

2024

BENEFITS & CONTRIBUTIONS

#thesmartchoice

MED-100

All Adults

R1530

All Children

R490

Benefits Overview

<p>HOSPITALISATION Hospital and related accounts, e.g. ward fees, medication, X-rays, pathology, etc. Any hospital and doctor / specialist of choice</p>	✓	<p>MAJOR MEDICAL ILLNESS CONDITIONS</p> <table border="1"> <tr> <td>In-hospital</td> <td>✓</td> </tr> <tr> <td>Out-of-hospital</td> <td>✗</td> </tr> </table>	In-hospital	✓	Out-of-hospital	✗	<table border="1"> <tr> <td>✓</td> </tr> <tr> <td>✗</td> </tr> </table>	✓	✗
In-hospital	✓								
Out-of-hospital	✗								
✓									
✗									
<p>EMERGENCY MEDICAL EVACUATION</p>	✓	<p>DIAGNOSTIC SCOPES e.g. colonoscopy, gastroscopy</p>	✗						
<p>BASIC DENTISTRY</p>	✓	<p>AUXILIARY SERVICES e.g. mammogram, cervical smear, PSA test</p>	✓						
<p>MRI / CT SCANS</p> <table border="1"> <tr> <td>In-hospital</td> <td>✓</td> </tr> <tr> <td>Out-of-hospital</td> <td>✗</td> </tr> </table>	In-hospital	✓	Out-of-hospital	✗	<table border="1"> <tr> <td>✓</td> </tr> <tr> <td>✗</td> </tr> </table>	✓	✗	<p>SELF MANAGED FUND (SMF)</p>	✗
In-hospital	✓								
Out-of-hospital	✗								
✓									
✗									

- This hospital plan is ideally suited for **younger** individuals/families.
- Provides in-hospital cover for planned and emergency hospital admissions.
- Doctors and specialists are covered at **100% of the Scheme Tariff**.
- Out-of-hospital benefits for cancer are limited to PMB treatment in public hospitals only.
- Also includes generous benefits for **basic dentistry** – an additional benefit covered by Genesis and not from your own pocket.

In Hospital & Related Benefits



MED-100

STATUTORY PRESCRIBED MINIMUM BENEFITS (PMBs)

In private hospitals, benefits and limits as below
In public hospitals, benefits as prescribed by law

WARD FEES

Cost up to 100% of Scheme Tariff

GENERAL PRACTITIONERS AND MEDICAL SPECIALISTS (including maternity benefits)

Cost up to 100% of Scheme Tariff

MENTAL ILLNESS

Benefits limited to PMBs

Claims will be paid in full when obtained from a DSP

When treated in a non-DSP, claims will be paid up to 100% of Scheme Tariff when hospitalised, or the lower of the cost or R1 100 per contact out of hospital, further limited to R42 000 per beneficiary p.a.

MEDICINES USED IN HOSPITAL

100% of legislated cost

PATHOLOGY SERVICES

Cost up to 100% of Scheme Tariff

PLAIN RADIOGRAPHY (i.e X-rays)

100% of the lower of cost or Scheme Tariff

MRI & CT SCANS

Member has a co-payment of R2 750 per scan when hospitalised

Up to two (2) scans per member family p.a., further limited to R7 750 per scan

Subject to approval

Scans related to dento-alveolar procedures, migraine and conservative treatment of back / neck conditions excluded

INTERNAL MEDICAL / SURGICAL APPLIANCES OR PROSTHETICS

50% of cost up to R20 000 per beneficiary p.a.

EXTERNAL MEDICAL / SURGICAL APPLIANCES

75% of cost up to R19 000 per member family p.a. when used for the treatment of fractures

Subject to approval

PHYSIOTHERAPY (must be directly related to reason for admission)

Cost up to 100% of Scheme Tariff

BLOOD TRANSFUSION

Cost up to 100% of Scheme Tariff for material, apparatus and operator's fees

DENTAL

(part of "Basic dentistry" benefit)

Cost up to 100% of Scheme Tariff for the surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

Limited to the lower of cost or R15 000 per case (*all inclusive*)

Cost up to 100% of Scheme Tariff for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R10 000 per case

Subject to Genesis protocols and approval

Limited to one (1) hospital admission per beneficiary p.a.

MAXILLO-FACIAL SURGERY

Cost up to 100% of Scheme Tariff

Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, perio-dontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty and related costs)

Subject to approval

PAIN RELIEF

(epidural injection)

No benefit

HEMODIALYSIS

No benefit

**BREAST REDUCTION AND
AUGMENTATIONS**

No benefit

COSMETIC SURGERY

(including treatment for obesity and elective or planned procedures not directly caused by or related to illness, accident or disease)

No benefit

**TREATMENT RELATING TO
IMPOTENCE**

No benefit

**SURGICAL PROCEDURES IN
DOCTORS' ROOMS**

Cost up to 100% of Scheme Tariff for qualifying surgical procedures that would otherwise necessitate admission to a hospital

In / Out of Hospital Benefits



MED-100

MAJOR MEDICAL ILLNESS BENEFITS

CANCER

Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs) in public hospitals only

ORGAN TRANSPLANT

Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs) in public hospitals only

HOSPICE:

Accommodation

Home care visits

Home visits by medical practitioner

No benefit

DIAGNOSTIC ENDOSCOPY BENEFITS

COLONOSCOPY

No benefit

GASTROSCOPY

No benefit

COLONOSCOPY & GASTROSCOPY

(performed at the same time)

No benefit

PATHOLOGY SERVICES

(related to endoscopy benefits)

