

2025  
HOSPICARE  
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<br>Specialists subject to preferred provider rates | 271 DTPs; PMB treatment only<br>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><br>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<br>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<br>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-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.

## IN-HOSPITAL BENEFITS

| ADDITIONAL BENEFITS  | HOSPICARE NETWORK  | HOSPICARE  |
|--|--|--|
| 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  | 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<br>Subject to clinical protocols and pre-authorization | Unlimited – PMBs only<br>Subject to clinical protocols and pre-authorization |
| 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<br><br>Subject to managed care protocols   | 100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility<br><br>Subject to managed care protocols   |
| Dialysis  | Unlimited – PMBs only   | Unlimited – PMBs only   |
| Oncology<br>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<br>PMB only<br><br>Subject to use of preferred provider, clinical protocols and pre-authorisation   | Road and air transportation<br>PMB only<br><br>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.