

2019

Accessible Care • Affordable Prices



THEBEMED
MEDICAL AID SCHEME



Comprehensive
Care

SUBJECT TO CMS APPROVAL

ENERGYPLAN

Private hospital cover
Choice of designated service provider
Choice of benefits to suit your needs

In Hospital Benefits

Cover for major medical events that result in an admission into hospital.

All benefits and services are subject to Pre-authorisation and must be pre-authorised prior to admission, by the relevant Managed Healthcare Company on 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	Limits 2019
 HOSPITALISATION (Including accommodation, theatre, materials and all related services)	UNLIMITED 100% of Negotiated Tariff. Based on internal protocols. Subject to PMB's. Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network.
 TAKE-HOME MEDICATION	7 Days supply / beneficiary / per hospital stay.
 DIAGNOSTIC INVESTIGATIONS Pathology and Radiology	100% of Negotiated Tariff. PMB* based on internal protocols.
MRI / PET / CAT Scans	2 MRI or CT Scans / beneficiary / year (In/Out of Hospital). 100% of Negotiated Tariff. PMB* based on internal protocols. Subject to pre-authorisation.
 AUXILIARY, ALTERNATIVE HEALTH-CARE AND PHYSIOTHERAPIST PRACTITIONERS (Includes Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Referred by treating doctor)	100% of Negotiated Tariff. PMB* based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.
 ONCOLOGY (Radiotherapy, Chemotherapy and related materials)	100% of Negotiated Tariff. PMB* based on internal protocols.
 BLOOD TRANSFUSIONS AND BLOOD REPLACEMENT PRODUCTS	100% of Negotiated Tariff. PMB* based on internal protocols.
 ORGAN TRANSPLANTS	100% of Negotiated Tariff. PMB* based on Department of Health protocols.
 RENAL DIALYSIS (Including immune suppressive medication)	100% of Negotiated Tariff. PMB* based on internal protocols and Treatment Plan.
 INTERNAL & EXTERNAL PROSTHESIS	Limited to an overall of R50 000 / family / year. The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R20 000 • Joint replacement R35 000 • Functional: R20 000; • Major Musculoskeletal: R15 000 100% of Negotiated Tariff and based on internal protocols.
 ALTERNATIVES TO HOSPITALISATION Subject to Pre-authorisation, Case Management PMB* and based on internal protocols	UNLIMITED in Step Down Facilities & Sub-acute Facilities. Terminal Care (Imminent death) Limited to R50 000 / family / year.
 MENTAL HEALTH (Psychiatric Treatment In and Out of Hospital) Appropriate referral by GP / Specialist, failing to do so will result in no payment. Subject to Pre-authorisation for In and Out of hospital, Treatment Plan Submission & Progress Report from the provider	Limited to R15 000 / family / year. 100% of Negotiated Tariff. PMB* 21 Days based on internal protocols. Payment up to 3 days for Psychologist charging therapy sessions with Psychiatrist in the same admission, thereafter pre-authorisation required with treatment plan and progress report.
 DELIVERY / BIRTHS	Normal & Caesarean Birth in Hospital 100% of Negotiated Tariff. PMB* Based on internal protocols. Home Delivery (By Registered Midwife) Limited to R6 000 / pregnancy.
 PLANNED HOSPITAL PROCEDURES	Covered, at 100% Negotiated Tariff. Colonoscopy, Cystoscopy, Gastrosocopy, Myringotomy, Sigmoidoscopy, Laparoscopy, Arthroscopy. R3 500 Co-payment for these planned procedures: Hysterectomy and Nissen Fundoplication (Reflux Surgery), Spinal Surgery and Joint Replacements. Subject to PMB's and internal protocols.
 DRUG & ALCOHOL REHABILITATION (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 and Public Facility.
 MEDICAL RESCUE (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)	100% Negotiated Tariff at DSP* Subject to Pre-authorisation.
MAXIILLO-FACIAL SURGERY	100% of Negotiated Tariff. PMB* based on Department of Health protocols.

All benefits will be pro-rated for members admitted during the benefit year.

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Out of Hospital Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits

Limits 2019

	GP CONSULTATIONS If Non-DSP* GP utilised voluntarily: 25% co-payment payable by member per visit	UNLIMITED 100% of Negotiated Tariff.
	SPECIALIST CONSULTATIONS (Subject to appropriate referral by GP, failing to do so will result in no payment)	M = 3 M+2 = 5 M+3+ = 7
	CIRCUMCISIONS (In General Practitioners and Specialist rooms only)	Limited to R1 022 / beneficiary. 100% of Negotiated Tariff. Internal protocols applicable.
	ACUTE MEDICATION (Medication, Injection and Material)	M = R4 240 M+1 = R6 070 M+2 = R7 640 M+3+ = R9 690 100% of cost at Single Exit Price and Regulated Dispensing Fee. Subject to Generic & Schemes Formulary.
	PHARMACY ADVISED THERAPY (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines.	Limited to R150 / Script. Subject to Limit of R800 / family / year. 100 % Cost at Single Exit Price and Regulated Dispensing Fee.
	CHRONIC MEDICATION Subject to: Pre-authorisation; Internal Treatment Protocols & Medicine Formulary; PMB* and Renewal of prescription every six months	100% of Cost at Single Exit Price & Regulated Dispensing Fee. Subject to Generic & Scheme Formulary Services provided by DSP* Other chronic (NON-CDL) medicine: Limited to R12 000 / family and R4 000 / beneficiary / year. CDL/PMB Chronic Disease List medicine: Unlimited. Payable first from Other Chronic Medicine.
	CONSERVATIVE DENTISTRY (Consultations, Fillings and Extractions, Scaling, Polishing and X-rays)	UNLIMITED Subject to Pre-authorisation. 100% of Thebemed Dental Rates. Based on DENIS* clinical protocols.
	SPECIALISED DENTISTRY (Crown and Orthodontics)	Limit R2 500 per person limited to R5 000 / family / annum. Subject to Pre-authorisation. 100% of Thebemed Dental Rates. Based on DENIS* clinical protocols.
	HOSPITAL AND ANAESTHETICS	Impacted teeth only. Subject to Pre-authorisation. Based on admission protocols.
	OPTOMETRY (Frames, Lenses, Readers, Contact Lenses and Disposable Contact Lenses) Subject to pre-authorisation	1 pair of frames limited to R813 / beneficiary / 2 years. Single, Bifocal and Multifocal Lenses covered at 100% at DSP* Negotiated rate. Contact Lenses Limited to R1 235 / beneficiary / 2 years. No benefit for Contact Lenses if Frames are purchased.
	REFRACTION TESTS	1 Test / beneficiary / 2 years. 100% of Negotiated Tariff. Managed by PPN*
	PHYSIOTHERAPY	IN HOSPITAL Subject to Hospitalisation benefits. Subject to referral from Admitting Doctor; no referral will result in no payment. OUT OF HOSPITAL Limited to R2 450 / family / year. Appropriate referral by GP / Specialist, failing to do so will result in no payment. 100% of Negotiated Tariff. PMB* based on internal protocols.
	RADIOLOGY Including Radiology, Specialised Radiography and Angiography)	IN HOSPITAL Subject to Hospitalisation benefits. OUT OF HOSPITAL Limited to R3 340 / family / year. Managed by Request Form as prescribed by the GP and Authorised Specialist.
	MRI / CT SCANS (Subject to Pre-authorisation)	2 MRI or CT Scans / beneficiary / year (In or Out of Hospital). 100% of Negotiated Tariff. PMB* based on internal protocols.
	MEDICAL & ORTHOPAEDIC APPLIANCES (Services In and Out Hospital) Subject to Pre-authorisation and GP/Specialist referral. PMB* based on internal protocols	Limited to an overall R8 000 / family / year. The following Appliance sub-limits are applicable: Wheelchair: One every 3-year cycle / beneficiary; Speech and Hearing Aid: One every 3-year cycle / beneficiary.
	PATHOLOGY	OUT OF HOSPITAL. UNLIMITED Managed by Request Form as prescribed by the GP and authorised Specialist. 100% of Negotiated Tariff. PMB* based on internal protocols.
	AUXILIARY AND ALTERNATIVE HEALTHCARE PRACTITIONERS (Includes Chiropractors, Homeopaths, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Orthotics and Speech Therapists, Registered Nursing Services and Psychologist)	OUT OF HOSPITAL: Collective Limit of R4 000 / family / year. Appropriate referral by GP / Specialist, failing to do so will result in no payment . Subject to Treatment Plan and Progress Report from the provider. 100% of Negotiated Tariff. PMB* based on internal protocols.

