

JOIN SAMWUMED

Affordable Quality Health Care.

2022 BENEFITS

SAMWUMED provides **HIGH VALUE** medical aid benefits for Municipality Workers at **Affordable Contributions!**



Samwumed



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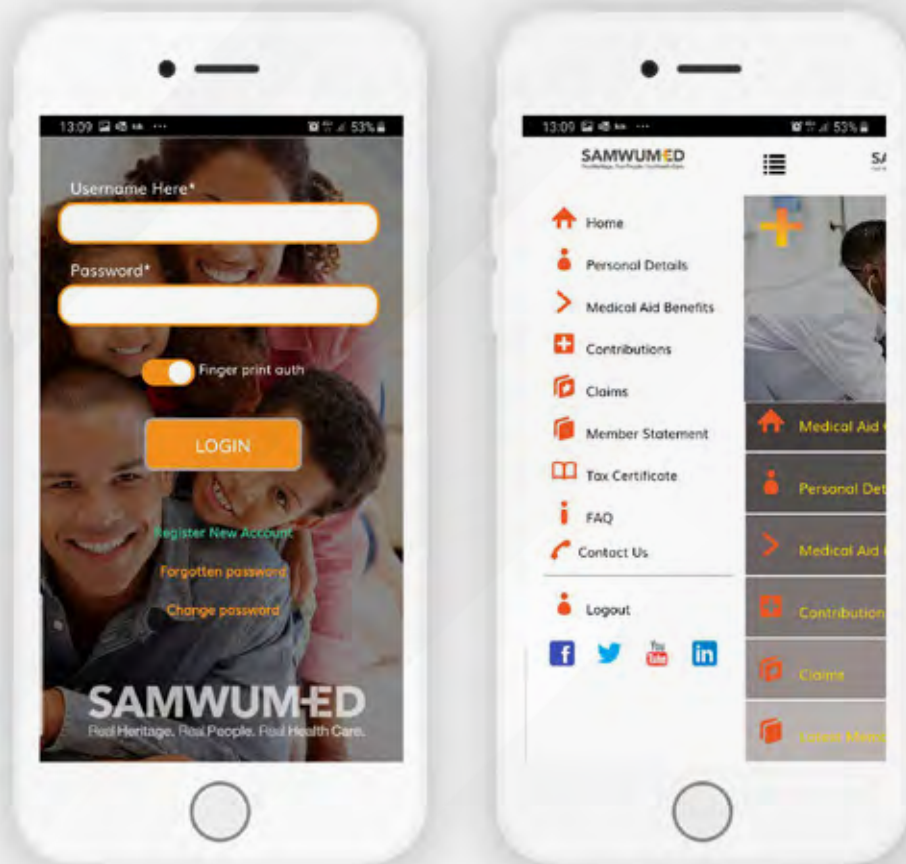


Samwumed

SAMWUMED

Real Heritage. Real People. Real Health Care.





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About SAMWUMED

The **South African Municipal Workers Union Medical Scheme (SAMWUMED)** is a fully-funded, national-accredited and self administered medical aid scheme which covers approximately 77 000 lives throughout South Africa.

We welcome and cover all South African municipality workers irrespective of affiliation. Our Scheme is financially healthy. It has reserve levels above 90%. This is more than the required 25%.

We pay claims!





Our Benefits at a Glance

We have Unlocked Private Healthcare for Municipal Workers!



Comprehensive Private Hospital Care.



Medicines including Chronic, Over the Counter and Prescription medicines.



COVID-19 including consultations, up to 3 Covid tests, and hospitalisation from your existing benefits **without paying extra.**



Comprehensive Chronic Disease cover that includes:

- Mental Health
- Gout
- Cancer
- Heart Disease
- and many more.



Comprehensive Healthcare Programmes including:

- Maternity
- HIV/AIDS
- Cancer
- Primary Healthcare
- Chronic Medicines
- Smoking Cessation Programme
- Back and Neck Rehabilitation Programme (DBC)
- and many others.



Joining SAMWUMED

It is easy to join SAMWUMED.

If you work for a local municipality, you qualify, and we look forward to welcoming you. Our teams are on standby to explain further:



Log into www.samwumed.org and click on Chat to start the conversation either via Mail or Voice.



