

# 2024

## BENEFITS & CONTRIBUTIONS

#thesmartchoice

**MED-200 Plus**

All Adults

R3000

All Children

R610

### Benefits Overview

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

- This plan is ideally suited for individuals/families who require in-hospital cover for planned and emergency hospital admissions, as well as **generous day-to-day benefits** by means of a **Self Managed Fund (SMF)**.
- Includes **out-of-hospital cover** for **X-rays & MRI / CT scans**.
- Doctors and specialists are covered at **200% of the Scheme Tariff**.
- Also includes generous benefits for **basic dentistry** – an additional benefit covered by Genesis and not from your own pocket.

# In Hospital & Related Benefits



**MED-200 Plus**

<p><b>STATUTORY PRESCRIBED MINIMUM BENEFITS (PMBs)</b></p>	<p>In private hospitals, benefits and limits as below In public hospitals, benefits as prescribed by law</p>
<p><b>WARD FEES</b></p>	<p>Cost up to 100% of Scheme Tariff</p>
<p><b>GENERAL PRACTITIONERS AND MEDICAL SPECIALISTS (including maternity benefits)</b></p>	<p>Cost up to 200% of Scheme Tariff</p>
<p><b>MENTAL ILLNESS</b></p>	<p>Benefits limited to PMBs</p> <p>Claims will be paid in full when obtained from a DSP</p> <p>When treated in a non-DSP, claims will be paid up to 200% 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.</p>
<p><b>MEDICINES USED IN HOSPITAL</b></p>	<p>100% of legislated cost</p>
<p><b>PATHOLOGY SERVICES</b></p>	<p>Cost up to 100% of Scheme Tariff</p>
<p><b>PLAIN RADIOGRAPHY (i.e X-rays)</b></p>	<p>100% of the lower of cost or Scheme Tariff</p>
<p><b>MRI &amp; CT SCANS</b></p>	<p>100% of the lower of cost or Scheme Tariff when hospitalised</p> <p>Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Scheme Tariff, further limited to R8 000 per beneficiary p.a.</p> <p>Subject to approval</p>
<p><b>INTERNAL MEDICAL / SURGICAL APPLIANCES OR PROSTHETICS</b></p>	<p>100% of cost up to R30 000 per beneficiary p.a.</p>
<p><b>EXTERNAL MEDICAL / SURGICAL APPLIANCES</b></p>	<p>75% of cost up to R19 000 per member family p.a. when used for the treatment of fractures</p> <p>Subject to approval</p>
<p><b>PHYSIOTHERAPY (must be directly related to reason for admission)</b></p>	<p>Cost up to 100% of Scheme Tariff</p>
<p><b>BLOOD TRANSFUSION</b></p>	<p>Cost up to 100% of Scheme Tariff for material, apparatus and operator's fees</p>

**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 200% 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)

Benefit for conservative back and / or neck (spinal / vertebral) condition(s) paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. (*all inclusive*)

**HEMODIALYSIS**

100% of cost up to R300 000 per member family p.a. at Scheme Tariff

**BREAST REDUCTION AND  
AUGMENTATIONS**

100% of cost subject to available SMF balance

**COSMETIC SURGERY**

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

100% of cost subject to available SMF balance

**TREATMENT RELATING TO  
IMPOTENCE**

100% of cost subject to available SMF balance

**SURGICAL PROCEDURES IN  
DOCTORS' ROOMS**

Cost up to 200% of Scheme Tariff for qualifying surgical procedures that would otherwise necessitate admission to a hospital

# In / Out of Hospital Benefits



**MED-200 Plus**

## MAJOR MEDICAL ILLNESS BENEFITS

### CANCER

In- and out-of-hospital benefits for oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRT / CT / PET and bone scans, pathology tests, medication and materials up to R250 000 per beneficiary p.a.

### ORGAN TRANSPLANT

Cost of immunosuppressant medication up to R84 000 per beneficiary p.a.

### HOSPICE:

Accommodation

Home care visits

Home visits by medical practitioner

- 100% of cost

- R200 per day

- Cost up to 100% of Scheme Tariff

## DIAGNOSTIC ENDOSCOPY BENEFITS

### COLONOSCOPY

R7 000 per procedure (*all inclusive*)

### GASTROSCOPY

R4 500 per procedure (*all inclusive*)

### COLONOSCOPY & GASTROSCOPY

(performed at the same time)

R9 000 per event (*all inclusive*)

### PATHOLOGY SERVICES

(related to endoscopy benefits)

R1 500 per beneficiary p.a.

## 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-200 Plus**

<p><b>SELF MANAGED FUND (SMF)</b></p>	<p>R9 000 per adult p.a. Pro-rated and advanced quarterly</p>
<p><b>MEDICINES</b></p>	<p>100% of legislated cost subject to available SMF balance</p>
<p><b>PRESCRIPTION SPECTACLE / CONTACT LENSES</b></p>	<p>100% of legislated cost subject to available SMF balance</p>
<p><b>CONSULTATION BENEFIT:</b> (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>Cost up to 200% of Scheme Tariff subject to available SMF balance</p> <p>Healthcare provider to be registered with the Health Professions Council of South Africa</p>
<p><b>EXTERNAL SURGICAL APPLIANCES</b> (including repair)</p>	<p>100% of cost subject to available SMF balance</p>
<p><b>PATHOLOGY SERVICES</b></p>	<p>Cost up to 200% of Scheme Tariff subject to available SMF balance</p>
<p><b>PLAIN RADIOGRAPHY</b> (i.e. X-rays)</p>	<p>50% of the lower of cost or Scheme Tariff further limited to R5 250 per beneficiary p.a.</p>
<p><b>MRI &amp; CT SCANS</b></p>	<p>50% of the lower of cost or Scheme Tariff further limited to R8 000 per beneficiary p.a.</p>
<p><b>BASIC DENTISTRY</b></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"> <li>- Three (3) dental oral examinations</li> <li>- Six (6) fillings</li> <li>- Tooth extractions</li> <li>- Plain X-rays and/or wide angle / Panorex imaging limited to the lower of cost or Scheme Tariff further limited to R750</li> <li>- Two (2) root canal treatments, excluding root canal treatment on wisdom teeth</li> <li>- Crowns, bridges or dentures limited to the lower of cost or Scheme Tariff, further limited to R5 500</li> </ul>

### **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)

100% of cost subject to available SMF balance

## **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



**MED-200 Plus**

**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% or 200% 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.*