

2025 CLASSIC BENEFITS



CLASSIC AND CLASSIC NETWORK OPTION AT A GLANCE

This new generation savings option provides members with the flexibility and independence to manage their own day- to-day expenses rich hospital cover; 26 CDL and 10 non-CDL conditions. Members on the Classic Network option can enjoy significant savings on their monthly contributions and still enjoy comprehensive benefits.

Brief description of benefits offered on the Classic and Classic Network options:

Chronic Benefits

You are covered for 10 non-CDL conditions and other:

- HIV/AIDS
- Oncology

In-Hospital Benefits

Unlimited access to state facilities
Unlimited private hospital cover

AMBULANCE SERVICES

You have 24-hour access to road and air emergency medical assistance

Out-Of-Hospital Benefits

GP and specialist consults, optical, dentistry and other benefits

Emergency medical care via ER made EASY

Free and unlimited access to telephonic advice via Hello Doctor

Maternity Benefits

Free comprehensive maternity benefits via the Baby Bumps programme subject to registration onto the programme

Benefits include antenatal care, scans, vitamins and paediatric visits

Medicine Benefit

Access to acute and preventative medicines and over-the-counter medicine

Chronic medicine for 26 conditions - medicines must be obtained from the Scheme's network pharmacy. Plus, cover for 10 non-CDL conditions and medicines

- Acne
- Allergic rhinitis
- Ankylosing spondylitis
- Depression
- Eczema
- Gastro-oesophageal reflux disease (GORD)
- Gout prophylaxis
- Osteoporosis
- Osteoarthritis
- Psoriasis

Wellness Benefits

The wellness benefit allows for early detection and pro-active management of your health. You are covered by the scheme for:

- DEXA bone density scan
- Cholesterol test
- Mammogram
- Pap smear
- Prostate specific antigen (PSA) testing
- Tetanus diphtheria injection
- HPV Vaccine
- Contraception
- Basic dentistry
- Colorectal Screening
- Glucose test
- TB Screening
- Glaucoma screening
- Pneumococcal and flu vaccines - high risk
- Health risk assessment

Don't forget to register onto the Chronic Programme

CLASSIC OPTION



ANNUAL SAVINGS LIMIT (ASL)

This is the portion of your monthly contribution that is allocated to a savings account that is held in the principal member's name. The money in this account is used to pay for out-of-hospital medical expenses

OPTION	MEMBER	ADULT	CHILD
Classic Network	R7 752	R6 576	R1 944
Classic	R9 096	R7 716	R2 280

MONTHLY CONTRIBUTION

OPTION	MEMBER	ADULT	CHILD
Classic Network	R4 306	R3 653	R1 077
Classic	R5 050	R4 286	R1 264

NOTES

Your total ASL is available from the beginning of the year. If you terminate your membership before the end of the year and you have used more than the ASL allocation, you will be requested to reimburse the difference to the Scheme. Once you have exhausted your ASL, you will need to pay healthcare providers for day-to-day services.

OUT-OF-HOSPITAL BENEFITS

Not sure what we mean? Refer to glossary on page 73

Day-to-day benefits on the Classic and Classic Network options are subject to your Annual Savings Limit (ASL), which covers non-PMB, out-of-hospital claims such as GPs, dentists, specialists, medication, optometrists, etc. Once you have exhausted your ASL, you will need to pay for any additional day-to-day claims. A portion of your monthly contribution is allocated to your ASL. The ASL amount is calculated for a period of 12 months or if you join the Fund during the year, the amount will be calculated on a pro-rata basis. At the end of the year, any unused savings will carry over to the next year.