You can also log into www.samwumed.org and click on About Us (Sales Team), where you will find telephone numbers and email addresses of all SAMWUMED Sales Consultants country wide.



2022 Benefits Highlights

You put us first during a deadly pandemic.
Municipality workers you're our **HEROES**. Now put your health first.
We have Unlocked private healthcare just for you!

We have given you even more reasons to JOIN SAMWUMED by further improving our 2022 Benefits by the following:



Introduced a **Multi-Vitamin benefit** of R100 per family per month.



Introduced a **hearing test** for new-borns within 6 weeks of birth.



Improved our **Maternity benefit** to include: a baby bag with baby essentials for all new-born babies for both Option A and B. And one additional scan per pregnancy for Option B, taking the number of scans to three (3) per pregnancy



Introduced **whooping cough booster** dose medication to now include beneficiaries from 7 to 64 years of age. Whooping cough is contagious disease that is characterised by convulsive coughs.



Improved our **Cancer benefits** by shortening the number of years for mammograms (breast cancer scans) from every three years to every two years for female beneficiaries from age 45 to 70.



Introduced **HPV vaccine** to fight the HPV virus which can cause cancers later in life, to our preventative care benefits for female beneficiaries between age 9 and 14 years.





Improved Healthcare Benefits





Doctor Benefits

GP & Specialist Consultations, Visits and Procedures

Option A

Members and their dependents on **Option A** are covered for treatments by GPs, either at the GPs' rooms or the members' home.

They, along with their dependents are also covered for Emergency treatment and procedures.

Conditions

- The Emergency Treatment sub-limit is included in GP Consultations, visits and procedures limit. **Option A** amount **R1 360**.
- Aside from GP Consultations, Visits and Procedures, Members under both Options receive additional benefits in the form of **Specialists Visits and Consultations and Tests**.
- The benefits are subject to the Scheme's network of doctors and the appointment of a family practitioner.



2022 BENEFITS OPTION A

GP consultations, visits and procedures.

Benefit available **R3 630**, per beneficiary per annum as follows:

	Member Only R3 630
	Member + 1 R4 850
	Member + 2 R6 050
	Member + 3 R7 280
	GP & Specialist, and minor Procedures Subject to Pre Authorisation.

Specialist consultations, visits and procedures.

Benefit available **R4850**, per beneficiary per annum as follows:

Member Only R4 101
Member + 1 R6 101
Member + 2 R8 010
Member + 3 R10 010

2022 BENEFITS OPTION B

GP & Specialist consultations and visits.

Benefit available **R7 120**, per beneficiary per annum as follows:

	Member Only R4 390
	Member + 1 R7 120
	Member + 2 R9 670
	Member + 3 R12 050
	GP & Specialist, and minor Procedures R8 900 per family per year. Subject to Pre Authorisation.



Medication Benefits

The Scheme covers members on both **Option A** and **Option B** and their dependents for various types of medication, including prescribed, dispensed for acute; or a chronic condition including over the counter medicines.

Prescribed

A drug or medicine that legally requires a letter or prescription from a medical Practitioner for a pharmacy or any place that dispenses medicine to make it available to the member and or his or her dependents.

Acute

This is medicines that have been issued by the GP but not added to a member's repeat prescription records). For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription.

Dispensed

Dispensing refers to the process of preparing and giving medicine to a named person on the basis of a prescription.

Over-the-counter medicine

This is medicine that may be sold at pharmacies or other shops without a doctor's prescription.

Highlights

Option A

- We have added additional Chronic Medication to cover:
 - **Depression, GORD & Gout**

Option B

- We have improved the Formulary List (Medication List)
- We have added additional Chronic Medication to cover:
 - **Eczema, Depression, GORD, Gout & Menopause**

Conditions

- Members will pay 25% co-payment (payment by the member of a portion of the cost incurred) if they use a pharmacy that is not on the Scheme's list of service providers or if they use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- To access Chronic medication, your treating doctor will need to call **0860 33 33 87** to register your Chronic Medication.