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Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

myHealth

POWERED BY

phela
WELLNESS

Health and Wellness Management Programme



Thebemed cares and wants you be healthy and well!

myHealth is designed to identify and inform you of potential health risks when you complete your annual health screening at a wellness day, your nominated doctor or pharmacy clinic.

A basket of care is provided through the myHealth disease management programme to support and educate you should you be diagnosed with a chronic condition.

How you live now has a big impact on your quality of life in the future. Our goal is to support you with motivation, coaching, advice, resources and tools that will help you achieve your goals.

Enjoy your world of benefits:

REGISTER NOW. It's fast and easy.
Visit www.thebemed.co.za/myhealth or
call us on **08002BWELL (0800229355)**



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT

Benefits



HEALTH ASSIST

Limited to Appropriate Referral from DSP* GP & Authorised Specialist.

100% of Negotiated Tariff

(Test to be done at DSP Pathologist)

Limits 2019

Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment)

1 Test / beneficiary / year (over 18 years)

1 Flu Vaccine / beneficiary / year

1 Free PSA for males over 40 years / beneficiary / 2 years

1 Free Blood Sugar Test over 15 years / beneficiary / year

1 Colon Cancer Blood Test over 50 years / beneficiary / year

1 Bone Density Scan over 50 years / beneficiary / year. Limited to R1 800

1 Dental Checkup / beneficiary / year. 100% ThebeMed Dental Rates. Based on DENIS* clinical protocols

2 Dietician Consultations for BMI above 35 and over 12 years / beneficiary / every 6 months limited to R1 200. After consultation of Dietician as required protocols

1 Biokinetic Consultation to provide home exercise programme limited to R300 beneficiary / year

Subject to Dietician consultation first and submission of health indicators and outcomes to the Scheme



YOUTH ASSIST

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 programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health.

2 Free sessions for beneficiaries 12-17 years / beneficiary / year at registered social worker or psychologist. Limited to R1 200 / beneficiary. 100% of Negotiated Tariff

ENERGY PLAN CONTRIBUTION RATES

CHOICE OF NETWORKS

Select the network option to suit your needs, or pay less and stay with one doctor.

Contribution's will be charged according to the Network selection.

Members are not allowed to change networks during the year; however members may change their Primary Care Provider by contacting the Call Centre. The choice of Network is based on member level and not beneficiary level e.g. the main member will select a network and all the family dependants must choose one Primary Care Provider from that specific network.

CORE

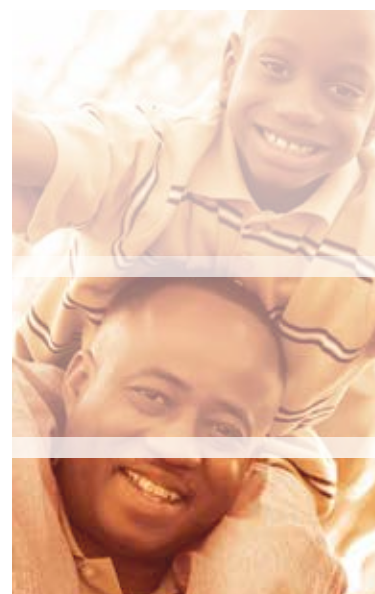
Members selecting Energy Core will only be allowed to consult ONE Primary Care Provider in the Core Network, failing to do so will result in a 25% co-payment.

MEDIUM




Members selecting Medium will have a choice of up to THREE Primary Care Providers in the Medium Network.

OPEN

Members selecting Open will be allowed to consult ANY Primary Care Provider in or out of the Network.



2019 RATES PER MEMBER PER MONTH

INCOME CATEGORY	MEMBER 	MEMBER + 1 	* MEMBER +2+ 	ADULT RATE
0 - R4 000	R1 513	R2 622	R2 773	R1 109
R4 001 - R7 500	R2 343	R3 352	R3 540	R1 009
R7 501 - R10 000	R3 696	R4 988	R5 272	R1 292
R10 001 +	R4 140	R5 372	R5 675	R1 232
0 - R4 000	R1 889	R3 278	R3 464	R1 389
R4 001 - R7 500	R2 602	R3 722	R3 933	R1 120
R7 501 - R10 000	R3 997	R5 395	R5 699	R1 398
R10 001 +	R4 356	R5 655	R5 975	R1 299
0 - R4 000	R2 127	R3 688	R3 932	R1 561
R4 001 - R7 500	R3 060	R4 373	R4 621	R1 313
R7 501 - R10 000	R4 794	R6 474	R6 841	R1 680
R10 001 +	R5 445	R7 067	R7 468	R1 622

*M+2+

Additional child dependants above M+2 included free of charge
Additional adult dependants charged at adult rate
Please refer to the rules for definition of dependants

All benefits will be pro-rated for members admitted during the benefit year.
All costs payable at 100% of Negotiated Tariff.

VITAL INFORMATION

CLAIMS MANAGEMENT

Thebemed strives to pay all valid claims timeously. It is therefore important to ensure that Thebemed receives every claim as soon as possible after the consultation. In most instances the provider will forward the claim to the Scheme. We suggest that you confirm with your provider at the time of consultation how the claim will be submitted. Please note it is the member's responsibility to ensure that the claims are submitted to and received by the Scheme within 120 days of the consultation.

Please ensure that all claims from providers have the following information, so that payment of claims can be made:

- Medical Aid number
- Member names
- Patient name
- Date of birth
- Dependant number
- Doctor practice number
- Diagnosis and procedure name
- ICD 10 Code
- Reference or account number
- Tariff Code and amount charged
- Referring Provider practice name and practice number
- If accounts have been paid by the member

COMPLAINTS

Should you not be satisfied with the outcome of a query, you can send to complaints@thebemed.co.za

THEBEMED TIP OFF FRAUD LINE

0861 666 996

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Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits



HIV ASSIST

HIV Testing & Counselling

Limits 2019

1 Free HIV test / beneficiary / year

Pre-exposure prophylaxis included for high risk beneficiaries / year



CHRONIC DISEASE

Disease Management
Basket of Care

Subject to Disease Management protocols and to registration on the Disease Management Programme



TELEPHONIC SUPPORT

08002BWELL (0800 229 355)

Trauma Counselling

Unlimited. Trauma 24 hours a day/ 7 days a week

Short Term Counselling
(Relationship counselling, Family counselling,
Health advice, Stress, Lifestyle coaching)

Unlimited. Monday – Friday : 08h00 to 16h00



MYPLAN2BWELL

www.thebemed.co.za/myhealth.

- Rate your health
- Choose your goal & register for e-coaching
- Personalise your meal
- Design your fitness plan
- Track your results

1 Membership / beneficiary / year for beneficiaries over 18 years

Subject to online registration



This program assists Thebemed's mothers in waiting by providing advice and benefits.

HOSPITAL CONFINEMENT - PMB* based on internal protocols

MATERNITY SONARS - Limited to 3 Sonar's / pregnancy

MATERNITY VISITS - 3 Antenatal visits / pregnancy

POST NATAL CONSULTATIONS - 3 Post Natal Midwife Consultations / pregnancy

MATERNITY BAG - At 7 months, you will receive a free maternity bag containing mother and baby essentials to get you started on your journey to motherhood. Subject to registration on the Thebe Bambino Programme to qualify.

All benefits are payable at DSP*



PAP SMEAR - 1 for females over 18 years / beneficiary / year

MAMMOGRAMME - 1 for females over 40 years / beneficiary / 2 years

CONTRACEPTIVE BENEFIT - Subject to Oral, injectable and patch contraceptives only. Limited to R120 / script / month

HOW TO REGISTER:

THEBE BAMBINO REGISTRATION:

0861 84 32 36 | wellbeing@thebemed.co.za | www.thebemed.co.za

Your Shield for Health

Why Choose Thebemed Medical Aid?



