

Plan Type	New Generation with Threshold	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff, 300% for anaesthetist, surgical procedures	100% of Scheme negotiated Tariff
Plan Operation - Day-to-day	From MSA, Self Payment Gap and ATB	Limited Savings and additional Scheme Benefit (SB)
Overall Annual Maximum	Unlimited	Unlimited, up to 100% of Agreed Tariff
<b>A. Hospital Benefit</b>		
Private Hospital Care	Any Private Hospital	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	30% for late preauthorisation, 20% for laparoscopic procedures not done in day hospital. R5 000 for all non PMB back surgery. R1 736 copay per MRI/CT/PET scan	30% copay for use of non DSP hospital, R1 710 per MRI/CT scan, R2 060 per dental hospitalisation, R5 000 if approved in-room procedures done in hospital
Oncology	100% of tariff up to R790 079 pb, thereafter 80%, protocols, PMB's and DSPs apply	R527 000 pf, pre-auth and DSP
Organ Transplants	Limited to PMB conditions at DSP	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Limited to PMB conditions	Unlimited, PMB conditions only, DSP hospitals
Maternity - Natural Birth	100% of scheme tariff, treatment protocols apply, subject to pre-authorisation	Unlimited at DSP, Private ward for 3 days
Maternity - Elective Caesarean	100% of scheme tariff, treatment protocols apply, subject to pre-authorisation	Unlimited
Maternity management	Bambino programme: 2 X 2D scans, 10 antenatal visits at midwife/DSP GP/DSP specialist, 6 antenatal visits with GP/Midwife, 4 antenatal visits with Specialist Obstetrician, antenatal pathology screening for defined tests, antenatal supplements up to R298/pregnancy	12 antenatal visits at GP/gynae/midwife, and urine test, at DSP, additional screening tests, 2 ultrasounds at DSP, copays for urine test and birthing fees up to R1 570/pregnancy, antenatal vitamins up to R2 650 and antenatal classes up to R2 650, RSV vaccine
To take home medication	Limited to 7 days supply per event	R695 pb per admission
Psychiatric Hospitalisation	Limited to 21 days p/b or 15 out of hospital sessions, up to R2 796 per day and R58 709 pb per event. Subject to PMB's. 4 out of hospital visits in lieu of hospitalisation.	R52 900 pf, in and out of hospital
<b>1. Radiology/Pathology/Prosthesis</b>		
Basic Radiology	100% of Scheme Tariff, subject to PMB's	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	Limited to R52 434 pf, in and out of hospital, R1 736 copay. PMB's and pre-auth apply	R22 900 pf (in and out of hospital), R1 710 copay p/scan. PET scans limited to R52 100 per scan and 2 pb
Pathology	100% of Scheme Tariff, subject to PMB's	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to R79 071 pf, sublimits apply	R61 400 pf subject to DSP, sublimits and protocols, case management
External Appliances/Prosthesis	Included in Internal Prosthesis benefit, sublimits apply. Appliances from MSA, SPG and ATB up to M R3 706 M+ R6 173. Hearing Aids: R50 530 pf p/3 yrs from Risk	Included in above, Hearing Aids - R20 950 pf per 5 years, up to R10 500 per ear, R11 700 pf appliances limit
<b>2. Sub Acute Facilities</b>		
Hospice	Unlimited, no frail care benefit	R52 900 pf, R17 400 wound care inc in limit. Unlimited Palliative care
Nursing	R12 746 pf in lieu of hospitalisation	Combined with Hospice benefit
Ambulance Services	Unlimited via DSP	Unlimited - accessed via 082 911
<b>B. Chronic Benefit</b>		
27 CDL chronic conditions	Unlimited - DSP, Registration & Formulary applies	Unlimited - Formulary
Additional chronic conditions	33 conditions. M R18 573 M+ R35 510, 30% copay for non formulary meds	Other conditions - R11 200 pf
<b>C. Day-to-day Benefit</b>		
Overall Annual Maximum	From MSA, Self Payment Gap and ATB for most benefits	Savings + Scheme Benefit (SB) = PM R15 411, AD R10 847, CD R3 295
