

2026 HOSPICARE BENEFITS

Taking care of our own at every stage
of their health journey



Hospicare and Hospicare Network Option

Targeted at members requiring hospital cover primarily. The 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 by calling **0861 009 353**

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 maternity benefits subject to registration onto the programme
- Benefits include antenatal care, scans, vitamins and paediatric visits

Chronic Benefits

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

- HIV/AIDS
- Oncology

Patient Care Programmes

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

Wellness benefits

NEW on Hospicare and Hospicare Network. **Members on these options now have access to cover for:**

- Mammogram
- Prostate test (PSA)
- Flu vaccines
- Health risk assessments
- Papsmeas

Benefits subject to clinical protocols.

MONTHLY CONTRIBUTIONS

OPTION	MEMBER	ADULT	CHILD
Hospicare Network	R2 817	R2 388	R704
Hospicare	R3 263	R2 760	R810

OUT-OF-HOSPITAL BENEFITS

Not sure what we mean? Refer to glossary at the end of this guide

	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 earlier in the guide)	26 conditions (see earlier in the guide)
	HOSPICARE NETWORK	HOSPICARE
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
Dentistry 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		
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	Telephonic advice via Hello Doctor. Talk or text a doctor on your phone, anytime, anywhere, in all official language – for free
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	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
Baby and 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	Subject to registration

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. 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
State and private hospital	Unlimited – PMBs only 30% co-payment for use of non-network provider	Unlimited – PMBs only

ADDITIONAL BENEFITS	HOSPICARE NETWORK	HOSPICARE
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 * 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.	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	Unlimited – PMBs only
Mental health	100% of the Scheme rate	100% of the Scheme rate
Alcohol and drug rehabilitation	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility up to 21 days Subject to managed care protocols	100% of negotiated rate, at a South African National Council on Alcoholism and Drug Dependence (SANCA) approved facility up to 21 days 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 within the RSA and SADC countries	Road and air transportation PMB only Subject to use of Designated service provider,	Road and air transportation PMB only Subject to use of Designated service provider,
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.



taking care of our own

*Taking care of our own at every stage
of their health journey*