>HOSPITAL ALTERNATIVES – Subject to Hospital Benefit Management Programme, Disease Management Programme and pre-authorization.</b>	
% Benefit	100% Sizwe Rates
Limit	Subject to Hospital Limit
<b>PROVINCIAL HOSPITALS</b>	
% Benefit	100% UPFS Rates
Limit	No Limit
<b>PRIVATE NURSING</b>	
% Benefit	100% Sizwe Rates
Limit	R 7 200
<b>BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS</b>	<b>Subject to PMBs</b>
% Benefit	100% Sizwe Rates
Family Limit	Unlimited
<b>GENERAL PRACTITIONERS</b>	
<b>In Hospital</b>	
% Benefit	100% Sizwe Rates
Limit	No Limit
<b>SPECIALISTS</b>	
<b>In Hospital</b>	
% Benefit	100% Sizwe Rates
Limit	No Limit
<b>RADIOLOGY AND RADIOGRAPHY</b>	
<b>In Hospital</b>	
% Benefit	100% Sizwe Rates
General Radiology/Radiography	No Limit in Hospital
Specialised Radiology (Separate Limit for MRI/CT/Angiograms combined In and Out of Hospital)	R29 600 per family. Pre-authorization required
Interventional Radiology	Within hospital limit, subject to pre-authorization and clinical protocols
<b>PATHOLOGY</b>	
% Benefit	100% Sizwe Rates
Limit	No Limit in Hospital
HIV Pathology Tests	Falls within the Well-Care HIV/Aids Management Programme
<b>DENTAL HOSPITALISATION</b>	<b>See Dentistry Benefit</b>
<b>MATERNITY HOSPITALISATION</b>	<b>See Maternity Benefit</b>
<b>PSYCHIATRIC HOSPITALISATION</b>	<b>Subject to pre-authorization</b>
Limit	21 days per beneficiary including psychiatric consultations and 6 in-hospital consultations by a Clinical/ Counselling Psychologist.

<b>ONCOLOGY</b>	<b>Subject to pre-authorization, Treatment Protocols and PMBs.</b>
% Benefit	100% Sizwe Rates
Family limit	R 200 000
<b>PROSTHESIS</b>	<b>Subject to pre-authorization and PMBs</b>
<b>Surgical and Non-Surgical</b>	
% Benefit	100% Sizwe Rates
Limit	R 47 300
<b>Internal</b>	
Joints	One per year
Spine	2 levels per year
Cardiac (Pacemaker, internal defibrillators, grafts, valves, etc)	PMB protocols apply
<b>External</b>	
External fixators, TSF frames etc	PMB protocols apply
<b>STENTS</b>	<b>Subject to PMBs</b>
<b>Cardiac Stents</b>	
% Benefit	100% Sizwe Rates
Limit	3 per family per year
<b>Vascular Stents</b>	
% Benefit	100% Sizwe Rates
Limit	2 per family per year
<b>AUXILIARY</b>	
In Hospital	
% Benefit	100% Sizwe Rates
Dieticians, Speech Therapists, Clinical Technologists and Occupational Therapists	Subject to PMBs at DSPs
<b>ALCOHOLISM/DRUG ADDICTION/NARCOTISM</b>	<b>PMBs at DSPs</b>
Benefit	21 days rehabilitation plus 3 days withdrawal treatment at an appropriate facility.
<b>ORGAN TRANSPLANTS AND RENAL DIALYSIS</b>	<b>Subject to pre-authorization, treatment protocols and PMBs at DSPs.</b>
% Benefit	100% Sizwe Rates
Limit	Unlimited for PMBs
<b>WELLNESS BENEFITS</b>	
<b>SCREENING TESTS</b> (Preventative care) Mammogram, pap smear, prostate antigen test. 1 test per beneficiary per annum. Mammograms and pap smears restricted to females over 25 years. Prostate antigens restricted to men over 40 years.	
% Benefit	100% Sizwe Rates
Limit	R 1 600
<b>WELLNESS SCREENING CONSULTATION</b>	<b>Blood sugar, cholesterol, blood pressure, BMI and HIV.</b>
% Benefit	100% Sizwe Rates
Limit	R215 per beneficiary per year
<b>CONTRACEPTIVES</b>	
% Benefit	100% Sizwe Rates
Limit	R2 100 per family per year

