

KeyHealth

MEDICAL SCHEME



Below is a summary of our benefits on the 5 top option:

- Unlimited** hospitalisation for all planned procedures at any Netcare, Life Healthcare and Mediclinic (Western Cape). Paid @ 100% MST (Auth Req)
- Unlimited** hospitalisation for all emergency procedures at any nearest hospital.
- Unlimited** Easy-ER (Casualty/ Emergency room) benefit for physical trauma / playground accidents / sports injuries. (Triage - yellow, orange, red).
- Medication on discharge **R 670**.
- Virtual GP consultations available with Kena Health at the fraction of the cost of normal GP
- Unlimited** ambulance services, Netcare 911.
- Cover for **26** PMB chronic conditions and **hormone replacement therapy**.
- Separate** appliance benefit.
- Separate MRI/CT** scan benefit (in and out of hospital).
- Smart Baby Programme** (No co-payments on elective C-sections, Midwives and waterbirths covered, Private ward for natural childbirth.)
- Health Booster** benefit for preventative, early detection, maternity, weight loss and contraceptives (valued at over R35 000).
- DBC Programme**, in lieu of hospital procedure for back and neck treatments.
- Co-payments for MRI/CT scan and in-hospital dentistry **only**.
- Members can use **any** service providers or **GP** of their **choice**. **No referral** needed to see a **specialist**.
- In- and out-of-hospital **endoscopic** procedures paid from risk, **no co-payment** if done in doctors' room or network hospital.
- Open Scheme**, open to all living in SA.
- Child** dependent rate till age **27 years** with proof of **studies** for overaged children or spouses.
- Grandchildren, Parents as well as Nieces & Nephews allowed with proof of **financial dependency**.
- Mobile App** with live online chat function, statements, certificates, benefit confirmation, confirm claims payment, claim submission, travel letter, maternity registration, specialist network list, authorization request.
- All new members get a **first aid kit** couriered with their membership cards.
- Preventative, early detections and MSA available during 3-month general waiting period (if applied). No late-joiner penalty for local government employees.



ESSENCE

- Medication of discharge R670
- Medical appliance benefit of R 9 200
- MRI/CT scan benefit R20 900
- R 197 500 for oncology
- In-hospital psychiatric benefit of R 25 100
- Basic Dentistry - 1 check-up per person, 2 infection control / barrier techniques per person 1 sterilised instrumentation
- Impacted teeth extraction in chair/theatre (no co-payment if done in chair/day-hospital)

40% Contributions

	R 874.80		R 1 576.00
	R 1 190.00		R 1 891.20
	R 1 505.20		R 2 206.40
	R 1 820.40		R 2 521.60

ORIGIN

- Additional annual family of for out-of-hospital general practitioner, specialist, medication, optical, dentistry, blood tests and x-rays.

Day-to-Day Benefit

	R 3 295		R 5 210
	R 4 305		R 6 220
	R 5 315		R 7 230
	R 6 325		R 8 240

- R 1 490 sublimit per person for optical (Frames = R 525, 1 pair clear single-vision lenses, 1 eye test)
- Over-the-counter glasses - R 140 (1 pair per year per person)
- Medical appliance benefit of R 9 200, includes contraceptive device. Paid from risk.
- MRI/CT scan benefit R 20 900 in and out of hospital. Auth req. (paid from risk)
- R 197 500 for oncology (paid from risk once registered on Oncology program).
- In-hospital psychiatric benefit of R 24 000 (auth required).

40% Contributions

	R 980.40		R 1 678.80
	R 1 300.00		R 1 998.40
	R 1 619.60		R 2 318.00
	R 1 939.20		R 2 637.60

EQUILIBRIUM



- Combined Medical Savings and day-to day benefit (family benefit) for out-of-hospital general practitioner, specialist, medication, optical, blood tests and x-rays. No sub-limits. Savings not used carry over.