UNLIMITED GP CONSULTATIONS AND PRIVATE HOSPITALISATION

- Free choice of DSP network doctors
- Unlimited hospitalisation at contracted facilities



myHealth WELLNESS PROGRAMME ON ALL OPTIONS

- Counselling
- HIV testing
- Health risk assessment
- Health advisor
- MyPlan- online wellness programme
- Basket of care for chronic conditions



ONSITE SUPPORT THROUGH SERVICING CONSULTANTS

- Education and training
- Member induction
- Resolution of queries coach



FREE AIRTIME

Upon signing up with Thebemed Medical Aid, you will receive a sim card. This provides easy communication with consultants and you receive R55 airtime monthly.



BAMBINO PROGRAMME

Register on the Maternity Programme and at 7 months and you will receive a free maternity bag. The bag contains mother and baby essentials to get you started on your journey to motherhood. Maternity benefits include:

- 3 Antenatal visits per pregnancy
- 3 Sonars per pregnancy and
- 3 Post Natal Midwife consultations per pregnancy

5
Good
reasons
to join...

For more information regarding this cover, contact us
+27 11 544 8000 | email to: info@thebemed.co.za

EXCLUSIONS & LIMITATIONS

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 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
 - Contraceptives available from state institutions
 - 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. Telephonic consultations including after-hours consultation / fees except in emergency situations
13. 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
14. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care
15. Loss of libido, including Viagra and Caverject
16. Acupuncture, reflexology and aromatherapy
17. Ante- and Postnatal exercise, except under PMB's
18. Osseo-integrated tooth implants

19. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
20. 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
21. Complications arising from procedures or / and condition which is a scheme exclusion
22. Revision of scars Keloid removal except for burns and functional impairment
23. All expenses incurred due to elective Caesarean surgery not covered by the Scheme
24. 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 tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS), etc.
25. Erythropoietin unless pre-authorized
26. Gender re-alignment
27. Uvulopalatopharyngoplasty
28. Hyperbaric oxygen treatment except for PMB's
29. Organ donations to anyone other than a member or dependent of the scheme
30. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
31. Positron Emission Tomography (PET) scans where applicable
32. Blood collections from medical practitioners and specialist
33. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
34. 3D and 4D Maternity scans
35. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
36. X-rays performed by chiropractors
37. Chiropractor and Podiatry benefits in hospital
38. Sleep therapy
39. Bilateral gynaecomastia
40. Stethoscopes and sphygmomanometers (blood pressure monitors)
41. CT colonography (virtual colonoscopy) for screening
42. MDCT Coronary Angiography for screening
43. Physiotherapy for mental health admissions
44. Epilation – treatment for hair removal
45. Facet joint injections and percutaneous radiofrequency ablations
46. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
47. Counselling by Registered Counsellors and/or Art Therapist. Subject to prescribed minimum benefits
48. Allergy screening panels and/or desensitisation
49. Arch supports and chair seats
50. Beds and mattresses
51. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia

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
ICD 10	- 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 LISTINGS

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

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

Preferred Service providers

Emergency Service for Netcare 911:

082 911 and 0860 638 2273

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33



Ground Floor, Old Trafford 4, Isle of Houghton,
Comer Boundary & Carse O'Gowrie Roads, Houghton, Johannesburg
PO Box 4709, Johannesburg, 2000
Website: www.thebemed.co.za | Call Centre: 0861 84 32 36

Thebemed is administered by Momentum TYB.

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MEDICAL AID SCHEME



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Primary Care &
Savings

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Choice of designated service provider
Choice of benefits to suit your needs

In Hospital Benefits

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Benefits	Limits 2019
 HOSPITALISATION (Your cover for hospitalisation includes accommodation, theatre costs, ward and theater drugs, hospital equipment and surgical items)	UNLIMITED 100% of Negotiated Tariff. Based on internal protocols. Subject to PMB's. Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network.
 TAKE-HOME MEDICATION	7 Days supply / beneficiary / hospital stay.
 DIAGNOSTIC INVESTIGATIONS Pathology and Radiology	100% of Negotiated Tariff. PMB* based on internal protocols. Subject to PMB's.
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 ORGAN TRANSPLANTS	100% of Negotiated Tariff. PMB* based on Department of Health protocols.
 RENAL DIALYSIS (Including immune suppressive medication)	100% of Negotiated Tariff. Based on internal protocols and Treatment Plan. Subject to PMB's.
 INTERNAL & EXTERNAL PROSTHESIS (Subject to PMB Conditions Only)	Limited to an overall R50 000 / family / year. The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R20 000 • Joint replacement R35 000 • Functional: R20 000; • Major Musculoskeletal: R15 000 100% of Negotiated Tariff and based on internal protocols.
 ALTERNATIVES TO HOSPITALISATION Subject to Pre-authorisation & Case Management PMB* based on internal protocols	UNLIMITED in Step Down Facilities & Sub-acute Facilities. Terminal care (Imminent death) Limited to R50 000 / family / year.
 MENTAL HEALTH (Psychiatric Treatment including Clinical Psychology) Appropriate referral by GP/Specialist, failing to do so will result in no payment. Subject to Pre-authorisation 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-authorisation required with treatment plan and progress report.
 DELIVERY / BIRTHS	Normal & Caesarean Birth in Hospital: 100% of Negotiated Tariff. PMB* based on internal protocols. Home Delivery (By registered Midwife): Limited to R6 000 / pregnancy.
 PLANNED HOSPITAL PROCEDURES	Covered, at 100% Negotiated Tariff. Colonoscopy, Cystoscopy, Gastroscopy, Myringotomy, Sigmoidoscopy, Laparoscopy, Arthroscopy. R3 500 Co-payment for these planned procedures: Hysterectomy and Nissen Fundoplication (Reflux Surgery), Spinal Surgery and Joint Replacements. Subject to PMB's and internal protocols.
 DRUG & ALCOHOL REHABILITATION (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 & Public Facility.
 MEDICAL RESCUE (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)	100% Negotiated Tariff at DSP* Subject to Pre-authorisation.
MAXILLO-FACIAL SURGERY	100% of Negotiated Tariff. PMB* based on Department of Health protocols.

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Out of Hospital Benefits

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Benefits	Limits 2019
 GP CONSULTATIONS	UNLIMITED 100% of Negotiated Tariff at DSP* Network. 1 Out of Area Emergency Visit / beneficiary / year.
 CASUALTY / EMERGENCY VISITS (Facility fee and Consultations)	100% of Negotiated Tariff. Cover for trauma and emergencies, any event outside trauma emergencies covered from Savings.
 SPECIALIST CONSULTATIONS (Subject to referral by GP, failing to do so will result in no payment)	Limited to 5 visits / family / year.
 CIRCUMCISIONS (In General Practitioners and Specialist rooms only)	Limited to R1 022 / beneficiary. 100% of Negotiated Tariff. Internal protocols applicable.
 ACUTE MEDICATION (Medication, Injection and Material)	UNLIMITED 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary. 100% of cost at Single Exit Price and Regulated Dispensing Fee. Non-formulary medication cost difference is Subject to Savings.
 PHARMACY ADVISED THERAPY (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)	Limited to R150 / Script. R800 from the Risk benefit, thereafter R420 is Subject to Savings. 100% of Cost at Single Exit Price & Regulated Dispensing Fee.
 CHRONIC MEDICATION (Subject to Pre-authorisation; Internal Treatment Protocols & Medicine Formulary; PMB* and renewal of prescription every six months)	100% of Cost at Single Exit Price & Regulated Dispensing Fee. Subject to Generic and Scheme Formulary Services provided by DSP*. Other chronic (NON-CDL) medicine: Limited to R11 500 / family and R4 000 / beneficiary / year. CDL/PMB Chronic Disease List medicine: Unlimited. Payable first from Other Chronic Medicine.
 CONSERVATIVE DENTISTRY (Consultations, Fillings and Extractions, Scaling, Polishing and X-rays)	UNLIMITED Subject to Pre-authorisation. 100% of Thebemed Dental Rates. Based on DENIS* clinical protocols.
 DIAGNOSTIC INVESTIGATIONS (Radiology and Pathology)	100% of Negotiated Tariff at DSP*. Limited to appropriate Referral and Request Form by GP & Authorised Specialist, failing to do so will result in no payment of services.
 SPECIALISED DENTISTRY	Limited R2 500 family/year. Subject to Savings. 100% of Thebemed Dental Rates. Based on DENIS* clinical protocols.
 OPTOMETRY (Frames, Lenses, Readers, Contact Lenses and Disposable Contact Lenses) Subject to pre-authorisation	1 Pair of frames limited to R750 / beneficiary / 2 years. Single, Bifocal and Multifocal lenses covered at 100% at DSP* Negotiated rate. Contact Lenses Limited to R1 185 / beneficiary / 2 years. No benefit for Contact Lenses if Frames are purchased.
 REFRACTION TESTS	1 Test / beneficiary / 2 years. 100% of Negotiated Tariff.
 MEDICAL AND ORTHOPAEDIC APPLIANCES Services In / Out of Hospital Subject to Pre-authorisation and GP / Specialist Referral PMB* based on internal protocols	Limited to an overall R6 750 / family / year. 100% Negotiated Tariff. The following Appliance sub-limits are applicable: Wheelchair: One every 3-year cycle / beneficiary; Speech and Hearing Aid: One every 3-year cycle / beneficiary.
 AUXILIARY, ALTERNATIVE HEALTH-CARE AND PHYSIOTHERAPIST PRACTITIONERS (Limited to Chiropractors, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Appropriate referral by GP or Authorised Specialist required)	Limited to R1 050 / family / year. Subject to Savings. 100% of Negotiated Tariff.