FULL BENEFITS CONTRIBUTIONS 2014				
Income Bracket	Income Category	Principal Member	Adult Dependand	Child Dependand
R0 - R16 800	380	R 3 260	R 2 960	R 660
R16 801 +	390	R 4 030	R 3 660	R 790

**Disclaimer**

This summary is for information purposes only and does not supercede the rules of the Fund. In the event of any discrepancy between the summary and the rules, the rules will prevail. For a copy of the rules, please go to [www.sizwe.co.za](http://www.sizwe.co.za) or call **0860 10 08 71**.

Benefits subject to approval by the Council for Medical Schemes.

0860 100 871 | [www.sizwe.co.za](http://www.sizwe.co.za)



<b>Prescribed Minimum Benefits:</b> PMBs are paid at cost. No co-payments apply on PMBs. Subject to pre-authorisation where applicable, excluding life threatening emergencies.	
DAY-TO-DAY BENEFIT	
Includes: General Practitioners, Specialists (excluding Psychiatrists), Acute Medicines, Pathologists, Radiologists and Physiotherapists.	
OUT OF HOSPITAL LIMITS	
% Benefit	100% Sizwe Rates
	Member R 13 700
	Member +1 R 18 500
	Member +2 R 20 800
	Member +3 R 23 200
	Member +4 R 25 600
	Member +5 R 28 000
	Member +6+ R 30 400
GENERAL PRACTITIONERS Falls within day-to-day benefit with the following sub-limits	
Limited to stipulated number of visits	Member : 12
	Member +1 : 20
	Member +2 : 25
	Member +3 : 29
	Member +4 : 30
	Member +5 : 31
	Member +6+ : 32
SPECIALISTS (Excluding Psychiatrists) Falls within day-to-day benefit with the following sub-limits	
Limited to stipulated number of visits	Member : 7
	Member +1 : 12
	Member +2 : 15
	Member +3 : 16
	Member +4 : 17
	Member +5 : 19
	Member +6+ : 20
ACUTE MEDICINES AND PHARMACY ADVISED THERAPY (PAT) Falls within day-to-day benefit with the following sub-limits	
	Member R 3 900
	Member +1 R 6 900
	Member +2 R 8 000
	Member +3 R 9 100
	Member +4 R 9 700
	Member +5 R 10 200
	Member +6+ R 10 700
RADIOLOGY AND RADIOGRAPHY Falls within day-to-day benefit	
% Benefit	100% Sizwe Rates
General Radiology/Radiography	Within day-to-day limit
Specialised Radiology (Separate Limit for MRI/CT/Angiograms combined In and Out of Hospital)	R29 600 per family. Pre-authorisation required
PHYSIOTHERAPIST Falls within day-to-day benefit	
% Benefit	100% Sizwe Rates
PATHOLOGY Falls within day-to-day benefit	
% Benefit	100% Sizwe Rates
HIV Pathology Tests	Falls within the Well-Care HIV/Aids Management Programme

