








Lonmin Medical Scheme
BENEFIT BROCHURE
2019

Lonmin Medical Scheme

BENEFIT SCHEDULE 2019

You have cover for...	For you and your family if you go to the Lonmin Medical Facilities or are referred to a preferred provider	For you and your family if you go to any other provider who is not part of the Scheme's network
 <p>General doctors' visits</p>	<p>Go to the Lonmin Medical Facilities. Unlimited number of visits.</p>	<p>Go to your nearest contracted doctor. You and each member of your family on your membership can see the doctor four (4) times a year, subject to a R50 co-payment for each consultation. (This includes a doctor from a neighbouring country for example Swaziland and Lesotho). The Scheme will pay the account up to the Scheme Rate.</p>
 <p>Prescribed medicine</p>	<p>Go to the Lonmin Medical Facilities. The nurse or doctor will give you your prescription. You will need to collect your medicine from the dispensary or clinic.</p>	<p>Each general doctor consultation will include a prescription medicine benefit up to a maximum of R200 per visit, subject to your four (4) out-of-network visits. The Scheme will pay the account up to the Scheme Rate.</p>
 <p>Over-the-counter medication</p>	<p>Go to the mine hospital or clinic. The pharmacist will give you your medication up to R260 per person per year.</p>	<p>Not a covered benefit.</p>
 <p>Chronic medicine</p>	<p>The nurse or doctor will give you your prescription. Get your approved chronic medicine from the Lonmin Medical Facilities or a network pharmacy. The Scheme will pay the account up the Scheme Rate.</p>	<p>If you use a pharmacy that is not in the network, your prescribed medicine benefit will apply.</p>
 <p>Hospital admissions</p>	<p>For emergency and non-emergency admissions Go to the Lonmin Medical Facilities. You will be admitted to the Andrew Saffy Hospital or referred to a private hospital if needed. Spinal benefits will be limited to R26 900 for one level and R53 750 for two or more levels, subject to Scheme clinical protocols. Private hospital accounts will be paid at 100% of the Scheme Rate and must be authorised by the Scheme. Remember to phone:</p> <ul style="list-style-type: none"> ▪ The mine emergency number: 014 571 2311 ▪ The Scheme for authorisation: 0860 104 883 	<p>For emergency admissions Go to your nearest medical facility. Once stabilised, the Scheme may transfer you to a network hospital. For non-emergency admissions We will pay 70% of the Scheme Rate to the hospital and you will be responsible for the difference. There is a limit of R23 000 for each member a year, and we pay blood tests and X-rays from this limit up to R6 725. Remember to phone:</p> <ul style="list-style-type: none"> ▪ The mine emergency number: 014 571 2311 ▪ The Scheme for authorisation: 0860 104 883
 <p>Prescribed Minimum Benefits</p>	<p>Go to the Lonmin Medical Facilities or the closest facility if it is an emergency.</p>	<p>If you voluntarily use a facility or healthcare professional that the Scheme does not have an agreement with, the claims will be funded up to 70% of the Scheme Rate and you will be responsible for the difference. For an emergency the PMB will be paid in full.</p>
 <p>Dentistry</p>	<p>Go to the dentists at the Lonmin Medical Facilities. Unlimited benefit for conservative dentistry.</p>	<p>Go to a contracted dentist. The Scheme will pay the accounts up to the Scheme Rate. If you are the only member, there is a limit of R570 a year. If you have one or more family members on your membership, there is a limit of R1 655 a year.</p>
 <p>Specialist visits</p>	<p>Go to the Lonmin Medical Facilities, they will refer you to a specialist. Four (4) visits on referral per beneficiary. Additional visits may be reviewed and approved by the clinical review team.</p>	<p>Go to a contracted doctor who will refer you to a specialist. The Scheme will pay the accounts up to 70% of the Scheme Rate and you will need to pay the difference. There is a limit of R2 020 a year for each member on your membership.</p>

Visit Lonmin Medical Services for all your healthcare needs. This will make sure that you are using your medical scheme correctly and save yourself any unnecessary medical costs.