All benefits will be pro-rated for members admitted during the benefit year.

Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

myHealth

POWERED BY

phela
WELLNESS

Health and Wellness Management Programme



Thebemed cares and wants you be healthy and well!

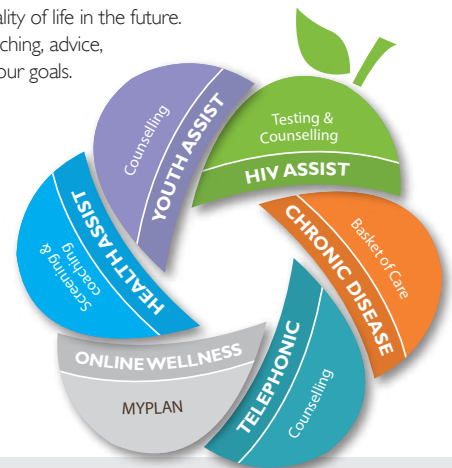
myHealth is designed to identify and inform you of potential health risks when you complete your annual health screening at a wellness day, your nominated doctor or pharmacy clinic.

A basket of care is provided through the myHealth disease management programme to support and educate you should you be diagnosed with a chronic condition.

How you live now has a big impact on your quality of life in the future. Our goal is to support you with motivation, coaching, advice, resources and tools that will help you achieve your goals.

Enjoy your world of benefits:

REGISTER NOW. It's fast and easy.
Visit www.thebemed.co.za/myhealth or
call us on **08002BWELL (0800229355)**



Benefits



HEALTH ASSIST

Limited to Appropriate Referral from DSP* GP & Authorised Specialist.

100% of Negotiated Tariff

(Test to be done at DSP Pathologist)

Limits 2019

Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment)

1 Test / beneficiary / year (over 18 years)

1 Flu Vaccine / beneficiary / year

1 Free PSA for males over 40 years / beneficiary / 2 years

1 Free Blood Sugar Test over 15 years / beneficiary / year

1 Colon Cancer Blood Test over 50 years / beneficiary / year

1 Bone Density Scan over 50 years / beneficiary / year. Limited to RI 800 / beneficiary

1 Dental Checkup / beneficiary / year. 100% ThebeMed Dental Rates. Based on DENIS* clinical protocols

2 Dietician Consultations for BMI above 35 and over 12 years / beneficiary / every 6 months limited to RI 200. After consultation of Dietician as required protocols

1 Biokinetic Consultation to provide home exercise programme limited to R300 beneficiary / year

Subject to Dietician consultation first and submission of health indicators and outcomes to the Scheme



YOUTH ASSIST

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 programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health.

2 Free sessions for beneficiaries 12-17 years / beneficiary / year at registered social worker or psychologist. Limited to RI 200 / beneficiary. 100% of Negotiated Tariff

Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits



HIV ASSIST
HIV Testing & Counselling

1 Free HIV test / beneficiary / year
Pre-exposure prophylaxis included for high risk beneficiaries / year



CHRONIC DISEASE
Disease Management
Basket of Care

Subject to Disease Management protocols and to registration on the Disease Management Programme



TELEPHONIC SUPPORT
08002BWELL (0800 229 355)
Trauma Counselling

Unlimited. Trauma 24 hours a day/ 7 days a week

Short Term Counselling
(Relationship counselling, Family counselling,
Health advice, Stress, Lifestyle coaching)

Unlimited. Monday – Friday : 08h00 to 16h00



MYPLAN2BWELL
www.thebemed.co.za/myhealth.
• Rate your health
• Choose your goal & register for e-coaching
• Personalise your meal
• Design your fitness plan
• Track your results

1 Membership / beneficiary / year for beneficiaries over 18 years
Subject to online registration



This program assists Thebemed's mothers in waiting by providing advice and benefits.

HOSPITAL CONFINEMENT - PMB* based on internal protocols

MATERNITY SONARS - Limited to 3 Sonar's / pregnancy

MATERNITY VISITS - 3 Antenatal visits / pregnancy

POST NATAL CONSULTATIONS - 3 Post Natal Midwife Consultations / pregnancy

MATERNITY BAG - At 7 months, you will receive a free maternity bag containing mother and baby essentials to get you started on your journey to motherhood. Subject to registration on the Thebe Bambino Programme to qualify.

All benefits are payable at DSP*



PAP SMEAR - 1 for females over 18 years / beneficiary / year

MAMMOGRAMME - 1 for females over 40 years / beneficiary / 2 years

CONTRACEPTIVE BENEFIT - Subject to Oral, injectable and patch contraceptives only. Limited to R120 / script / month

HOW TO REGISTER:

THEBE BAMBINO REGISTRATION:

0861 84 32 36 | wellbeing@thebemed.co.za | www.thebemed.co.za

FANTASY PLAN CONTRIBUTION RATES

2019 RATES PER MEMBER PER MONTH

INCOME CATEGORY	MEMBER 	ADULT DEPENDANT 	*CHILD DEPENDANT
0 +	R1 470	R1 181	R 604
Risk	R1 176	R 945	R 483
Savings	R 294	R 236	R 121

* Maximum 2 children per family charged

All benefits will be pro-rated for members admitted during the benefit year. All costs payable at 100% of Negotiated Tariff.

0861 84 32 36 | callcentre@thebemed.co.za | www.thebemed.co.za



Your Shield for Health

Why Choose Thebemed Medical Aid?



UNLIMITED GP CONSULTATIONS AND PRIVATE HOSPITALISATION

- Free choice of DSP network doctors
- Unlimited hospitalisation at contracted facilities



myHealth WELLNESS PROGRAMME ON ALL OPTIONS

- Counselling
- HIV testing
- Health risk assessment
- Health advisor
- MyPlan- online wellness programme
- Basket of care for chronic conditions



ONSITE SUPPORT THROUGH SERVICING CONSULTANTS

- Education and training
- Member induction
- Resolution of queries coach



FREE AIRTIME

Upon signing up with Thebemed Medical Aid, you will receive a sim card. This provides easy communication with consultants and you receive R55 airtime monthly.