Preferred Provider	Any GP, Specialist	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	20.8% MSA: PM: R29 296, AD: R25 921, C: R5 988	PM: R9 156, AD: R6 192, C: R1 800
Annual Threshold	PM: R34 898, AD: R30 564, C: R8 112	N/a
Self Payment Gap	PM: R5 602, AD: R4 643, C: R2 124	N/a
Above Threshold Benefit	Unlimited with sublimits on Physiotherapy, Pathology and Radiology, and Acute medicine	N/a
<b>1. GP's and medication</b>		
General Practitioners	Unlimited, from MSA, SPG and ATB	Subject to MSA and Scheme Benefit limit
Specialists	Unlimited, from MSA, SPG and ATB	Subject to Scheme Benefit limit. 175% of tariff for list of approved procedures done in specialists' rooms
Prescribed Medication	From MSA, SPG and ATB, up to following amount in ATB: PM R8 190, AD R8 190, C: R2 564	Subject to MSA and Scheme Benefit limit
Pharmacy Advised Medicine	From MSA, SPG and ATB, subject to Prescribed Medication limit	R2 670 pf, Subject to MSA and Scheme Benefit
<b>2. Radiology &amp; Pathology</b>		
Basic Radiology	From MSA, SPG and ATB, subject to PMB's, up to R17 535 pf in ATB	Subject to MSA and Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit, R1 736 copay per event	Combined with In-hospital benefit limit
Pathology	Joint limit with radiology	Subject to MSA and Scheme Benefit
<b>3. Dental Benefit</b>		
Conservative Dentistry	100% scheme tariff, 2 annual consultations once per 6 months pb, sublimits, from MSA	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	Subject to pre-authorisation, protocols and sublimits per service, from Risk	80%, subject to DENIS protocols
<b>4. Optical Benefit</b>		
Examination	DSP, 1 consultation pb p/24 months from MSA. Refractive surgery R24 187 pf from Risk	Eye test pb/24 months subject to MSA/Scheme Benefit Limit. R245 pb for over the counter reading glasses, subject to pharmacy advised medication limit. Refractive surgery subject to optical limit
Lenses	DSP, Single vision R60, Bifocal R564, Multifocal R1 034 per lens x 24 months, from MSA	Spectacles materials limit of R4 100. 1 pair pb/24 months, subject to Spectacles materials limit, MSA and Scheme Benefit Limit
Frames	DSP, limited to R1 564 pb every 24 months, from MSA	1 frame pb/24 months subject to Spectacles materials limit, MSA and Scheme Benefit Limit
Contact Lenses	DSP, 100% of DSP tariff, instead of spectacles, from MSA	Subject to Spectacles materials limit, MSA and Scheme Benefit Limit, as alternative to spectacles
<b>5. Auxiliary Services</b>		
Physiotherapy	From MSA, SPG and ATB, up to R17 535 pf in ATB	Subject to MSA and Scheme Benefit limit
Psychiatry	PMB's apply	Combined with In-hospital benefit, R21 700 pf sublimit
Psychology	Clinical psychology from MSA, ATB and ATB with total limits of R3 885 pb up to R6 546 pf	Combined with Psychiatry benefit
HIV/AIDS	Unlimited, subject to registration & DSP	Unlimited, subject to case management, protocols and PMB entitlement in Private Hospitals
<b>D. Financial and Demographic</b>		
Date of information	Council for Medical Schemes Report 2022/23	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 62 247   This Option - 2 612	Scheme - 34 503 This Option - 10 878
Administrator	3Sixty Health	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 33.1 (51.7)   Pensioner %- 7.6% (34.4%)	Average age- 40.1 (57.5)   Pensioner %- 20.4(45%)
Solvency ratio   Scheme growth	Solvency- 43.4%   2022 Member growth- (5.2%)	Solvency- 49.4%   2022 Member growth- 2.0%

Past Scheme increases	2022-7.6%, 2023- 6.9%, 2024-10.1%, 2025- 15.1%, 2026-19.6%	2022 - 4.6%, 2023- 6.6%, 2024- 8.8%, 2025- 12.2%, 2026 - 8.4%
<b>E. Contributions</b>		
Salary	All	All
Principal	11737	8675
Adult	10385	5867
Child	2399	1705
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.		