DENTISTRY Subject to Dental Management Programme – call 0860 10 95 56	
<b>Conservative Dentistry</b>	
% Benefit	100% Sizwe Rates
Consultations, Oral Hygiene, Extractions, Fillings	2 general checkups a year per beneficiary, once in 6 months. Motivation may be requested for extensive restorative treatment plans (fillings).
Root Canal Treatment	Managed Care protocols apply
Plastic Dentures	1 per jaw every 4 years per beneficiary 1 partial denture per jaw every 2 years
<b>Specialised Dentistry</b>	Subject to pre-authorisation and Dental Management Programme. A 20% co-payment applies for late authorisations unless it is an emergency.
% Benefit	100% Sizwe Rates
Crowns and Bridges	3 crowns per family per year. 1 crown per tooth in a 5 year period. Pre-authorisation is required.
Orthodontics (Braces)	Subject to pre-authorisation and managed care protocols. Restricted to beneficiaries under the age of 18 years.
Implants	Clinical restrictions apply. 2 implants up to a maximum of R2 100 per implant. Implant supported full dentures = 2 implants per beneficiary every 5 years
Metal Frame Dentures	1 per jaw every 5 years. 2 per family per year. Pre-authorisation is required.
Surgery	Managed Care protocols apply
<b>Dental Hospitalisation</b>	Subject to pre-authorisation and Dental Management Programme. A 20% co-payment applies on the hospital account for late authorisations unless it is an emergency.
% Benefit	100% Sizwe Rates
General anaesthetic in hospital	Pre-authorisation is required. Admission protocols apply.
Laughing gas in dental rooms	100% Sizwe Rates
Conscious sedation in rooms	Pre-authorisation is required.
OPTICAL Choose either spectacles (frames and lenses) OR contact lenses once every 2 years	
<b>Eye Test</b>	
% Benefit	100% Sizwe Rates
Limit	1 test per beneficiary every 2 years
Combined Frames and Lenses	
% Benefit	100% Sizwe Rates
	Member R 2 100
	Member +1 R 2 200
	Member +2 R 2 500
	Member +3 R 2 600
	Member +4 R 2 700
	Member +5 R 2 800
	Member +6+ R 2 850
Multi-focal/Varifocal Lenses	
Sub-limit	R600 per lens
<b>Contact Lenses</b>	1 pair of permanent contact lenses every 2 years or 12 pairs of monthly disposable contact lenses per beneficiary per year.
% Benefit	100% Sizwe Rates
Limit	Included in above
Refractive Surgery, including Radial Keratotomy	
% Benefit	100% Sizwe Rates
Limit	R 9 600 per family

MENTAL HEALTH	
Psychiatry, Clinical and Counselling Psychology – only if related to mental health. This excludes Educational Psychologists, Social Workers and Registered Counsellors.	
% Benefit	100% Sizwe Rates
Family Limit	R 13 100
AUXILIARY	
Audiology, Chiropractics, Dietetics, Homeopathy, Occupational Therapy, Podiatry, Speech Therapy, Social Workers, Educational Psychologists, Clinical Technologists, Biokineticists and Registered Counsellors.	
% Benefit	100% Sizwe Rates
Member	R 2 200
Member +1+	R 3 700
MATERNITY Subject to registration on the Maternity Benefit Programme within 24 weeks of falling pregnant.	
% Benefit	100% Sizwe Rates
Ante-Natal Consultations	9 GP or midwife visits 6 Specialist visits
Pregnancy Scans	4 x 2D scans per pregnancy. Subject to clinical protocols
Pathology tests	2 Haemoglobin Measurement Tests 1 Blood Grouping Test 1 VDRL test for Syphilis 1 HIV Test
Delivery	Pre-authorisation required
Post Natal Services and Midwifery	Within Hospital limit. Subject to pre-authorisation
APPLIANCES	
% Benefit	100% Sizwe Rates
Member	R 2 100
Member+1+	R 3 500
WHEELCHAIR (Non-motorised)	
% Benefit	100% Sizwe Rates
Family Limit	R 3 500
HEARING AIDS - 1 unit per beneficiary every 2 years	
% Benefit	100% Sizwe Rates
Family Limit	R 8 700
CHRONIC BENEFITS	
<b>CHRONIC MEDICINES</b> Subject to pre-authorisation – 0860 10 34 55	
Subject to registration on the Chronic Medicine Programme. PMBs subject to pre-authorisation, preferred providers and treatment protocols.	
% Benefit	100% Sizwe Rates
	Member R 8 700
	Member +1 R 17 400
	Member +2 R 26 000
	Member +3 R 34 700
	Member +4 R 43 400
	Member +5 R 52 100
	Member +6+ R 60 800
	Per Beneficiary Limit R 8 700
HIV/Aids Members are encouraged to register with the HIV/Aids Programme. This benefit includes relevant consultations, counselling, medication and the cost of blood tests for monitoring purposes.	
% Benefit	100% Sizwe Rates
Limit	No limit but subject to treatment protocols. PMBs at DSP