BAMBINO PROGRAMME

Register on the Maternity Programme and at 7 months and you will receive a free maternity bag. The bag contains mother and baby essentials to get you started on your journey to motherhood. Maternity benefits include:

- 3 Antenatal visits per pregnancy
- 3 Sonars per pregnancy and
- 3 Post Natal Midwife consultations per pregnancy

5
Good
reasons
to join...

For more information regarding this cover, contact us
+27 11 544 8000 | email to: info@thebemed.co.za

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 LISTINGS

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

- Addison's Disease
- 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
- Epilepsy
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Multiple Sclerosis
- Osteoarthritis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP*)



There are a number of ways this choice can be made:

1. The simplest way is for the member to call Thebemed Call Centre, where an agent will then guide the member through the options and register a DSP* for the member.
2. Members can also log onto www.thebemed.co.za and follow the "Providers" then the "Designated Provider" link to select a DSP*.
3. Where the member has a family doctor, they can call the Call Centre and provide Thebemed with the doctor's name and contact details. If the doctor is not on the Thebemed network, we will contact the doctor in an attempt to contract them into the Thebemed Doctor network.

VITAL INFORMATION

CLAIMS MANAGEMENT

Thebemed strives to pay all valid claims timeously. It is therefore important to ensure that Thebemed receives every claim as soon as possible after the consultation. In most instances the provider will forward the claim to the Scheme. We suggest that you confirm with your provider at the time of consultation how the claim will be submitted. Please note it is the member's responsibility to ensure that the claims are submitted to and received by the Scheme within 120 days of the consultation.

Please ensure that all claims from providers have the following information, so that payment of claims can be made:

- Medical Aid number
- Member names
- Patient name
- Date of birth
- Dependant number
- Doctor practice number
- Diagnosis and procedure name
- ICD 10 Code
- Reference or account number
- Tariff Code and amount charged
- Referring Provider practice name and practice number
- If accounts have been paid by the member

COMPLAINTS

Should you not be satisfied with the outcome of a query, you can send to complaints@thebemed.co.za

THEBEMED TIP OFF FRAUD LINE

0861 666 996

Accessible Care • Affordable Prices

EXCLUSIONS & LIMITATIONS

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 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
 - Contraceptives available from state institutions
 - 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. Telephonic consultations including after-hours consultation / fees except in emergency situations
13. 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
14. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care
15. Loss of libido, including Viagra and Caverject
16. Acupuncture, reflexology and aromatherapy
17. Ante- and Postnatal exercise, except under PMB's
18. Osseo-integrated tooth implants
19. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
20. 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
21. Complications arising from procedures or / and condition which is a scheme exclusion
22. Revision of scars Keloid removal except for burns and functional impairment
23. All expenses incurred due to elective Caesarean surgery not covered by the Scheme
24. 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 tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS), etc.
25. Erythropoietin unless pre-authorised
26. Gender re-alignment
27. Uvulopalatopharyngoplasty
28. Hyperbaric oxygen treatment except for PMB's
29. Organ donations to anyone other than a member or dependent of the scheme
30. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
31. Positron Emission Tomography (PET) scans where applicable
32. Blood collections from medical practitioners and specialist
33. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
34. 3D and 4D Maternity scans
35. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
36. X-rays performed by chiropractors
37. Chiropractor and Podiatry benefits in hospital
38. Sleep therapy
39. Bilateral gynaecomastia
40. Stethoscopes and sphygmomanometers (blood pressure monitors)
41. CT colonography (virtual colonoscopy) for screening
42. MDCT Coronary Angiography for screening
43. Physiotherapy for mental health admissions
44. Epilation – treatment for hair removal
45. Facet joint injections and percutaneous radiofrequency ablations
46. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
47. Counselling by Registered Counsellors and/or Art Therapist. Subject to prescribed minimum benefits
48. Allergy screening panels and/or desensitisation
49. Arch supports and chair seats
50. Beds and mattresses
51. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia

Preferred Service providers

Emergency Service for Netcare 911:

082 911 and 0860 638 2273

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33



Ground Floor, Old Trafford 4, Isle of Houghton,
Comer Boundary & Carse O'Gowrie Roads, Houghton, Johannesburg
PO Box 4709, Johannesburg, 2000
Website: www.thebemed.co.za | Call Centre: 0861 84 32 36

Thebemed is administered by Momentum TYB.

Accessible Care • Affordable Prices



2019

Accessible Care • Affordable Prices



THEBEMED
MEDICAL AID SCHEME



Comprehensive
Primary Care

SUBJECT TO CMS APPROVAL

UNIVERSALPLAN

Private hospital cover
Choice of designated service provider
Choice of benefits to suit your needs

In Hospital Benefits

Cover for major medical events that result in an admission into hospital.

All benefits and services are subject to Pre-authorisation and must be pre-authorised prior to admission, by the relevant Managed Healthcare Company on 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	Limits 2019
 HOSPITALISATION (Accommodation, medical and surgical procedures, medication, consumables and treating specialist costs) Subject to PMB's	UNLIMITED At contracted facilities and State Hospitals. Based on internal and Department of Health protocols. 100% of Negotiated Tariff at DSP* Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network. Associated Providers treating patients during admissions must contact the Scheme for authorisation, E.g. Physiotherapy, Dieticians, and Psychologist etc. Failure to do will result in payment for only up to the first 3 days. Subject to internal protocols.
 TAKE-HOME MEDICATION	7 Day's supply / beneficiary / hospital stay.
 BLOOD TRANSFUSION & BLOOD REPLACEMENT PRODUCTS	100% of Negotiated Tariff. PMB* based on internal protocols.
 RENAL DIALYSIS (Including immune suppressive medication)	100% of Negotiated Tariff. PMB* based on internal protocols and Treatment Plan.
 DIAGNOSTIC INVESTIGATIONS Pathology & Radiology	100% of Negotiated Tariff, PMB* based on internal protocols.
 MRI / PET / CAT SCANS	2 MRI or CT Scans / beneficiary / year. (In / Out of Hospital). 100% of Negotiated Tariff. PMB* based on internal protocols. Subject to pre-authorisation.
 AUXILIARY,ALTERNATIVE HEALTH-CARE AND PHYSIOTHERAPIST PRACTITIONERS (Includes Dieticians, Occupational Therapists, Physiotherapists and Speech Therapists) (Referred by treating doctor)	100% of Negotiated Tariff. PMB* based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.
 PLANNED HOSPITAL PROCEDURES Subject to PMB's	Covered, at 100% Negotiated Tariff. Colonoscopy, Cystoscopy, Gastrosocopy, Myringotomy, Sigmoidoscopy, Laparoscopy, Arthroscopy. R3 500 Co-payment for these planned procedures: Hysterectomy and Nissen Fundoplication (Reflux Surgery), Spinal Surgery and Joint Replacements. Subject to PMB's and internal protocols.
 MEDICAL RESCUE (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)	100% Negotiated Tariff at DSP* Subject to Pre-authorisation.
 DELIVERY	Normal & Caesarean Birth in Hospital 100% of Negotiated Tariff. PMB* Based on internal protocols. Home Delivery (By Registered Midwife) Limited to R6 000 / pregnancy.
 MENTAL HEALTH (Psychiatric Treatment including Clinical Psychology) Appropriate referral by GP/Specialist, failing to do so will result in no payment. Subject to Pre-authorisation 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.
 DRUG AND ALCOHOL REHABILITATION (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 & Public Facility.
 INTERNAL & EXTERNAL PROSTHESIS	Limited to an overall of R50 000 / family / year. The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R20 000 • Joint replacement R35 000 • Functional: R20 000; • Major Musculoskeletal: R15 000 100% of Negotiated Tariff and based on internal protocols.
 ALTERNATIVES TO HOSPITALISATION Subject to Pre-authorisation & Case Management PMB* based on internal protocols	UNLIMITED in Step Down Facilities & Sub-acute Facilities. Terminal Care (Imminent death) Limited to R50 000 / family / year.
MAXILLO-FACIAL SURGERY	100% of Negotiated Tariff. PMB* based on Department of Health protocols.

All benefits will be pro-rated for members admitted during the benefit year.

Accessible Care • Affordable Prices

Out of Hospital Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits

Limits 2019



GP CONSULTATIONS

(Visits, examinations and tests)

UNLIMITED.

Member to choose and **consult one** DSP GP as primary provider / beneficiary.
100% of Negotiated Tariff at DSP*. PMB* based on internal protocols.



SPECIALIST CONSULTATIONS

(Subject to appropriate referral by GP, failing to do so will result in no payment)

3 visits / family / annum.