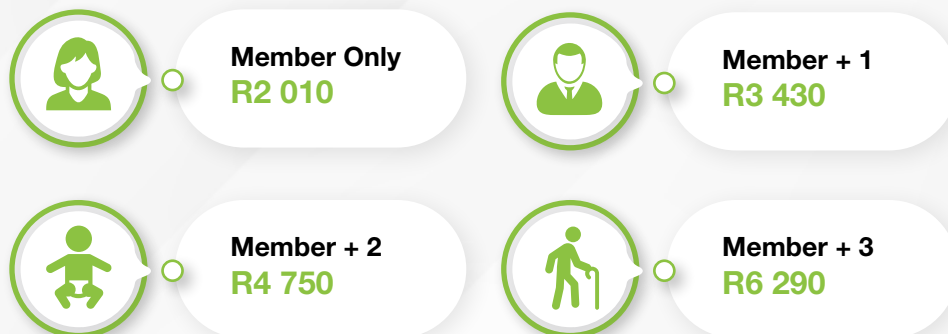





Medication Benefits

2022 BENEFITS OPTION A


Benefit available **R3 430** per beneficiary per annum as follows:



Medication is subject to the Scheme's medicine list (formulary).



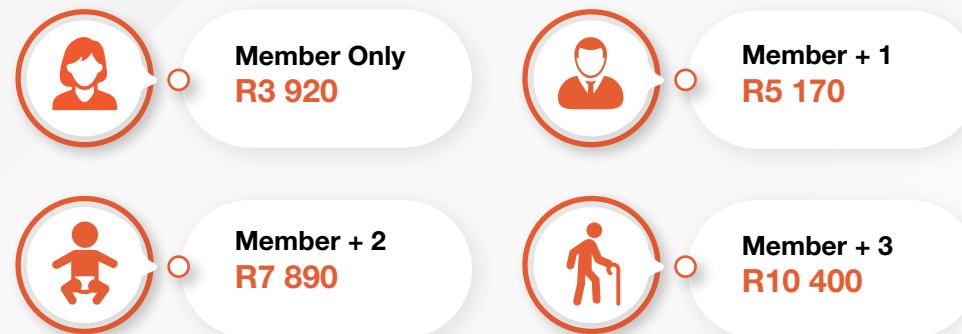
Over the Counter Limit:
R2 000 per family per year.
Included with dispensed or acute medication limit.




Over the Counter Sub Limit:
R170 per script beneficiary per claim.

2022 BENEFITS OPTION B


Benefit available **R5 170**, per beneficiary per annum as follows:



Medication is subject to the Scheme's medicine list (formulary).



Over the Counter Limit:
R2 900 per family per year
Included with dispensed or acute medication limit.



Over the Counter Sub Limit:
R210 per script beneficiary per claim.



Hospital Benefits

2022 BENEFITS OPTION A



SPECIFIC HOSPITALISATION BENEFITS:

- **In-patient:** **R866 000** per family per year.



Maternity: Caesarean section and Normal delivery

- **Caesarean:** **R28 160** per beneficiary per year.
- **Normal delivery:** No amount allocated for normal delivery.
- Scheme rules and protocol apply.



Blood Transfusion:

- Included with In-Patient benefit.



Renal Dialysis:

- Included with In-Patient benefit PMB Only.



Organ Transplant: In and Out of Hospital

- Out of Hospital: Subject to Overall Annual Limit.
- In-Hospital: Included with In-patient limit.



Oncology:

- **Out of Hospital:** Non PMB subject to **R219 000**.
- **In-Hospital:** Subject to Annual Limit.



Alternatives to Hospitalisation:

- Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.



Conditions

The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000 co-payment**).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.



Hospital Benefits

2022 BENEFITS OPTION B



SPECIFIC HOSPITALISATION BENEFITS

- **In-patient: R1 731 000** per family per year.



Maternity: Caesarean section and Normal delivery

- **Caesarean Section: R30 130** per beneficiary per year.
- **Normal Delivery:** No amount allocated for normal delivery.
- Scheme rules and protocol applies.



Blood Transfusion:

- Included with In-Patient benefit.



Renal Dialysis:

- Included with In-Patient benefit.



Organ Transplant: In and Out of Hospital

- In & Out of Hospital.
- Subject to Annual Limit & Scheme Networks.



Oncology:

- **Out of Hospital:** Non PMB subject to **R329 000**.
- **In-Hospital:** Included with In-patient benefit.