	CLASSIC NETWORK	CLASSIC
General practitioners (GPs) and specialists	Subject to ASL	Subject to ASL
Telehealth	Subject to ASL Scheme rates and managed care protocols apply Please call 0861 000 300 for more information	Subject to ASL Scheme rates and managed care protocols apply Please call 0861 000 300 for more information

	CLASSIC NETWORK	CLASSIC
Medicines Acute Over-the-counter (OTC) Preventative medicines Contraceptives: oral, devices and injectables Devices subject to pre-authorisation	Subject to ASL R265 per beneficiary per day Paid from ASL – refer to page 13 R1500 per female beneficiary up to the age of 45 years per annum	Subject to ASL R265 per beneficiary per day Paid from ASL – refer to page 13 R1500 per female beneficiary up to the age of 45 years per annum
Chronic benefit Benefits are subject to registration onto the chronic management programme	Provider - Medipost pharmacy 26 conditions covered as per the chronic disease list and prescribed minimum benefits Refer to page 20 for more information on co-payments	Provider - Network pharmacy 26 conditions covered as per the chronic disease list and prescribed minimum benefits Refer to page 20 for more information on co-payments
Optometry Subject to ASL	Per beneficiary: 1 composite eye examination, a frame of up to R1 045 and 2 lenses every 24 months OR contact lenses of up to R1 530 instead of glasses per year Members may request frames and lens enhancements to be paid from their savings if the amount exceeds the above amounts Members may utilise positive savings for claim values above the annual optometry limits. Please call 0861 000 300 for more information	Per beneficiary: 1 composite eye examination, a frame of up to R1 045 and 2 lenses every 24 months OR contact lenses of up to R1 530 instead of glasses per year Members may request frames and lens enhancements to be paid from their savings if the amount exceeds the above amounts Members may utilise positive savings for claim values above the annual optometry limits. Please call 0861 000 300 for more information
Dentistry: Basic and specialised Please note that, while dentures are covered, there is a limit of 1 set of dentures every 4 years per beneficiary. General anaesthetic is available for children under the age of 8 for extensive basic treatment and this is limited to once every 24 months per beneficiary. Cover is available for the removal of impacted wisdom teeth in theatre but must be pre-authorised by emailing a detailed quotation and clear panoramic radiograph to the dental department.	Subject to ASL	Subject to ASL
Auxiliary services	Subject to ASL	Subject to ASL
ADDITIONAL BENEFITS (NOT PAID FROM ASL)		
Chronic medicines	26 conditions – unlimited (page 20) – plus 10 conditions, subject to sub-limits:	26 conditions – unlimited (page 20) – plus 10 conditions, subject to sub-limits:
Non-CDL chronic medicine	M R5 750 M1 R11 370 M2 R14 195 M3 R15 350 M4 R16 690	M R5 750 M1 R11 370 M2 R14 195 M3 R15 350 M4 R16 690
Network provider	Medipost Pharmacy	Scheme network pharmacy
Co-payment for non-formulary medicine	20%	20%
Co-payment for use of non-network provider	30%	30%

	CLASSIC NETWORK	CLASSIC
Free Hello Doctor advice	Telephonic advice via Hello Doctor. Talk or text a doctor on your phone, anytime, anywhere, any official language – for free. Refer to page 10 for detailed information	Telephonic advice via Hello Doctor. Talk or text a doctor on your phone, anytime, anywhere, any official language – for free. Refer to page 10 for detailed information
Medical and surgical appliances General appliances per family per annum	R16 300	R16 300
Sub-limits to Appliance Benefit: Glucometer per beneficiary every 2 years	R920	R920
Nebuliser per family every 3 years	R920	R920
Sub-limit: Hearing aid maintenance (per beneficiary per annum)	R1 230	R1 230
External Prostheses per family per annum	R28 740	R28 740
MRI, CT, PET and radio isotope scans	R16 650 per scan Per family = 2 scans paid from risk benefits thereafter ASL Subject to pre-authorisation and managed care protocols	R16 650 per scan Per family = 2 scans paid from risk benefits thereafter ASL Subject to pre-authorisation and managed care protocols
Hearing aids	Subject to medical and surgical appliance limit every 3 years	Subject to medical and surgical appliance limit every 3 years
Hearing aid maintenance	R1 230 per beneficiary per annum Subject to Medical and Surgical Appliance Benefit	R1 230 per beneficiary per annum Subject to Medical and Surgical Appliance Benefit
Mental health	Subject to ASL	Subject to ASL
Extra consultations and medicine (Only once ASL reaches a balance of R300 or less. Medication limit R300)	Single member = 2 visits Family = 5 visits	Single member = 2 visits Family = 5 visits
Patient care programmes (Diabetes, HIV, oncology)	Subject to registration and managed care protocols	Subject to registration and managed care protocols

IMPORTANT

Treatment performed in-hospital needs to be pre-authorised prior to commencement of treatment. Conditions such as cancer will require you to register onto the Patient Care Programme to access benefits. MHC will pay benefits in accordance with the Scheme Rules and clinical protocols per condition. The sub-limits specified below apply per year. If you join the Scheme after January your limits will be pro-rated.