No benefit

EMERGENCY SERVICES BENEFITS

EMERGENCY PRE-HOSPITAL TREATMENT, TRANSPORT AND EVACUATION, INCLUDING INTER-HOSPITAL TRANSFERS WITHIN RSA

100% of cost when using the preferred provider (ER24)

CHRONIC BENEFITS (subject to approval & registration)

PRESCRIBED CHRONIC DISEASE LIST CONDITIONS

Limited to the extent of the therapeutic algorithms

100% of the cost of formulary drugs

Out of Hospital Benefits



MED-100

<p>SELF MANAGED FUND (SMF)</p>	<p>No benefit</p>
<p>MEDICINES</p>	<p>No benefit</p>
<p>PRESCRIPTION SPECTACLE / CONTACT LENSES</p>	<p>No benefit</p>
<p>CONSULTATION BENEFIT: (General practitioners, medical specialists, speech therapy and audiology, psychologist, chiropractic services, dietetic services, social worker, physiotherapy / biokinetics, occupational therapist, optometrist, homeopath and related services)</p>	<p>No benefit</p>
<p>EXTERNAL SURGICAL APPLIANCES (including repair)</p>	<p>No benefit</p>
<p>PATHOLOGY SERVICES</p>	<p>No benefit</p>
<p>PLAIN RADIOGRAPHY (i.e. X-rays)</p>	<p>No benefit</p>
<p>MRI & CT SCANS</p>	<p>No benefit</p>
<p>BASIC DENTISTRY</p>	<p>Covered at the lower of cost or Scheme Tariff for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner:</p> <ul style="list-style-type: none"> - Three (3) dental oral examinations - Six (6) fillings - Tooth extractions - Plain X-rays and/or wide angle / Panorex imaging limited to the lower of cost or Scheme Tariff further limited to R750 - Two (2) root canal treatments, excluding root canal treatment on wisdom teeth - Crowns, bridges or dentures limited to the lower of cost or Scheme Tariff, further limited to R5 500

BASIC DENTISTRY (continued)

- Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth
- One (1) scale and polish
- One (1) dental implant limited to R10 000 per three year financial year cycle of membership

ADVANCED DENTISTRY (i.e. orthodontic treatment)

No benefit

AUXILIARY SERVICES

MAMMOGRAM

100% of the lower of cost or Scheme Tariff further limited to the following conditions:

≤ **39 years**: one claim p.a. when prescribed by a general practitioner or gynaecologist

≥ **40 years**: one claim p.a.

CERVICAL (PAP) SMEAR

≥ **18 years**: one test p.a. when prescribed by a general practitioner or gynaecologist

PROSTATE SPECIFIC ANTIGEN (PSA) TEST

≥ **50 years**: one test p.a.

Important Information



BENEFITS REFLECTED IN THIS SCHEDULE ARE FOR THE FULL BENEFIT YEAR AND WILL BE PRO-RATED FOR THOSE MEMBERS JOINING GENESIS DURING THE BENEFIT YEAR.

Scheme Tariff: Means the fixed tariff determined by Genesis for the payment of relevant health services / benefits in accordance with the Rules of the Scheme, or the fee determined in terms of any agreement between the Scheme and a service provider(s) in respect of the payment of relevant health services.

Benefits are subject to Genesis issuing a hospital admission reference number, however, payment is not guaranteed if clinical protocols or the terms and conditions as per the Rules are not met.

Beneficiaries on all options share the benefits of adult members, unless expressly stated to the contrary. Genesis does not provide any kind of healthcare service or treatment. Treatment can only be provided by / in a registered healthcare practitioner(s) and / or institution(s). The function of the Scheme is therefore to provide the funding for such treatment and will accordingly reimburse members' claims in terms of its Rules. Prescribed Minimum Benefits (PMBs) cannot be limited beyond the limits prescribed by law.

Genesis covers all approved conditions, including PMBs, in private hospitals, where the benefits and limits, as set out in the Rules, apply. Hospital accounts, including treatment for PMBs, will usually be paid in full in terms of tariff agreements with the hospital. In private hospitals, the charges of attending doctors / specialists and other healthcare service providers, even for PMBs, will be reimbursed at 100% of the Scheme Tariff.

This funding applies to all claims for treatment in private hospitals, even if the condition is listed as a PMB. Shortfalls relating to treatment received in private hospitals usually pertain to charges for attending doctors / specialists if they charge more than the Scheme Tariff.

To this end, should your claim be listed as a PMB and you want it to be paid according to the law as provided for in section 29(1)(p) of the Medical Schemes Act ("paid in full subject to PMB level of care"), then treatment must be obtained from any public hospital in South Africa and the Uniform Patient Fee Schedule (UPFS) tariff will apply. Genesis has selected all public hospitals in South Africa as its Designated Service Providers (DSPs).

In short, PMB treatment in private hospitals is reimbursed in terms of the Rules where limits may apply. PMB treatment in public hospitals will be reimbursed subject to PMB level of care as prescribed in the Medical Schemes Act. This means that you will receive the same entitlement to treatment that applies to a public hospital patient as set out in the regulations to the Act.

The cost of medical services rendered outside the Republic of South Africa, is excluded from the risk benefits on all options.

The Scheme Rules, including a list of excluded conditions, procedures and services for all benefit options, are available on the website or on request from the Scheme.

Whilst every effort has been made to ensure that the benefits set out herein comprise a detailed summary of the relevant Rules of Genesis, any dispute will be resolved by reference to the registered Rules of Genesis approved by the Registrar of Medical Schemes. Rules are subject to registration by the Council for Medical Schemes.