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Medical Scheme Options for Sizwe Hosmed 2022

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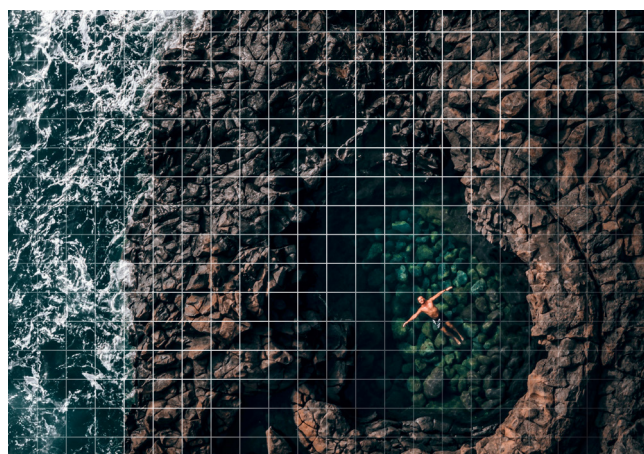
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Sizwe Hosmed Medical Scheme – 2022 Update

Sizwe and Hosmed Merger

The merger between Sizwe Medical Fund and Hosmed Medical Aid Scheme has been confirmed and the new scheme will be rebranded, as Sizwe Hosmed Medical Scheme and will become the 8th largest medical scheme in South Africa.

Whilst Sizwe Hosmed Medical announced an average weighted contribution increase of 7.6%, the increases applied to the various options varies. In order to calculate the increase applicable to your membership, [please click here to view the 2022 contribution table](#).



New and Enhanced Benefits

Sizwe Hosmed Medical Scheme now offers 11 plans:

Comprehensive Cluster	Rich Benefit Cluster	Medium Benefit Cluster	Hospital plan	Emerging Market
Titanium Executive	Platinum Enhanced	Gold Ascend	Silver Hospital	Essential Copper
Plus	Platinum Enhanced EDO	Gold Ascend EDO		
	Value	Access 25% Savings		
	Value Core	Access 15% Savings		

Benefit changes applicable across the option range, unless otherwise stated:

- ➔ **Benefits and sub-limits:** have been increased by an average of 4%.
- ➔ **Back and Neck preventative programme** (not applicable to Essential Copper): has been added, with authorisation being required if spinal surgery is needed for the treatment of back and neck pain. Authorisation is subject to managed care protocols.
- ➔ **In-hospital Mental health benefit:** mental health treatment, requiring hospitalisation, will only be covered in the event that the condition is linked to a Prescribed Minimum Benefit (PMB).
- ➔ **Maternity programme:**
 - The 24 weeks registration deadline restriction has been removed.
 - Maternity ultra-sound scans have been increased to 3 x 2D scans on the Value, Value Core, Access Saver and Essential Copper.
- ➔ **In-hospital Dental Treatment:** the co-payment has been reduced to R1 000 per hospital admission when a member opts to use a day clinic instead of a hospital, subject to the availability of the day clinic (within the member's demographic area). The benefit is not available to Access Saver and Essential Copper.
- ➔ **Laparoscopic procedures:** will no longer attract a co-payment when performed in a Day Hospital or as a Day procedure.

- ➔ **The Wellness Benefit:** enhancement across all the plans, with the inclusion of the following additional benefits:
- Free Covid-19 vaccination per person,
 - Diabetic eye care benefit (details to be communicated by scheme),
 - An annual free Colon cancer blood test for individuals over the age of 50 years
- ➔ **Oncology benefit:** benefit enhancement is only applicable on the Titanium Executive plan, with the benefit being enhanced to include Non-Cancer Specialised Drug Benefits (including Biologics) to a limit of R130 000 per beneficiary per annum, subject to managed care and pharmacy protocols.

Introduction of two new plans - Access Saver plans:

Both plans have been introduced into the Medium Benefit Cluster and provide members access to a medical savings account. The main benefit difference is the level of savings afforded to members, with Access 25% Savings and Access 15% providing a 25% and 15% savings allocation respectively.

Plan Restructuring

Essential Copper Plan replaces Copper Core:

The Essential Copper has been introduced with the following enhancements being implemented:

- **Non-network hospital co-payment:** The rand value co-payment of R12 000 for voluntary use of a non-network hospital has been replaced with a 10% co-payment per admission.
- **Extensive dental hospital treatment:** will be extended to include children under 7 years where 3 or more teeth are involved.
- **Impacted wisdom teeth removal:** will only be covered as a Day Case .
- **Laparoscopic procedures:** no co-payment will be applicable when laparoscopic procedures are performed at day hospitals or as a Day Case.

The Silver Saver on Sizwe has been repositioned as a hospital plan and will no longer have a Medical Savings Account.



Your healthcare team

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