100% of Negotiated Tariff at DSP*
PMB* based on internal protocols.



CIRCUMCISIONS

(In DSP General Practitioners rooms only)

Limited to R1 022 / beneficiary.

100% of Negotiated Tariff. Internal protocols applicable.



ACUTE MEDICATION

(Medication, Injection and Material)

UNLIMITED

100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary.



PHARMACY ADVISED THERAPY

(Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)

Limited to R140 / script. Subject to Limit of R500 / family / year.

100% Cost at Single Exit Price and Regulated Dispensing Fee.

Not chargeable with Acute Script on the Same Day.



CHRONIC MEDICATION

(Subject to Pre-authorisation; Internal Treatment Protocols & Medicine Formulary; PMB* and renewal of prescription every six months)

UNLIMITED

Based on internal protocols.

Subject to generic substitute and Schemes Formulary.

PMB* based on internal protocols.



CONSERVATIVE DENTISTRY

(Check-ups, Scaling & Polishing, Fillings and Extractions, Plastic Dentures)

UNLIMITED

100% Thebemed Dental Rates.

Based on DENIS* clinical protocols.



OPTOMETRY

(Frames, Lenses, Readers, Contact Lenses and Disposable Contact Lenses). Subject to pre-authorisation and managed by PPN*

1 Pair of frames limited to R750 / beneficiary / 2 years.

Single, Bifocal and Multifocal Lenses covered at 100% at DSP* Negotiated Rate.

Contact Lenses limited to R1 185 / beneficiary / 2 years.

No Benefit for Contact Lenses if Frames are purchased.



REFRACTION TESTS

Managed by PPN*

1 Test / beneficiary / 2 years. 100% of Negotiated Tariff.



DIAGNOSTIC PROCEDURES

Pathology & Radiology

Limited to appropriate Referral and Request Form by GP & authorised Specialist, failing to do so will result in no payment of services.

100% of Negotiated Tariff at DSP*



MEDICAL AND ORTHOPAEDIC APPLIANCES

Services In / Out of Hospital

Subject to Pre-authorisation and GP / Specialist

Referral

PMB* based on internal protocols

Limited to an overall R5 500 / family / year. 100% Negotiated Tariff.

The following Appliance sub-limits are applicable:

Wheelchair: One every 3-year cycle / beneficiary;

Speech and Hearing Aid: One every 3-year cycle / beneficiary.

All benefits will be pro-rated for members admitted during the benefit year.

Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

myHealth

POWERED BY

phela
WELLNESS

Health and Wellness Management Programme



Thebemed cares and wants you to be healthy and well!

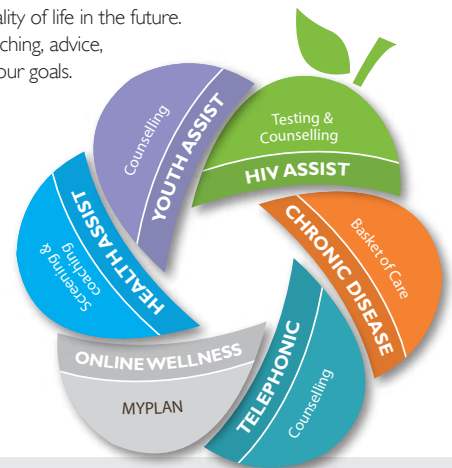
myHealth is designed to identify and inform you of potential health risks when you complete your annual health screening at a wellness day, your nominated doctor or pharmacy clinic.

A basket of care is provided through the myHealth disease management programme to support and educate you should you be diagnosed with a chronic condition.

How you live now has a big impact on your quality of life in the future. Our goal is to support you with motivation, coaching, advice, resources and tools that will help you achieve your goals.

Enjoy your world of benefits:

REGISTER NOW. It's fast and easy.
Visit www.thebemed.co.za/myhealth or
call us on **08002BWELL (0800229355)**



Benefits



HEALTH ASSIST

Limited to Appropriate Referral from DSP* GP & Authorised Specialist.

100% of Negotiated Tariff

(Test to be done at DSP Pathologist)

Limits 2019

Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment)

1 Test / beneficiary / year (over 18 years)

1 Flu Vaccine / beneficiary / year

1 Free PSA for males over 40 years / beneficiary / 2 years

1 Free Blood Sugar Test over 15 years / beneficiary / year

1 Colon Cancer Blood Test over 50 years / beneficiary / year

1 Bone Density Scan over 50 years / beneficiary / year. Limited to R1 800

1 Dental Checkup / beneficiary / year. 100% ThebeMed Dental Rates. Based on DENIS* clinical protocols

2 Dietician Consultations for BMI above 35 and over 12 years / beneficiary / every 6 months limited to R1 200. After consultation of Dietician as required protocols

1 Biokinetic Consultation to provide home exercise programme limited to R300 beneficiary / year

Subject to Dietician consultation first and submission of health indicators and outcomes to the Scheme



YOUTH ASSIST

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 programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health.

2 Free sessions for beneficiaries 12-17 years / beneficiary / year at registered social worker or psychologist. Limited to R1 200 / beneficiary. 100% of Negotiated Tariff

Additional Benefits

All benefits are payable at Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits



HIV ASSIST
HIV Testing & Counselling

1 Free HIV test / beneficiary / year
Pre-exposure prophylaxis included for high risk beneficiaries / year



CHRONIC DISEASE
Disease Management
Basket of Care

Subject to Disease Management protocols and to registration on the Disease Management Programme



TELEPHONIC SUPPORT
08002BWELL (0800 229 355)
Trauma Counselling

Unlimited. Trauma 24 hours a day/ 7 days a week

Short Term Counselling
(Relationship counselling, Family counselling,
Health advice, Stress, Lifestyle coaching)

Unlimited. Monday – Friday : 08h00 to 16h00



MYPLAN2BWELL
www.thebemed.co.za/myhealth.
• Rate your health
• Choose your goal & register for e-coaching
• Personalise your meal
• Design your fitness plan
• Track your results

1 Membership / beneficiary / year for beneficiaries over 18 years
Subject to online registration



This program assists Thebemed's mothers in waiting by providing advice and benefits.

HOSPITAL CONFINEMENT - PMB* based on internal protocols

MATERNITY SONARS - Limited to 3 Sonar's / pregnancy

MATERNITY VISITS - 3 Antenatal visits / pregnancy

POST NATAL CONSULTATIONS - 3 Post Natal Midwife Consultations / pregnancy

MATERNITY BAG - At 7 months, you will receive a free maternity bag containing mother and baby essentials to get you started on your journey to motherhood. Subject to registration on the Thebe Bambino Programme to qualify.

All benefits are payable at DSP*



PAP SMEAR - 1 for females over 18 years / beneficiary / year

MAMMOGRAMME - 1 for females over 40 years / beneficiary / 2 years

CONTRACEPTIVE BENEFIT - Subject to Oral, injectable and patch contraceptives only. Limited to R120 / script / month

HOW TO REGISTER: **THEBE BAMBINO REGISTRATION:**
0861 84 32 36 | wellbeing@thebemed.co.za | www.thebemed.co.za

UNIVERSAL PLAN CONTRIBUTION RATES

2019 RATES PER MEMBER PER MONTH

INCOME CATEGORY	MEMBER 	ADULT DEPENDANT 	*CHILD DEPENDANT
0 - R5000	R1 145	R1 016	R569
R5001 - R7 500	R1 323	R1 135	R621
R7 501+	R1 863	R1 758	R723

* Maximum 2 children per family charged

All benefits will be pro-rated for members admitted during the benefit year. All costs payable at 100% of Negotiated Tariff.

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Your Shield for Health

Why Choose Thebemed Medical Aid?



UNLIMITED GP CONSULTATIONS AND PRIVATE HOSPITALISATION

- Free choice of DSP network doctors
- Unlimited hospitalisation at contracted facilities



myHealth WELLNESS PROGRAMME ON ALL OPTIONS

- Counselling
- HIV testing
- Health risk assessment
- Health advisor
- MyPlan- online wellness programme
- Basket of care for chronic conditions



ONSITE SUPPORT THROUGH SERVICING CONSULTANTS

- Education and training
- Member induction
- Resolution of queries coach



FREE AIRTIME

Upon signing up with Thebemed Medical Aid, you will receive a sim card. This provides easy communication with consultants and you receive R55 airtime monthly.



