

Plan Type	Hospital Plan	Hospital Plan
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Limited to PMB's only	Subject to PMB's, except MRI/CT Scans, limited dental
Overall Annual Maximum	Unlimited	Unlimited
A. Hospital Benefit		
Private Hospital Care	DSP Private Hospital Network, subject to Scheme approval, specified procedures at Day hospital	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	20% copay for laparoscopic procedures not done in day hospital, 30% for non preauth and use of non DSP hospital. R5 000 for all non PMB back surgery	30% copay for use of non DSP hospital, R2 060 for dental hospitalisation
Oncology	100% of Negotiated Tariff, limited to PMB's.	R206 600 pf, pre-auth and DSP
Organ Transplants	100% of scheme rate up to R267 282 pf	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Unlimited, PMB's apply	Unlimited, PMB conditions only, DSP hospitals
Maternity - Natural Birth	Limited to 2 days at DSP	Unlimited at DSP
Maternity - Elective Caesarean	Limited to 3 days at DSP	Subject to PMB's
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, 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	PMB's only, 21 days or 15 out-patient visits pb. Drug and alcohol rehab: 3 days for w/drawal and 21 days rehab	R26 100 pf
1. Radiology/Pathology/Prosthesis		
Basic Radiology	100% of Scheme Tariff, PMB's apply	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	R35 471 pf, in and out of hospital	R21 700 pf (in and out of hospital), No PET Scan benefit
Pathology	100% of Scheme Tariff, PMB's apply	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to PMB's. Minimum of 3 stents pf, R13 335/bare metal stent, R16 127/drug eluting stent	Limited to PMB conditions only, sublimits and DSP apply
External Appliances/Prosthesis	Limited to PMB's	Prosthesis limited to PMB's. R9 550 pf appliances limit, subject to protocols
2. Sub Acute Facilities		
Hospice	No benefit	Limited to PMB conditions. Unlimited Palliative care
Nursing	No benefit	Limited to PMB conditions
Ambulance Services	Unlimited via DSP	Unlimited - accessed via 082 911
B. Chronic Benefit		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies	Unlimited - Formulary
Additional chronic conditions	No benefit	Subject to PMB's
C. Day-to-day Benefit		
Overall Annual Maximum	PMB's only	Subject to PMB's
Preferred Provider	PMB's only	PP for Chronic, DENIS for dental
Medical Savings Account	N/a	N/a
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
1. GP's and medication		
General Practitioners	PMB's only at DSP	Subject to PMB's
Specialists	PMB's only at DSP	Subject to PMB's
Prescribed Medication	No benefit	Subject to PMB's
Pharmacy Advised Medicine	No benefit	Subject to PMB's
2. Radiology & Pathology		
Basic Radiology	PMB's only	Subject to PMB's
MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit limit
Pathology	PMB's only	Subject to PMB's
3. Dental Benefit		
Conservative Dentistry	No benefit	1 check up, 2 infection control, 4 intraoral radiographs pb
Specialised Dentistry	No benefit	Subject to PMB's
4. Optical Benefit		
Examination	No benefit	Subject to PMB's
Lenses	No benefit	Subject to PMB's
Frames	No benefit	Subject to PMB's
Contact Lenses	No benefit	Subject to PMB's
5. Auxiliary Services		
Physiotherapy	No benefit	Subject to PMB's
Psychiatry	PMB's only	Subject to PMB's
Psychology	PMB's only	Subject to PMB's
HIV/AIDS	Unlimited, subject to registration & DSP	Unlimited, subject to case management, protocols and PMB entitlement in Private Hospitals
D. Financial and Demographic		
Date of information	Council for Medical Schemes Report 2022/23	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 62 247 This Option - 2 123	Scheme - 34 503 This Option - 1 562
Administrator	3Sixty Health	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 33.1 (29.9) Pensioner %- 7.6% (5.2%)	Average age- 40.1 (38.7) Pensioner %- 20.4(14.6%)
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%
E. Contributions		
Salary	All	All
Principal	3161	2393
Adult	2726	1918
Child	636	862

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 limited
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Set Scheme Benefit per family and certain sublimits
Overall Annual Maximum	Unlimited
A. Hospital Benefit	
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 for dental hospitalisation
Oncology	R205 000 pf, pre-auth and DSP
Organ Transplants	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Unlimited, PMB conditions only, DSP hospitals
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, 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	R24 900 pf
1. Radiology/Pathology/Prosthesis	
Basic Radiology	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	R21 700 pf (in and out of hospital), No PET Scan benefit
Pathology	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to PMB conditions only, at DSP
External Appliances/Prosthesis	Prosthesis limited to PMB's, at DSP. R9 550 pf appliances limit, no Hearing Aid Benefit
2. Sub Acute Facilities	
Hospice	Limited to PMB conditions. Unlimited Palliative care
Nursing	Limited to PMB conditions
Ambulance Services	Unlimited - accessed via 082 911
B. Chronic Benefit	
27 CDL chronic conditions	Unlimited - Formulary
Additional chronic conditions	Subject to PMB's
C. Day-to-day Benefit	
Overall Annual Maximum	Scheme Benefit of PM R3 425, AD R1 990, Child R1 050
Preferred Provider	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	N/a
Annual Threshold	N/a
Self Payment Gap	N/a
Above Threshold Benefit	N/a
1. GP's and medication	
General Practitioners	Subject to Scheme Benefit limit
Specialists	Subject to Scheme Benefit limit
Prescribed Medication	Subject to Scheme Benefit limit
Pharmacy Advised Medicine	Subject to Scheme Benefit limit
2. Radiology & Pathology	
Basic Radiology	Subject to Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit limit
Pathology	Subject to Scheme Benefit limit
3. Dental Benefit	
Conservative Dentistry	Subject to Scheme Benefit limit, subject to protocols and sublimits
Specialised Dentistry	Unlimited, subject to DENIS protocols
4. Optical Benefit	
Examination	Eye test pb/24 months up to R600, not from Day to Day benefit. R145 pb for over the counter reading glasses, from Scheme Benefit Limit
Lenses	Spectacles materials limit of R1 550. 1 pair pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Frames	1 frame pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Contact Lenses	Subject to Spectacles materials limit and Day to Day benefit, as alternative to spectacles
5. Auxiliary Services	
Physiotherapy	Subject to Scheme Benefit limit
Psychiatry	Subject to PMB's
Psychology	Limited to PMB's
HIV/AIDS	Unlimited, subject to case management and protocols
D. Financial and Demographic	
Date of information	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 34 503 This Option - 2 514
Administrator	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 40.1 (29) Pensioner %- 20.4(3%)
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%
E. Contributions	
Salary	All
Principal	2633
Adult	1876
Child	859

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