

Plan Type	Hybrid - Savings and Traditional combined	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Medical Savings Account and additional Scheme benefits	Limited Savings and additional Scheme Benefit (SB)
Overall Annual Maximum	Unlimited	Unlimited, up to 100% of Agreed Tariff
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. Copays for list of procedures at day hospitals from R1 960 to R6 535	30% copay for use of non DSP hospital, R1 710 per MRI/CT scan, R2 060 per dental hospitalisation
Oncology	R297 079 pb over 12 mth cycle - 80% of Cost thereafter. DSP and PMB's apply	R205 000 pf, pre-auth and DSP
Organ Transplants	100% of scheme rate	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, Private ward for 3 days
Maternity - Elective Caesarean	Limited to 3 days at DSP	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, PMB's only	R695 pb per admission
Psychiatric Hospitalisation	PMB's only, 21 days or 15 out-patient visits pb. Drug and alcohol rehab: R15 625 pf	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	1 scan pb up to R21 000 pf, 10% copay for non PMB's, in and out of hospital	R23 000 pf (in and out of hospital), R1 710 copay p/scan. No PET Scan benefit
Pathology	100% of Scheme Tariff, PMB's apply	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to PMB's and R39 048 pf, sublimits apply. Minimum of 3 stents pf, R13 335/bare metal stent, R16 127/drug eluting stent	R4 300 pf. Subject to DSP and scheme protocols.
External Appliances/Prosthesis	Combined with Internal Prosthesis, sublimits apply. Appliances limit R7 861, sublimits apply. 1 claim for hearing aids pb/24 months, subject to PMB's and protocols	Included in Internal prosthesis limit, R9 550 pf appliances limit. Hearing aids subject to MSA.
2. Sub Acute Facilities		
Hospice	PMB's, preauth and protocols	Limited to PMB conditions. Unlimited Palliative care
Nursing	14 days pbpa, PMB's, preauth and protocols	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	4 conditions (children < 21: Acne, ADHD All members Rhinitis, Major Depression)
C. Day-to-day Benefit		
Overall Annual Maximum	MSA plus Individual limits per service category	Savings + Scheme Benefit (SB) = PM R6 635, AD R4 361, CD R2 038
Preferred Provider	Any GP, Specialist	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	25% MSA: PM: R11 733, AD: R10 134, C: R2 356	PM R2 880, AD R1 776, C R888
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	Subject to MSA. 1 additional visit pb up to 4 pf once MSA depleted	Subject to MSA and Scheme Benefit limit
Specialists	From MSA. 1 additional visit at paediatrician or gynaecologist once MSA depleted	Subject to MSA and Scheme Benefit limit
Prescribed Medication	From MSA	Subject to MSA and Scheme Benefit limit
Pharmacy Advised Medicine	From MSA	Subject to MSA and Scheme Benefit limit
2. Radiology & Pathology		
Basic Radiology	From MSA, combined limit of R4 528 pb for radiology and pathology, sublimit of R2 741 pb for radiology	Subject to MSA and Scheme Benefit limit
MRI, CT & PET Scans	Combined with in-hospital benefit	Combined with In-hospital benefit limit
Pathology	From MSA, combined limit of R4 528 pb for radiology and pathology, sublimit of R3 513 pb for pathology	Subject to MSA and Scheme Benefit limit
3. Dental Benefit		
Conservative Dentistry	Basic dentistry from Risk. Subject to DSP, protocols	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	Non-PMB's paid from MSA	80% for Orthodontics, 100% for rest, subject to DENIS protocols and sublimits
4. Optical Benefit		
Examination	DSP: Limited to 1 consultation per beneficiary every 24 months, from Risk	Eye test pb/24 months up to R600, not from Day to Day benefit. R145 pb for over the counter reading glasses, from MSA/Day to Day benefit
Lenses	DSP: Single vision R270, Bifocal and Multifocal R572 per lens x 24 months, from Risk	Spectacles materials limit of R1 550. 1 pair pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Frames	DSP. One pair every 24 months, R704 pb, from Risk	1 frame pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Contact Lenses	DSP. One set every 24 months instead of glasses, R1 280 limit pb, from Risk	Subject to Spectacles materials limit and Day to Day benefit, as alternative to spectacles
5. Auxiliary Services		
Physiotherapy	Non-PMB's from MSA	Subject to MSA and Scheme Benefit limit
Psychiatry	Limited to PMB's. Non-PMB's from MSA	Limited to PMB's
Psychology	Combined with Psychiatry benefit limit	Limited 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 - 13 508
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 (30.5) Pensioner %- 20.4(5.5%)
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	3911	3296
Adult	3378	2035

