

Plan Type	Capitation (Designated Service Providers)	Hospital Plan
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff, PMB conditions only	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Set benefit limits per service category	Subject to PMB's, except MRI/CT Scans, limited dental
Overall Annual Maximum	Unlimited	Unlimited
<b>A. Hospital Benefit</b>		
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	30% copay for use of non DSP/non pre-authorisation, 20% copay for laparoscopic procedures not done in day hospital	30% copay for use of non DSP hospital, R2 060 for dental hospitalisation
Oncology	Limited to PMB conditions and DSP protocols.	R206 600 pf, pre-auth and DSP
Organ Transplants	Limited to PMB conditions	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Unlimited. Subject to PMB's	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, only when clinically necessary	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: R15 626 pf	R26 100 pf
<b>1. Radiology/Pathology/Prosthesis</b>		
Basic Radiology	Subject to PMB's, protocols and DSP	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	2 scans, PMB's only, in and out of hospital	R21 700 pf (in and out of hospital), No PET Scan benefit
Pathology	Combined limit with Radiology	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to PMB's, R24 839 pf, sublimits apply	Limited to PMB conditions only, sublimits and DSP apply
External Appliances/Prosthesis	Combined with Internal Prosthesis, sublimits apply	Prosthesis limited to PMB's. R9 550 pf appliances limit, subject to protocols
<b>2. Sub Acute Facilities</b>		
Hospice	Limited to 14 days pa subject to PMB's	Limited to PMB conditions. Unlimited Palliative care
Nursing	100% Scheme rate, limited to 14 days pb and PMB's	Limited to PMB conditions
Ambulance Services	Unlimited via DSP	Unlimited - accessed via 082 911
<b>B. Chronic Benefit</b>		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies	Unlimited - Formulary
Additional chronic conditions	Subject to PMB's	Subject to PMB's
<b>C. Day-to-day Benefit</b>		
Overall Annual Maximum	Individual limits per service category	Subject to PMB's
Preferred Provider	Any GP within DSP network	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
<b>1. GP's and medication</b>		
General Practitioners	Unlimited visits from DSP GP, PMB's only, 30% copay for non DSP visit	Subject to PMB's
Specialists	Limited to 3 visits per family, GP referral required. PMB conditions only.	Subject to PMB's
Prescribed Medication	Unlimited if obtained from DSP GP. DSP Pharmacy: R1 948 pb and R5 432 pf	Subject to PMB's
Pharmacy Advised Medicine	R128 per script, limited to R820 pf	Subject to PMB's
<b>2. Radiology &amp; Pathology</b>		
Basic Radiology	R2 083 pb, Network GP referral required, PMB's, DSP apply	Subject to PMB's
MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit limit
Pathology	R1 985 pb, Network GP referral required, PMB's, DSP apply	Subject to PMB's
<b>3. Dental Benefit</b>		
Conservative Dentistry	Subject to DSP, subject to protocols	1 check up, 2 infection control, 4 intraoral radiographs pb
Specialised Dentistry	Limited benefits and subject to PMB's and DSP	Subject to PMB's
<b>4. Optical Benefit</b>		
Examination	PPN DSP: Limited to 1 consultation per beneficiary every 24 months	Subject to PMB's
Lenses	PPN DSP: Single vision R271, Bifocal and Multifocal R572 per lens x 24 months,	Subject to PMB's
Frames	PPN DSP. One pair every 24 months, R385 pb	Subject to PMB's
Contact Lenses	PPN DSP. R830 pb/24 months instead of glasses	Subject to PMB's
<b>5. Auxiliary Services</b>		
Physiotherapy	Limited to PMB's	Subject to PMB's
Psychiatry	Limited to PMB's	Subject to PMB's
Psychology	Combined with Psychiatry benefit limit	Subject to PMB's
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 - 4 714	Scheme - 34 503 This Option - 1 562
Administrator	3Sixty Health	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 33.1 (35.5)   Pensioner %- 7.6% (11.9%)	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%
<b>E. Contributions</b>		
Salary	All	All
Principal	3625	2393
Adult	3625	1918
Child	1255	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
<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 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
<b>1. Radiology/Pathology/Prosthesis</b>	
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
<b>2. Sub Acute Facilities</b>	
Hospice	Limited to PMB conditions. Unlimited Palliative care
Nursing	Limited to PMB conditions
Ambulance Services	Unlimited - accessed via 082 911
<b>B. Chronic Benefit</b>	
27 CDL chronic conditions	Unlimited - Formulary
Additional chronic conditions	Subject to PMB's
<b>C. Day-to-day Benefit</b>	
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
<b>1. GP's and medication</b>	
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
<b>2. Radiology &amp; Pathology</b>	
Basic Radiology	Subject to Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit limit
Pathology	Subject to Scheme Benefit limit
<b>3. Dental Benefit</b>	
Conservative Dentistry	Subject to Scheme Benefit limit, subject to protocols and sublimits
Specialised Dentistry	Unlimited, subject to DENIS protocols
<b>4. Optical Benefit</b>	
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
<b>5. Auxiliary Services</b>	
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
<b>D. Financial and Demographic</b>	
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%
<b>E. Contributions</b>	
Salary	All
Principal	2633
Adult	1876
Child	859

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