Plan Type	Traditional comprehensive
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff
Plan Operation - Day-to-day	Scheme Benefit, then Member funded portion and then Above Threshold Benefit
Overall Annual Maximum	Unlimited, up to 100% of Agreed Tariff
<b>A. Hospital Benefit</b>	
Private Hospital Care	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	30% copay for use of non DSP hospital, R2 060 per dental hospitalisation, R5 000 if approved in-room procedures done in hospital
Oncology	Unlimited, authorisation, DSP, and case management apply
Organ Transplants	Unlimited, authorisation, DSP, and case management apply
Dialysis	Unlimited, authorisation and case management apply
Maternity - Natural Birth	Unlimited at DSP, Private ward for 3 days
Maternity - Elective Caesarean	Unlimited
Maternity management	12 antenatal visits at GP/gynae/midwife, and urine test, at DSP, additional screening tests, 2 ultrasounds at DSP, copays for urine test and birthing fees up to R1 570/pregnancy, antenatal vitamins up to R2 650 and antenatal classes up to R2 650, RSV vaccine
To take home medication	R695 pb per admission
Psychiatric Hospitalisation	R73 100 pf, in and out of hospital
<b>1. Radiology/Pathology/Prosthesis</b>	
Basic Radiology	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	R32 400 pf, PET scans limited to R52 100 per scan and 2 pb
Pathology	100% of Scheme Tariff, unlimited
Internal Prosthesis	R156 000 pf subject to DSP, sublimits and protocols, case management
External Appliances/Prosthesis	Unlimited, Hearing Aids - R45 800 pf/5 years, up to R22 800 per ear, R15 100 pf appliances limit
<b>2. Sub Acute Facilities</b>	
Hospice	R65 100 pf, R22 500 wound care inc in limit. Unlimited Palliative care
Nursing	Combined with Hospice benefit
Ambulance Services	Unlimited - accessed via 082 911
<b>B. Chronic Benefit</b>	
27 CDL chronic conditions	Unlimited - Formulary
Additional chronic conditions	Other conditions - R24 900 pb up to R50 900 pf
<b>C. Day-to-day Benefit</b>	
Overall Annual Maximum	Scheme Benefit, then Member funded portion and then Above Threshold Benefit. Scheme Benefit PM: R14 200, AD: R13 755, C: R3 370
Preferred Provider	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	N/a
Annual Threshold	PM: R19 170, AD: R18 195, C: R5 000
Self Payment Gap	PM: R4 970, AD: R4 420, C: R1 630
Above Threshold Benefit	Various limits/co-payments per service category
<b>1. GP's and medication</b>	
General Practitioners	Subject to Scheme Benefit/ATB - Unlimited in ATB
Specialists	Subject to Scheme Benefit/ATB - Unlimited in ATB. 200% of tariff for list of approved procedures done in specialists' rooms
Prescribed Medication	Subject to SB, SPG & ATB, PM: R11 720, AD: R5 290, C: R2 610 limit in ATB
Pharmacy Advised Medicine	Subject to SB and ATB, up to R3 990 pf
<b>2. Radiology &amp; Pathology</b>	
Basic Radiology	Subject to Scheme Benefit/ATB - Unlimited in ATB
MRI, CT & PET Scans	Combined with In-hospital benefit limit
Pathology	Subject to SB, SPG & ATB, R18 550 pf limit in ATB
<b>3. Dental Benefit</b>	
Conservative Dentistry	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	80%, subject to DENIS protocols, R5 700 pb for implants
<b>4. Optical Benefit</b>	
Examination	Eye test pb/24 months subject to Day to Day and ATB. R270 pb for over the counter reading glasses, subject to pharmacy advised medication limit. Refractive surgery up to R26 080 pb per lifetime
Lenses	Spectacles materials limit of R6 850. 1 pair pb/24 months, subject to Spectacles materials limit, Day to Day and ATB
Frames	1 frame pb/24 months subject to Spectacles materials limit, Day to Day and ATB
Contact Lenses	Subject to Spectacles materials limit, Day to Day and ATB, as alternative to spectacles
<b>5. Auxiliary Services</b>	
Physiotherapy	From SB, SPG & ATB, R18 550 pf limit in ATB
Psychiatry	Combined with In-hospital benefit, R30 400 sublimit pf
Psychology	Combined with Psychiatry benefit
HIV/AIDS	Unlimited, subject to case management, protocols and PMB entitlement in Private Hospitals
<b>D. Financial and Demographic</b>	
Date of information	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 34 503 This Option - 1 701
Administrator	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 40.1 (70.8)   Pensioner %- 20.4(74.2%)
Solvency ratio   Scheme growth	Solvency- 49.4%   2022 Member growth- 2.0%
Past Scheme increases	2022 - 4.6%, 2023- 6.6%, 2024- 8.8%, 2025- 12.2%, 2026 - 8.4%
<b>E. Contributions</b>	
Salary	All
Principal	13840
Adult	9704
Child	2924

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