You have cover for...		For you and your family if you go to the Lonmin Medical Facilities or are referred to a preferred provider	For you and your family if you go to any other provider who is not part of the Scheme's network
	Advanced Illness Benefit (Oncology patients only)	Go to Lonmin Medical Facilities for a referral to a specialist.	We will pay up to the Hospital Benefit limit per beneficiary for oncology patients who meet the Schemes clinical entry criteria.
	Blood tests	Go to the Lonmin Medical Facilities. They might refer you to a private facility. Unlimited benefit if referred.	Go to a contracted doctor who will refer you for blood tests. The Scheme will pay the accounts up to 50% of the Scheme Rate and you will need to pay the difference. There is a limit of R1 140 for blood tests and X-rays a year for each member on your membership.
	X-rays	Go to the Lonmin Medical Facilities so they can refer you to a radiologist if needed. Unlimited benefit if referred.	Go to a contracted doctor who will refer you to a radiologist if needed. The Scheme will pay the accounts up to 50% of the Scheme Rate. There is a limit of R1 140 for blood tests and X-rays a year for each member on your membership.
	Eye tests	Go to the Lonmin Medical Facilities. You and your dependants can have one eye test and one pair of glasses per person every two years through a preferred provider.	Go to a contracted optometrist. The Scheme will pay the accounts up to 50% of the Scheme Rate. There is a limit of R1 140 a year per family for eye tests only. Glasses are not covered.
	Physiotherapy Benefit	Go to Lonmin Medical Facilities. Unlimited number of visits.	We will pay 50% of the cost, in accordance with the Scheme Rate, if you have been referred by a medical practitioner, subject to an annual limit of R2 350 per family.
	External medical appliances and external prostheses	Go to Lonmin Medical Facilities. There is a limit of R11 140 for all external medical appliances (wheelchairs, crutches, stockings, ring cushions, etc) and external prostheses per beneficiary.	The limit of R11 140 per beneficiary applies to external medical appliances and external prostheses.
	Internal prostheses (hips; knees; shoulders)	Go to Lonmin Medical Facilities to be referred to a specialist. There is a limit of R30 150 per beneficiary.	We will pay up to R30 150 per beneficiary, in accordance with the Scheme Rules.
	Antenatal Benefit	Go to Lonmin Medical Facilities. We will pay for four (4) visits to a midwife, GP, gynaecologist and for two (2) 2D scans, if you have been referred by a Lonmin medical practitioner.	We will pay up to your out-of-network limit for GPs or specialists

Explanation of terms

Co-payment	An amount of money you need to pay upfront to the service provider.
Limit	The most you are allowed to use for a benefit in a year. An overall limit of R434 800 per beneficiary and R884 400 per family each year applies.
Contracted doctor	A doctor or other healthcare professional who the Scheme has an agreement with. Phone us on 0860 104 883 or speak to your on-site consultant for more information on which doctor you can use.
Preferred provider	A doctor or other healthcare professional who the Scheme has an agreement with.
Scheme Rate	The highest amount of money the Scheme pays to healthcare professionals.

Monthly contributions

Income	Member	Adult dependant	Child dependant
R0 to R22 050	R1 085	R1 085	R545
R22 051+	R2 170	R2 170	R1 090

This brochure is a summary of the benefits and features of Lonmin Medical Scheme, pending formal approval from the Council for Medical Schemes.

3 Easy steps to **TAKE CARE OF YOURSELF**

- 1 | If you need medical care**
or medicine, go to Lonmin Medical Facilities or our preferred providers. Remember to take your membership card with you.
- 2 | If you need any information**
about your medical scheme benefits, go to the on-site consultant at the mine clinic or hospital for help. Remember to take your membership card with you.
- 3 | In case of an emergency**
call 014 571 2311 for help.

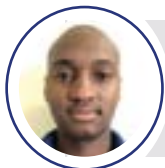
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Tony Motlhako is your on-site consultant at Eastern Platinum Clinic



Kabelo Mathe is your on-site consultant at Karee Clinic



Koketso Nkomo is your on-site consultant at Wonderkop Hospital



Francinah Tshabalala is your on-site Lonmin case manager



I want to add my family to **THE LONMIN MEDICAL SCHEME**



What do I do?

- Go to the on-site consultant at the Lonmin Medical Facilities to help you fill in a form.

How will the Lonmin Medical Facilities and contracted doctors know that I am a member of Lonmin Medical Scheme?

- You need to have a membership card. Get your card from your on-site consultant.
- This is what your card looks like:



- Your personal details will be on the back.

Important numbers
Call centre – 0860 104 883
Emergency – 014 571 2311

Reporting fraud to your medical scheme

If you suspect someone of committing fraud, report all information to the medical scheme fraud hotline. You do not need to give your name:

- Toll-free phone: 0800 004 500
- Email: discovery@tip-offs.com
- Or email our fraud department directly at forensics@discovery.co.za to investigate the matter.

Council for Medical Schemes complaints line

Customer Care tel: 0861 123 267 | Complaints email: complaints@medicalschemes.com

Lonmin Medical Scheme. Registration number 1599. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07.
An authorised financial services provider.