

# 2019 BENEFIT ADJUSTMENTS

Global Credit Ratings rated Medshield as one of the schemes with the highest claims paying ability - AA- with a positive outlook. We remain committed to providing affordable benefits across a wide range of options to meet the needs of all our members.

Our **2019** benefits are carefully designed to provide our members with access to quality healthcare and benefits when they need them.

- Adult and Travel Vaccination limits increased on the **Premium Plus** and **MediBonus** options
- Adult Vaccination limit increased on the **MediPlus**, **MediSaver**, and **MediValue** options
- Alternatives to Hospitalisation – Physical Rehabilitation limit increased on the **MediCore** option
- Alternatives to Hospitalisation – Terminal Care benefit increased on all options
- Oral Contraceptive Medication (Birth Control) increased across all plan options
- Chronic Medication limit increased on the **Premium Plus**, **MediBonus**, and **MediPlus** options
- Day-to-Day limits increased on the **MediBonus**, **MediPlus**, **MediValue** and **MediPhila** options
- Basic Dentistry sub-limit increased on the **MediValue** and **MediPhila** options
- Specialised Dentistry limit increased on all plan options except **MediCore** and **MediPhila**
- The Flu Vaccination increased on all plan options
- The General, Medical and Surgical Appliance limit increased across the **MediBonus**, **MediPlus**, **MediSaver** and **MediValue** options
- Maxillo-Facial and Oral Surgery increased on the **Premium Plus**, **MediPlus**, **MediSaver**, **MediCore** and **MediValue** options
- Medicine on Discharge (TTO) increased on the **MediPhila** option
- The Mental Health consultations and visits Out-of-Hospital sub-limit increased on the **Premium Plus** and **MediSaver** options
- The Mental Health, In-Hospital limit increased on the **MediPlus** and **MediSaver** options
- The Optical limit on **MediPlus**, **MediValue** and **MediBonus** now includes 1 pair of Optical lenses and a frame, or contact lenses, per beneficiary every 24 months. Determined by an Optical Service Date Cycle. Starting 1 January 2019
- **MediPhila's** Optical limit on now includes 1 pair of Optical lenses and a frame per beneficiary every 24 months Determined by an Optical Service Date Cycle. Starting 1 January 2019
- The Optical limit for Frames and/or Lens enhancements has been introduced on the **MediBonus**, **MediPlus** and **MediValue** options
- All plan options, except **MediCore**, have an increased limit for Optical Readers
- **MediPhila** has an increased Optical limit for 2019
- Physiotherapy (In-Hospital) limit has been introduced on all Medshield benefit options
- **MediBonus**, **MediPlus**, **MediValue** and **MediPhila** have increased Pharmacy Advised Therapy sub-limits
- The script limit for Pharmacy Advised Therapy increased on all Medshield plan options except **MediCore**
- Prosthesis and Internal Devices (hips and knees) sub-limit has been introduced on all plan options
- The Refractive Surgery limit on **Premium Plus**, **MediBonus**, **MediPlus** and **MediSaver** has increased
- Radiology - Mammogram (Breast Screening) and Bone Density (for Osteoporosis and bone fragmentation) was removed from the Wellness Benefit on the **MediCore** option
- Rehabilitation for Substance Abuse sub-limit increased on **Premium Plus** and **MediSaver**
- Specialised Radiology (In- and Out-of-Hospital) increased on all plan options

- Consultations and Visits to Medical Specialists Out-of-Hospital decreased on both the **MediValue** and **MediPhila** options
- The Threshold Benefit limit for Out-of-Hospital benefits has been increased on the **Premium Plus** option
- The use of the Chronic Medicine Courier Designated Service Provider (DSP) has been introduced on the **MediValue** option
- On the **MediValue** option, each beneficiary must nominate one General Practitioner from the Medshield GP Network to a maximum of two General Practitioners per family
- **MediValue** and **MediPhila** have 2 Out-of-Network GP consultations and visits/emergency. (When you have not consulted your nominated GP)
- On the **MediPhila** option, each beneficiary must nominate one General Practitioner from the Medshield **MediPhila** GP Network to a maximum of two General Practitioners per family
- Personal Saving Account % Allocation: 25% reduced to 20% on **Premium Plus** and 20% reduced to 15% on **MediSaver**
- Oncology Medicine – **MediSaver** is now subject to the Oncology limit
- The Specialised Radiology benefit on **MediCore** and **MediPhila** has changed from a numeric limit of 1 to a rand value with a 10% upfront co-payment for non-PMB
- All benefit options except **MediCore** for Dental - Plastic Dentures require pre-authorisation
- Neck surgery is now an exclusion on the **MediValue** benefit option
- The Medshield Specialist Network list shall be as designated in writing by the Scheme from time to time and is applicable to all the plan options
- Medical Specialist Consultations and Visits - subject to Network GP referral on the **MediValue** and **MediPhila** options
- The Medshield Hospital Network will be changing on **MediPlus**, **MediSaver**, **MediCore** and the **MediValue** option
- Across all options a rand value co-payment has been introduced for Endoscopic procedures, Hernia Repair (except in infants), Laparoscopic procedures, Arthroscopic procedures, Wisdom Teeth, Nissen Fundoplication, Hysterectomy, Functional Nasal surgery, and Back and Neck surgery except where it's an exclusion on the specific benefit option
- Allergy and vitamin D testing on all options is an exclusion whilst In-Hospital
- On the **MediBonus** option the Chronic Disease List has been reduced to 44 CDL conditions

Medshield Medical Scheme Rule 16.2 indicates that a member is entitled to change from one benefit option to another provided that the change is made with effect 1 January of any financial year, therefore mid-year option changes are not permitted.