



The following schedule of benefits is registered in the SEDMED RULES as ANNEXURE B
 (The member will be notified in writing of any changes to these benefits)

Subject to the provisions of these rules members and their registered dependants are entitled to the following benefits (unless excluded as provided for in Annexure C)

SERVICE	% BENEFIT	ANNUAL LIMITS	CONDITIONS/REMARKS
A. STATUTORY PRESCRIBED MINIMUM BENEFITS: (Voluntary & Involuntary payment conditions apply) (Appendix 2)	100% of cost	no limit	Services rendered by public hospitals and / or DSP's
OUT-OF-HOSPITAL BENEFITS	NHRPL rates	Overall annual limit M: R6 000.00 M+1: R12 000.00 M+2+: R18 000.00	Limits are prorated calculated from the date of admission to the end of the financial year.

SERVICE	% BENEFIT	ANNUAL LIMITS	CONDITIONS/REMARKS
B. PRIVATE & PUBLIC HOSPITALS, REGISTERED UNATTACHED OPERATING THEATRES and DAY CLINICS: 1. Accommodation in a general ward, high care ward and intensive care unit. 2. Theatre fees 3. Medicines, materials and hospital equipment. 4. Visits by medical practitioners. 5. Confinement and midwives 6. Outpatient services.	100%	R500 000.00 per family	1 Authorization shall be obtained from the Scheme prior to a beneficiary being admitted to a hospital or day clinic (except in the case of an emergency) failing which benefits would be limited to 90% of NHRPL rates, subject to the member's annual limit. 2 In the event of an emergency the Scheme shall be notified on the next working day, failing which the conditions outlined in 1 above shall apply. 3 Accommodation in a private ward is subject to certification by the attending practitioner as essential for recovery of the patient.
PMB in DSP	100%	No limit	
	75%	Overall annual limit	
C. SURGICAL PROCEDURES INCLUDING MAXILLO FACIAL SURGERY:	100%	No limit	Includes Osseo-integrated implants.
D. SPECIALIST SERVICES: 1. Consultations and visits (out of hospital) 2. All other services unless stated otherwise in this annexure.	75%	Overall annual limit	To be recommended by a general practitioner with the exception of services by an ophthalmologist or gynecologist.
E. GENERAL PRACTITIONER SERVICES: 1. Consultations and visits (out of hospital). 2. All other services unless stated otherwise in this annexure.	75%	Overall annual limit	
PMB in DSP	100%	No limit	
F. CLINICAL TECHNOLOGISTS:	75%	Overall annual limit	
G. DENTAL SERVICES: 1. Conservative and Restorative dentistry (includes plastic dentures). 2. Special dentistry. (Including metal base dentures) 3. Specialist orthodontic work	75%	Overall annual limit	General anaesthetic and hospitalization for conservative dental work excluded except in the case of trauma, patients under the age of seven years and impacted molars. of 18 years and subject to pre-authorization being obtained, failing which benefits would be limited to 75% of costs, subject to the member's annual
	75%	R12 000 per patient in a cycle of two years	

SERVICE	% BENEFIT	ANNUAL LIMITS	CONDITIONS/REMARKS
H. PRESCRIBED MEDICINE AND INJECTION MATERIAL: 1. Acute sickness conditions. 2. Pharmacy advised therapy (PAT) 3. Chronic Disease List (CDL) Chronic sickness conditions (other). (Voluntary & Involuntary payment conditions apply)	75% 75% 100% 80%	Overall annual limit, According to Scheme Tariff Unlimited Unlimited, According to Scheme Tariff	Prescribed by a person legally entitled to prescribe. Includes medicine given to a patient to take home (TTO). Subject to prior application, registration and approval by the Board. Generic medicines to be preferred.
I. RADIOLOGY: 1. X-Rays 2. Scopes – Diagnostic 3. Scans – MRI and CAT 4. Scans - Ultra Sound 5. Angiography	100%	No limit	X-rays: no pre-authorization prior authorization required prior authorization required prior authorization required
J. PATHOLOGY and MEDICAL TECHNOLOGY:	75%	Overall annual limit	If part of hospital procedure and requirement: 100%
K. CHEMOTHERAPY, RADIOTHERAPY, ORGAN TRANSPLANTS and KIDNEY DIALYSIS, subject to PMBs:	100%	Included in limit for private hospitalization (see B)	Subject to the approval of the Board prior to commencement of treatment or to the operation failing which benefits would be limited to 90% of NHRPL rates, subject to the member's annual limit.
L. PSYCHOLOGICAL and PSYCHIATRIC TREATMENT, subject to PMBs:	75%	Overall annual limit	All services included in limit.
M. PHYSIOTHERAPY:	75%	Overall annual limit	To be recommended by a medical practitioner
N. BLOOD TRANSFUSIONS: (out of hospital)	100%	No limit	Includes the cost of blood, blood equivalents, blood products and the transport of blood.
O. AMBULANCE SERVICES (Road and Air):	100%	No limit	Such transport is to be certified by a medical practitioner as essential.
P. ALTERNATIVES TO HOSPITALISATION: 1. Registered Frail Care Facilities 2. Step-down Nursing Facilities 3. Private Nursing 4. Hospice	100%	No limit	Subject to the approval of the Board up to a maximum of one month subject to the understanding that it could be foreseen that the patient could possibly recover from his/her illness.

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Q. AUXILIARY SERVICES: 1. Audiology 2. Occupational therapy 3. Speech therapy 4. Chiropody/ Podiatry 5. Dieticians 6. Homeopaths 7. Naturopaths 8. Chiropractors 9. Orthoptists	75%	Overall annual limit	To be recommended by a medical practitioner.
R. PROSTHESES, subject to PMBs: Internal and External	100%	Overall annual limit	If part of hospital procedure and requirement, included in limit for hospitalization, subject to prior authorization for such hospitalization.
S. MEDICAL and SURGICAL APPLIANCES, subject to PMBs: 1. Oxygen, cylinders 2. Nebulizers/ Glucometers 3. Colostomy kits; and 4. Diabetic equipment 5. CPAP/APAP equipment	75%	Overall annual limit	Wheelchairs are specifically excluded.
	75%	R8 000 per beneficiary In a cycle of five years excluding maintenance and accessories which are (claimable as a normal 75% benefit within annual limit)	Subject to pre-authorization being obtained failing which benefits would be limited to 75 % of costs, subject to the member's annual limit.
T. HEARING AIDS:	100%	R24 000 per beneficiary in a cycle of two years	Subject to pre-authorization being obtained failing which benefits would be limited to 75% of costs, subject to the member's annual limit
U. OPTICS: 1. Frames 2. Lenses for spectacles & contact lenses 3. Testing of eyes 4. Refractive surgery/ laser treatment	75%	R750 per beneficiary in a cycle of two years	Prior authorization shall be obtained from the Scheme failing which benefits would be limited to 90% of NHRPL rates, subject to the member's annual limit.
	75%	R3 000 per beneficiary in a cycle of two years	
	75%	R300 per beneficiary in a cycle of two years	
	100%	Overall annual limit	

