

# 2025 OPTION BENEFITS



# HOSPICARE AND HOSPICARE NETWORK OPTION AT A GLANCE

Targeted at members requiring hospital cover primarily. The extensive in and out of hospital benefits are for PMB conditions/treatment only with some value-added benefits and 26 Chronic conditions.

Members on the Hospicare Network option can enjoy significant savings on their monthly contributions and still enjoy comprehensive benefits.

## **Brief description of benefits offered on the Hospicare and Hospicare Network options:**

### **Medicine Benefit**

Treatment for chronic conditions - subject to an approved treatment plan

Chronic medication must be obtained from the Scheme's network pharmacy

### **In-Hospital Benefits**

Unlimited access to state facilities

Unlimited private hospital cover for PMB treatment

Additional benefits for selected non-PMB procedures performed in-hospital

#### **AMBULANCE SERVICES**

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

### **Out-Of-Hospital Benefits**

Access to day-to-day benefits via an approved treatment plan, which includes mammograms as per clinical criteria.

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

## Patient Care Programmes

Free access to patient care programmes that manage chronic diseases such as diabetes, oncology, chronic renal disease and more

## Chronic Benefits

You are covered for the 26 CDL conditions as well as:

### OTHER

- HIV/AIDS
- Oncology

**Don't forget to register onto the Chronic Programme**





# HOSPICARE OPTION



## MONTHLY CONTRIBUTION

OPTION	MEMBER	ADULT	CHILD
Hospicare Network	R2 611	R2 213	R652
Hospicare	R3 024	R2 558	R751

## OUT-OF-HOSPITAL BENEFITS

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

	HOSPICARE NETWORK	HOSPICARE
Day-to-day	As part of an approved treatment plan	As part of an approved treatment plan
General practitioners (GPs) and specialists	271 DTPs; PMB treatment only Specialists subject to preferred provider rates	271 DTPs; PMB treatment only Specialists subject to preferred provider rates

## MEDICINES

Acute	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Chronic	26 conditions (see page 20)	26 conditions (see page 20)
Network provider	Medipost Pharmacy	Scheme's pharmacy network
Co-payment for non-formulary medicine	20%	20%
Co-payment for non-network provider	30%	30%
Non-CDL chronic medicine limit	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Optometry	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
<b>Dentistry</b> Basic and specialised	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Auxiliary services	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only

ADDITIONAL BENEFITS	HOSPICARE NETWORK	HOSPICARE
Free Hello Doctor advice	Telephonic advice via Hello Doctor. Talk or text a doctor on your phone, anytime, anywhere, in all 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, in all official language – for free Refer to page 10 for detailed information
Maternity	<ul style="list-style-type: none"> <li>12 antenatal visits</li> <li>Two 2D scans per pregnancy</li> <li>3D and 4D scans are paid up to the rate of 2D scans</li> <li>Two paediatric visits</li> <li>Pregnancy related vitamins</li> </ul>	<ul style="list-style-type: none"> <li>12 antenatal visits</li> <li>Two 2D scans per pregnancy</li> <li>3D and 4D scans are paid up to the rate of 2D scans.</li> <li>Two paediatric visits</li> <li>Pregnancy related vitamins</li> </ul>
Medical and surgical appliances	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Hearing aids	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Mental health	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
Child immunisations	Up to the age of 6 years, as per Department of Health protocols	Up to the age of 6 years, as per Department of Health protocols
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

ADDITIONAL BENEFITS	HOSPICARE NETWORK	HOSPICARE
All services are subject to pre-authorisation and managed care protocols	Network hospital: Life Healthcare PMBs only	Any hospital – PMBs only
Public and private hospital	Unlimited – PMBs only 30% co-payment for use of non-network provider	Unlimited – PMBs only
GPs and specialists	271 DTPs; PMB treatment only	271 DTPs; PMB treatment only
To-take-out medicine	Up to 7 days	Up to 7 days
Organ transplant *	Unlimited – PMBs only	Unlimited – PMBs only
Prostheses	Unlimited – PMBs only	Unlimited – PMBs only
Reconstructive surgery	Unlimited – PMBs only	Unlimited – PMBs only
MRI, CT, PET and radio isotope scans	Unlimited – PMBs only	Unlimited – PMBs only
Alternate care instead of hospitalisation	Unlimited – PMBs only Subject to clinical protocols and pre-authorisation	Unlimited – PMBs only Subject to clinical protocols and pre-authorisation
Mental health	100% of Scheme rate subject to managed care protocols	100% of Scheme rate subject to managed care protocols

Alcohol and drug rehabilitation	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility  Subject to managed care protocols	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility  Subject to managed care protocols
Dialysis	Unlimited – PMBs only	Unlimited – PMBs only
Oncology Treatment covered at DSP rates if a network provider is used	Unlimited – PMBs only	Unlimited – PMBs only
Pathology and radiology	Unlimited – PMBs only	Unlimited – PMBs only
Ambulance transport	Road and air transportation PMB only  Subject to use of preferred provider, clinical protocols and pre-authorisation	Road and air transportation PMB only  Subject to use of preferred provider, clinical protocols and pre-authorisation
<b>ADDITIONAL BENEFITS</b>		
Only the 7 non-PMB procedures listed are covered in hospital at a network provider and is paid at the Scheme rate	<ul style="list-style-type: none"> <li>• Tonsillectomy</li> <li>• Adenoidectomy</li> <li>• Basic dentistry – up to the age of 8</li> <li>• Grommets</li> <li>• Carpal tunnel</li> <li>• Varicose veins</li> <li>• Bunionectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Tonsillectomy</li> <li>• Adenoidectomy</li> <li>• Basic dentistry – up to the age of 8</li> <li>• Grommets</li> <li>• Carpal tunnel</li> <li>• Varicose veins</li> <li>• Bunionectomy</li> </ul>

**\*Organ transplant benefit includes:**

- Heart, liver and kidney transplants, including harvesting and transportation costs.
- Corneal transplant, including harvesting and transportation costs.

All requests will be subject to clinical protocols and use of a national donor only.