

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

Here's a high-level summary of benefits offered on the Hospicare and Hospicare Network options:



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 – any where, 24/7



PATIENT CARE PROGRAMMES

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



MATERNITY BENEFITS

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

Benefits include ante-natal care, scans, vitamins and paediatric visits



MEDICINE BENEFIT

Treatment for chronic conditions - subject to an approved treatment plan

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

Don't forget to register onto the Chronic Programme



CHRONIC BENEFITS

You are covered for:

Addison's Disease Asthma Bipolar mood disorder Bronchiectasis Cardiac failure Cardiomyopathy Chronic Obstructive Pulmonary Disease (COPD) Chronic Renal Disease Coronary Artery Disease Crohn's Disease Diabetes Insipidus Diabetes Mellitus Type 1 Diabetes Mellitus Type 11 Dysrhythmia Epilepsy Glaucoma	Haemophilia Hyperlipidaemia Hypertension Hypothyroidism Menopause Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus (SLE) Ulcerative Colitis
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Other
 HIV/AIDS
 Oncology

Don't forget to register onto the Chronic Programme

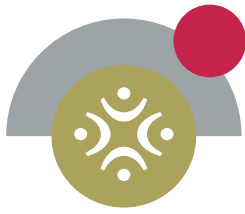


IN-HOSPITAL BENEFITS

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 emergency medical assistance subject to use of the MHC designated service provider and authorisation



Hospicare Option

MONTHLY CONTRIBUTION

OPTION	MEMBER	ADULT	CHILD
Hospicare Network	R2 063	R1 748	R515
Hospicare	R2 389	R2 021	R593

OUT-OF-HOSPITAL BENEFITS

Not sure what we mean? Refer to glossary on page 62

	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	270 DTPs; PMB treatment only Specialists subject to preferred provider rates	270 DTPs; PMB treatment only Specialists subject to preferred provider rates
Medicines Acute Chronic Network provider Co-payment for non-formulary medicine Co-payment for non-network provider	270 DTPs; PMB treatment only 26 conditions (see page 42) Medipost Pharmacy 20% 30%	270 DTPs; PMB treatment only 26 conditions (see page 42) Scheme's pharmacy network 20% 30%
Non-CDL chronic medicine limit	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
Optometry	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
Dentistry Basic and specialised	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
Auxiliary services	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only

ADDITIONAL BENEFITS	HOSPICARE NETWORK	HOSPICARE
Free Hello Doctor consults	Telephonic consults via Hello Doctor. Talk or text a doctor on your phone, any time, any where, official language – for free Refer to page 9 for detailed information	Telephonic consults via Hello Doctor. Talk or text a doctor on your phone, any time, any where, official language – for free Refer to page 9 for detailed information
Maternity	12 antenatal visits Two 2D scans per pregnancy 3D and 4D scans are paid up to the rate of 2D scans Two paediatric visits Pregnancy related vitamins	12 antenatal visits Two 2D scans per pregnancy 3D and 4D scans are paid up to the rate of 2D scans. Two paediatric visits Pregnancy related vitamins
Medical and surgical appliances	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
Hearing aids	270 DTPs; PMB treatment only	270 DTPs; PMB treatment only
Mental health	270 DTPs; PMB treatment only	270 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

IN-HOSPITAL BENEFITS

IMPORTANT: Treatment performed in-hospital or falls within the Major Medical Benefits needs to be pre-authorized 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.

All services are subject to pre-authorization 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	270 DTPs; PMB treatment only	270 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
ADDITIONAL BENEFITS		
Only the 7 non-PMB procedures listed are covered in hospital at a network provider and is paid at the Scheme rate	Tonsillectomy Adenoidectomy Basic dentistry – up to the age of 8 Grommets Carpal tunnel Varicose veins Bunionectomy	Tonsillectomy Adenoidectomy Basic dentistry – up to the age of 8 Grommets Carpal tunnel Varicose veins Bunionectomy

***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.