IN-HOSPITAL BENEFITS

SUBJECT TO PRE-AUTHORISATION AND MANAGED CARE PROTOCOLS	CLASSIC NETWORK	CLASSIC
In-hospital limits	Network hospital - Life Healthcare	Any hospital
State and private hospital	Unlimited 30% co-payment for using non-network provider	Unlimited

CO-PAYMENT FOR SPECIALISED PROCEDURES/TREATMENT
(This co-payment is only applicable to benefit below and not the entire benefit)

SUBJECT TO PRE-AUTHORISATION AND MANAGED CARE PROTOCOLS	CLASSIC NETWORK	CLASSIC
Procedure/treatment Gastroscopy, colonoscopy, sigmoidoscopy, arthroscopy, joint replacements, diagnostic laparoscopy, urological scopes and facet joint injections	If performed in hospital A co-payment of R1 200 will apply per admission which needs to be paid directly by the member to the treating practitioner If performed out of hospital Procedure will be paid at scheme rate subject to pre-authorisation and clinical protocols	If performed in hospital A co-payment of R1 200 will apply per admission which needs to be paid directly by the member to the treating practitioner If performed out of hospital Procedure will be paid at scheme rate subject to pre-authorisation and clinical protocols
GPs and specialists	At Scheme rate Specialists subject to preferred provider rates	At Scheme rate Specialists subject to preferred provider rates
To-take-out medicine	Up to 7 days	Up to 7 days
Organ transplants (non-PMB cases)	Per family = R76 070 (limit includes harvesting and transportation costs) National donor only	Per family = R76 070 (limit includes harvesting and transportation costs) National donor only
Internal prostheses	Per family per annum = R45 275	Per family per annum = R45 275
Refractive eye surgery	Per beneficiary per eye = R6 540 maximum of R13 080 for both eyes once per lifetime	Per beneficiary per eye = R6 540 maximum of R13 080 for both eyes once per lifetime
Reconstructive surgery (as part of PMBs)	Per family = R75 950	Per family = R75 950
MRI, CT, PET and radio isotope scans	R16 650 per scan Per family = 2 scans paid from risk thereafter from ASL subject to motivation Subject to clinical protocols and pre-authorisation	R16 650 per scan Per family = 2 scans paid from risk thereafter from ASL subject to motivation Subject to clinical protocols and pre-authorisation
Alternative care instead of hospitalisation	Per family = 30 days to a maximum of R42 815 per event subject to clinical protocols and pre-authorisation	Per family = 30 days to a maximum of R42 815 per event subject to clinical protocols and pre-authorisation
Mental health (in- and out-of-hospital)	100% of Scheme rate subject to clinical protocols and pre-authorisation	100% of Scheme rate subject to clinical protocols and pre-authorisation
Alcohol and drug rehabilitation	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility
Oncology in and out of hospital Non-PMB cases	Per family = R500 000 per annum 20% co-payment after limit has been reached Subject to clinical protocols and pre-authorisation	Per family = R500 000 per annum 20% co-payment after limit has been reached Subject to clinical protocols and pre-authorisation
PMB cases	Unlimited	Unlimited
Pathology and basic radiology	At Scheme rate	At Scheme rate
Dialysis	Subject to use of DSP, clinical protocols and pre-authorisation	Subject to use of DSP, clinical protocols and pre-authorisation
General dentistry	Subject to ASL and dental protocols	Subject to ASL and dental protocols
Ambulance transport	Emergency – road and air Subject to use of the designated service provider, clinical protocols and pre-authorisation	Emergency – road and air Subject to use of the designated service provider, clinical protocols and pre-authorisation