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Register on the Maternity Programme and at 7 months and you will receive a free maternity bag. The bag contains mother and baby essentials to get you started on your journey to motherhood. Maternity benefits include:

- 3 Antenatal visits per pregnancy
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- 3 Post Natal Midwife consultations per pregnancy

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ABBREVIATIONS

BHF	- Board of Healthcare Funders
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Chronic medication for the following disease listing is considered as Prescribed Minimum Benefits (PMBs)*.

- Addison's Disease
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- Cardiac Failure
- Cardiomyopathy
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- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Crohn's Disease
- Depression
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II
- Epilepsy
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Multiple Sclerosis
- Osteoarthritis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

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There are a number of ways this choice can be made:

1. The simplest way is for the member to call Thebemed Call Centre, where an agent will then guide the member through the options and register a DSP* for the member.
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Thebemed strives to pay all valid claims timeously. It is therefore important to ensure that Thebemed receives every claim as soon as possible after the consultation. In most instances the provider will forward the claim to the Scheme. We suggest that you confirm with your provider at the time of consultation how the claim will be submitted. Please note it is the member's responsibility to ensure that the claims are submitted to and received by the Scheme within 120 days of the consultation.

Please ensure that all claims from providers have the following information, so that payment of claims can be made:

- Medical Aid number
- Member names
- Patient name
- Date of birth
- Dependant number
- Doctor practice number
- Diagnosis and procedure name
- ICD 10 Code
- Reference or account number
- Tariff Code and amount charged
- Referring Provider practice name and practice number
- If accounts have been paid by the member

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0861 666 996

Accessible Care • Affordable Prices

EXCLUSIONS & LIMITATIONS

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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 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
 - Contraceptives available from state institutions
 - 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
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12. Telephonic consultations including after-hours consultation / fees except in emergency situations
13. 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
14. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care
15. Loss of libido, including Viagra and Caverject
16. Acupuncture, reflexology and aromatherapy
17. Ante- and Postnatal exercise, except under PMB's
18. Osseo-integrated tooth implants
19. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
20. 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
21. Complications arising from procedures or / and condition which is a scheme exclusion
22. Revision of scars Keloid removal except for burns and functional impairment
23. All expenses incurred due to elective Caesarean surgery not covered by the Scheme
24. 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 tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS), etc.
25. Erythropoietin unless pre-authorised
26. Gender re-alignment
27. Uvulopalatopharyngoplasty
28. Hyperbaric oxygen treatment except for PMB's
29. Organ donations to anyone other than a member or dependent of the scheme
30. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
31. Positron Emission Tomography (PET) scans where applicable
32. Blood collections from medical practitioners and specialist
33. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
34. 3D and 4D Maternity scans
35. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
36. X-rays performed by chiropractors
37. Chiropractor and Podiatry benefits in hospital
38. Sleep therapy
39. Bilateral gynaecomastia
40. Stethoscopes and sphygmomanometers (blood pressure monitors)
41. CT colonography (virtual colonoscopy) for screening
42. MDCT Coronary Angiography for screening
43. Physiotherapy for mental health admissions
44. Epilation – treatment for hair removal
45. Facet joint injections and percutaneous radiofrequency ablations
46. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
47. Counselling by Registered Counsellors and/or Art Therapist. Subject to prescribed minimum benefits
48. Allergy screening panels and/or desensitisation
49. Arch supports and chair seats
50. Beds and mattresses
51. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia

Preferred Service providers

Emergency Service for Netcare 911:

082 911 and 0860 638 2273

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33



Ground Floor, Old Trafford 4, Isle of Houghton,
Comer Boundary & Carse O'Gowrie Roads, Houghton, Johannesburg
PO Box 4709, Johannesburg, 2000
Website: www.thebemed.co.za | Call Centre: 0861 84 32 36

Thebemed is administered by Momentum TYB.

Accessible Care • Affordable Prices



2019

Accessible Care • Affordable Prices



THEBEMED
MEDICAL AID SCHEME



Comprehensive
Primary Care

UNIVERSALPLAN

Efficiency Discount Option

SUBJECT TO CMS APPROVAL

Private hospital cover
Choice of designated service provider
Choice of benefits to suit your needs

In Hospital Benefits

Cover for major medical events that result in an admission into hospital.

All benefits and services are subject to Pre-authorisation and must be pre-authorised prior to admission, by the relevant Managed Healthcare Company on 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	Limits 2019
 HOSPITALISATION (Accommodation, medical and surgical procedures, medication, consumables and treating specialist costs) Subject to PMB's	UNLIMITED At contracted facilities and State Hospitals. Based on internal and Department of Health protocols. 100% of Negotiated Tariff at DSP* Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network. Associated Providers treating patients during admissions must contact the Scheme for authorisation, E.g. Physiotherapy, Dieticians, and Psychologist etc. Failure to do will result in payment for only up to the first 3 days. Subject to internal protocols.
 TAKE-HOME MEDICATION	7 Day's supply / beneficiary / hospital stay.
 BLOOD TRANSFUSION & BLOOD REPLACEMENT PRODUCTS	100% of Negotiated Tariff. PMB* based on internal protocols.
 RENAL DIALYSIS (Including immune suppressive medication)	100% of Negotiated Tariff. PMB* based on internal protocols and Treatment Plan.
 DIAGNOSTIC INVESTIGATIONS Pathology & Radiology	100% of Negotiated Tariff, PMB* based on internal protocols.
 MRI / PET / CAT SCANS	2 MRI or CT Scans / beneficiary / year. (In / Out of Hospital). 100% of Negotiated Tariff. PMB* based on internal protocols. Subject to pre-authorisation.
 AUXILIARY, ALTERNATIVE HEALTH-CARE AND PHYSIOTHERAPIST PRACTITIONERS (Includes Dieticians, Occupational Therapists, Physiotherapists and Speech Therapists) (Referred by treating doctor)	100% of Negotiated Tariff. PMB* based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome.
 PLANNED HOSPITAL PROCEDURES Subject to PMB's	Covered, at 100% Negotiated Tariff. Colonoscopy, Cystoscopy, Gastrosocopy, Myringotomy, Sigmoidoscopy, Laparoscopy, Arthroscopy. R3 500 Co-payment for these planned procedures: Hysterectomy and Nissen Fundoplication (Reflux Surgery), Spinal Surgery and Joint Replacements. Subject to PMB's and internal protocols.
 MEDICAL RESCUE (Ambulance, Medical Emergency Evacuation Transport to Advisory Services)	100% Negotiated Tariff at DSP* Subject to Pre-authorisation.
 DELIVERY	Normal & Caesarean Birth in Hospital 100% of Negotiated Tariff. PMB* Based on internal protocols. Home Delivery (By Registered Midwife) Limited to R6 000 / pregnancy.
 MENTAL HEALTH (Psychiatric Treatment including Clinical Psychology) Appropriate referral by GP/Specialist, failing to do so will result in no payment. Subject to Pre-authorisation 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.
 DRUG AND ALCOHOL REHABILITATION (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 & Public Facility.
 INTERNAL & EXTERNAL PROSTHESIS	Limited to an overall of R50 000 / family / year. The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R20 000 • Joint replacement R35 000 • Functional: R20 000; • Major Musculoskeletal: R15 000 100% of Negotiated Tariff and based on internal protocols.
 ALTERNATIVES TO HOSPITALISATION Subject to Pre-authorisation & Case Management PMB* based on internal protocols	UNLIMITED in Step Down Facilities & Sub-acute Facilities. Terminal Care (Imminent death) Limited to R50 000 / family / year.
MAXILLO-FACIAL SURGERY	100% of Negotiated Tariff. PMB* based on Department of Health protocols.

All benefits will be pro-rated for members admitted during the benefit year.