Day-to-Day Benefit

	R 6 279		R 10 413
	R 8 200		R 12 334
	R 10 121		R 14 255
	R 12 042		R 16 176

- R 1 490 sublimit per person for optical (Frames = R 525, 1 pair clear bifocal/multifocal lenses or R 730 for contact lenses & an eye test)
- Over-the-counter glasses - R 140 (1 pair per year per person)
- Separate dental benefit. 1 annual check-up and 1 cleaning which includes, x-rays, fillings, plastic dentures, root canals and orthodontics for child dependents under 18 years. Paid from risk.
- Medical appliance - R 9 200, includes contraceptive device. Paid from risk.
- MRI/CT scan - R 22 000 in and out of hospital. Auth req. Paid from risk
- R 197 500 - Oncology (paid from risk once registered on Oncology program)
- Additional 4 chronic conditions: Rhinitis and major depression for all dependents,
- Prosthesis benefit of R 4 150.
- In-hospital psychiatric benefit of R 25 100 (auth required).
- Only pay for 3 children.
- Acne and ADD/ADHD/Hyperkinesis for children under 21yrs.

40% Contributions

	R 1 221.60		R 1 976.00
	R 1 597.20		R 2 351.60
	R 1 972.80		R 2 727.20
	R 2 348.40		R 3 102.80

SILVER



- Additional annual family benefit for out-of-hospital general practitioner, specialist, medication, optical, blood tests and x-rays. Sub-limits for over-the-counter

Day-to-Day Benefit

	R 9 300		R 16 060
	R 11 180		R 17 940
	R 13 060		R 19 820
	R 14 940		R 21 700

- **3 free** GP consultations for child dependents once day-to-day benefits have been exhausted.
- R 1 975 sublimit per person for optical (Frames = R 660 , 1 pair clear bifocal/multifocal lenses or R 885 for contact lenses & an eye test)
- Over-the-counter medicine - R 2 090 sublimit
- **Separate dental benefit.** 2 annual check-ups and 2 cleanings which include, x-rays, fillings, plastic dentures, root canals and orthodontics for child dependents under 18 years.
- Medical appliance - R 9 500, includes contraceptive device. Paid from risk.
- MRI/CT scan - R21 950 in and out of hospital. Auth req. (paid from risk)
- R 222 000 - Oncology (paid from risk once registered on Oncology program)
- Step-down Facilities and Wound Care - R37 600 (Auth Req.)
- Prosthesis benefit of R 8 050
- In-hospital psychiatric benefit of R 25 100
- Additional 4 chronic conditions for child dependents under 21 years of age for acne, rhinitis and hyperkinesis/ADD/ADHD and Major Depression for all dependents.

40% Contributions

	R 2 169.20		R 3 336.40
	R 2 622.40		R 3 959.14
	R 3 075.60		R 5 092.14
	R 3 528.80		R 6 225.14



GOLD

- Additional annual family benefit for out-of-hospital general practitioner, specialist, medication, optical, blood tests and x-rays. Sub-limits for over-the-counter medication and optical.

Day-to-Day Benefit

	R 14 456		R 17 552
	R 17 552		R 20 648
	R 20 648		R 23 744
	R 23 744		R 26 840

- R 3 950 sublimit per person for optical (Frames = R 1 260 , 1 pair clear bifocal/multifocal lenses or R 1 870for contact lenses & an eye test)
- Over-the-counter medicine - R 2 570 sublimit
- Separate dental benefit. Each person is entitled to 2 annual check-ups and 2 cleanings which include, x-rays, fillings, plastic dentures, and root canals.
- Separate benefit for specialized dentistry for crowns, bridges, metal frame dentures and orthodontics for child dependents under 18 years (20% co-payment).
- Medical appliance benefit of R10 800, includes contraceptive device. Paid from risk.
- MRI/CT scan benefit R 22 000 (in and out of hospital)
- Additional 18 chronic conditions to a maximum annual family benefit of R 11 300
- R 507 000 for oncology (paid from risk once registered on Oncology program)
- Sub-acute facilities and wound care, R 50 900
- R 59 100 for prosthesis
- R 50 900 for psychiatric treatment, sub-limit of R20 900 for out-of-hospital treatment. Auth req.
- Hearing aids, R 20 150 (R 10 100 per ear every 5yrs – batteries and maintenance incl.)

40% Contributions

	R 3 180.40		R 7 813.14
	R 3 998.14		R 9 375.14
	R 5 560.14		R 10 937.14
	R 7 122.14		R 12 499.14