Accessible Care • Affordable Prices

Out of Hospital Benefits

All benefits are payable at ED Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

Benefits	Limits 2019
 GP CONSULTATIONS (Visits, examinations and tests)	UNLIMITED. Member to choose and consult one ED DSP GP* as primary provider / beneficiary. 100% of Negotiated Tariff at ED DSP*. PMB* based on internal protocols.
 SPECIALIST CONSULTATIONS (Subject to appropriate referral by GP, failing to do so will result in no payment)	3 visits / family / annum. 100% of Negotiated Tariff at DSP* PMB* based on internal protocols.
 CIRCUMCISIONS (In DSP General Practitioners rooms only)	Limited to R1 022 / beneficiary. 100% of Negotiated Tariff. Internal protocols applicable.
 ACUTE MEDICATION (Medication, Injection and Material)	UNLIMITED 100% of Negotiated Tariff at ED DSP* based on generic substitute and Schemes formulary.
 PHARMACY ADVISED THERAPY (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines)	Limited to R140 / script. Subject to Limit of R500 / family / year 100% Cost at Single Exit Price and Regulated Dispensing Fee. Not chargeable with Acute Script on the Same Day.
 CHRONIC MEDICATION (Subject to Pre-authorisation; Internal Treatment Protocols & Medicine Formulary; PMB* and renewal of prescription every six months)	UNLIMITED Based on internal protocols. Subject to generic substitute and Schemes Formulary. PMB* based on internal protocols.
 CONSERVATIVE DENTISTRY (Check-ups, Scaling & Polishing, Fillings and Extractions, Plastic Dentures)	UNLIMITED 100% Thebemed Dental Rates. Based on DENIS* clinical protocols.
 OPTOMETRY (Frames, Lenses, Readers, Contact Lenses and Disposable Contact Lenses). Subject to pre-authorisation	1 Pair of frames limited to R750 / beneficiary / 2 years. Single, Bifocal and Multifocal Lenses covered at 100% at DSP* Negotiated Rate. Contact Lenses limited to R1 185 / beneficiary / 2 years. No Benefit for Contact Lenses if Frames are purchased.
 REFRACTION TESTS Managed by PPN*	1 Test / beneficiary / 2 years. 100% of Negotiated Tariff.
 DIAGNOSTIC PROCEDURES Pathology & Radiology	Limited to appropriate Referral and Request Form by GP & authorised Specialist, failing to do so will result in no payment of services. 100% of Negotiated Tariff at ED DSP*
 MEDICAL AND ORTHOPAEDIC APPLIANCES Services In / Out of Hospital Subject to Pre-authorisation and GP / Specialist Referral PMB* based on internal protocols	Limited to an overall R5 500 / family / year. 100% Negotiated Tariff. The following Appliance sub-limits are applicable: Wheelchair: One every 3-year cycle / beneficiary; Speech and Hearing Aid: One every 3-year cycle / beneficiary.

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Additional Benefits

All benefits are payable at ED Designated Service Provider (DSP)*. Scheme rules, formulary, internal protocols and PMB's will be applied where applicable.

myHealth

POWERED BY

phela
WELLNESS

Health and Wellness Management Programme



Thebemed cares and wants you be healthy and well!

myHealth is designed to identify and inform you of potential health risks when you complete your annual health screening at a wellness day, your nominated doctor or pharmacy clinic.

A basket of care is provided through the myHealth disease management programme to support and educate you should you be diagnosed with a chronic condition.

How you live now has a big impact on your quality of life in the future. Our goal is to support you with motivation, coaching, advice, resources and tools that will help you achieve your goals.

Enjoy your world of benefits:

REGISTER NOW. It's fast and easy.
Visit www.thebemed.co.za/myhealth or
call us on **08002BWELL (0800229355)**



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT

Benefits



HEALTH ASSIST

Limited to Appropriate Referral from DSP* GP & Authorised Specialist.

100% of Negotiated Tariff

(Test to be done at DSP Pathologist)

Limits 2019

Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment)

1 Test / beneficiary / year (over 18 years)

1 Flu Vaccine / beneficiary / year

1 Free PSA for males over 40 years / beneficiary / 2 years

1 Free Blood Sugar Test over 15 years / beneficiary / year

1 Colon Cancer Blood Test over 50 years / beneficiary / year

1 Bone Density Scan over 50 years / beneficiary / year. Limited to R1 800

1 Dental Checkup / beneficiary / year. 100% ThebeMed Dental Rates. Based on DENIS* clinical protocols

2 Dietician Consultations for BMI above 35 and over 12 years / beneficiary / every 6 months limited to R1 200. After consultation of Dietician as required protocols

1 Biokinetic Consultation to provide home exercise programme limited to R300 beneficiary / year

Subject to Dietician consultation first and submission of health indicators and outcomes to the Scheme



YOUTH ASSIST

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 programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health.

2 Free sessions for beneficiaries 12-17 years / beneficiary / year at registered social worker or psychologist. Limited to R1 200 / beneficiary. 100% of Negotiated Tariff.

Additional Benefits

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Benefits

Limits 2019



HIV ASSIST
HIV Testing & Counselling

1 Free HIV test / beneficiary / year
Pre-exposure prophylaxis included for high risk beneficiaries / year



CHRONIC DISEASE
Disease Management
Basket of Care

Subject to Disease Management protocols and to registration on the Disease Management Programme



TELEPHONIC SUPPORT
08002BWELL (0800 229 355)
Trauma Counselling

Unlimited. Trauma 24 hours a day/ 7 days a week

Short Term Counselling
(Relationship counselling, Family counselling,
Health advice, Stress, Lifestyle coaching)

Unlimited. Monday – Friday : 08h00 to 16h00



MYPLAN2BWELL
www.thebemed.co.za/myhealth.
• Rate your health
• Choose your goal & register for e-coaching
• Personalise your meal
• Design your fitness plan
• Track your results

1 Membership / beneficiary / year for beneficiaries over 18 years
Subject to online registration



This program assists Thebemed's mothers in waiting by providing advice and benefits.

HOSPITAL CONFINEMENT - PMB* based on internal protocols

MATERNITY SONARS - Limited to 3 Sonar's / pregnancy

MATERNITY VISITS - 3 Antenatal visits / pregnancy

POST NATAL CONSULTATIONS - 3 Post Natal Midwife Consultations / pregnancy

MATERNITY BAG - At 7 months, you will receive a free maternity bag containing mother and baby essentials to get you started on your journey to motherhood. Subject to registration on the Thebe Bambino Programme to qualify.

All benefits are payable at DSP*



PAP SMEAR - 1 for females over 18 years / beneficiary / year

MAMMOGRAMME - 1 for females over 40 years / beneficiary / 2 years

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R501 - R2 500	R991	R881	R492
R2 501 - R7 500	R1 087	R965	R540
R7 501+	R1 257	R1 079	R590

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- Crohn's Disease
- Depression
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II
- Epilepsy
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Multiple Sclerosis
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 - 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
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 - 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
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23. All expenses incurred due to elective Caesarean surgery not covered by the Scheme
24. 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 tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS), etc.
25. Erythropoietin unless pre-authorised
26. Gender re-alignment
27. Uvulopalatopharyngoplasty
28. Hyperbaric oxygen treatment except for PMB's
29. Organ donations to anyone other than a member or dependent of the scheme
30. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
31. Positron Emission Tomography (PET) scans where applicable
32. Blood collections from medical practitioners and specialist
33. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
34. 3D and 4D Maternity scans
35. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
36. X-rays performed by chiropractors
37. Chiropractor and Podiatry benefits in hospital
38. Sleep therapy
39. Bilateral gynaecomastia
40. Stethoscopes and sphygmomanometers (blood pressure monitors)
41. CT colonography (virtual colonoscopy) for screening
42. MDCT Coronary Angiography for screening
43. Physiotherapy for mental health admissions
44. Epilation – treatment for hair removal
45. Facet joint injections and percutaneous radiofrequency ablations
46. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
47. Counselling by Registered Counsellors and/or Art Therapist. Subject to prescribed minimum benefits
48. Allergy screening panels and/or desensitisation
49. Arch supports and chair seats
50. Beds and mattresses
51. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia

Preferred Service providers

Emergency Service for Netcare 911:

082 911 and 0860 638 2273

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33



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Website: www.thebemed.co.za | Call Centre: 0861 84 32 36

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