Alternatives to Hospitalisation:

- Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.



Conditions

The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000 co-payment**).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.



Optometry Benefits

OPTICAL

SAMWUMED members on both **Option A** and **Option B** qualify for optical (eye) cover.

Option A members are covered for eye tests, frames and lenses.
- No contact lenses benefit on **Option A**.

Option B members are covered for eye tests, frames, lenses as well as contact lenses.

Conditions

The following conditions apply for members accessing the optical benefits:

- A visit to an ophthalmologist (treatment of disorders and diseases of the eye) requires a referral from an optometrist (eye care practitioner) or GP.
- Exclusions apply, including but not limited to repairs.
- Spectacle lenses and contact lenses cannot be obtained at the same time or simultaneously.
- **Option B** - Spectacle lenses and contact lenses cannot be taken at the same time. Benefits apply to either or but not both.
- Two year benefit cycle applies for frames and lenses.
- One eye test consultation per beneficiary per year is allowed.
- Access to benefits is subject to family limit.

Option B contact lenses **R2 710**





Optometry Benefits

2022 BENEFITS OPTION A



● **R7 280** per family subject to prescribed cycles.



● **R2 410** per beneficiary per year.



● **Frames: R930** per beneficiary every 2 years.



● **White lenses: 100% of the lower cost.**
- Covered at 100% Scheme rates.



● **Eye Test:** Covered at **100% Scheme rates**, limited to one per beneficiary per year.



● **Photochromic lenses: 100% of the lower cost or Scheme Rates.** Up to a maximum of **R430** per pair and subject to a prescription of +0.50/-0.50 and above. Fixed or gradient tints up to 35%

2022 BENEFITS OPTION B



● **R9 760** per family subject to prescribed cycles.



● Sub-limit of **R3 630** per beneficiary per year.



● **Frames: R1 210** per beneficiary every 2 years.



● **White lenses: 100% of the lower of cost.**
- Covered at 100% Scheme rates.



● **Eye Test:** Covered at **100% Scheme rates**, limited to one per beneficiary per year.



● **Photochromic lenses: 100% of the lower cost or Scheme Rates.** Up to a maximum of **R430** per pair and subject to a prescription of +0.50/-0.50 and above. Fixed or gradient tints up to 35%



EXPECTING A BABY IS MEMORABLE

SAMWUMED is making it even more memorable!

We've **improved** our existing Maternity Benefits by adding an additional ultrasound scan for the expecting mother, a bag with baby essentials and a hearing test for the new-born.

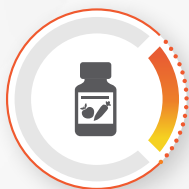
To Join SAMWUMED visit: www.samwumed.org



Maternity Benefits

2022 Maternity Benefits **Option A** & **Option B**.

SAMWUMED's Maternity Programme helps expecting moms to receive the help they need to better take better care of themselves and their unborn baby by taking advantage of a wide range of maternity preventative care and early detection benefits.



Folic Acid

Frequency: At least first trimester of pregnancy.

Conditions: Up to first 3 months of pregnancy.



Ultrasounds

Frequency: 100% of Scheme rate. Limited to three ultrasounds per benefit per year for maternity.

Conditions: Limited to three screenings per beneficiary per year.



Ante Natal Consultations

Frequency: 8 Ante-Natal consultations per maternity event.

Conditions: Limited to 8 Ante-Natal consultations per maternity.



Vitamins

Frequency: Iron Supplements.

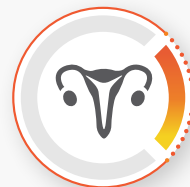
Conditions: Limited to first 3 months of pregnancy.



HIV Screening

Frequency: Screen of first test per maternity event. Within 1st trimester (first three months) .

Conditions: Limited to one per beneficiary per year.



Pap Smear

Frequency: (6 weeks post partum) one per beneficiary per year.

Conditions: Limited to one per beneficiary per year.



Baby essentials

Baby bag with baby essentials for new born.

Condition

Expecting mothers have to register onto the Programme on: 0860 33 3387

Among information that will be required when registering is: Practice number of doctor, Hospital practice number for the birth, due date of birth, ICD10 codes and procedure codes.



Dentistry Benefits

BASIC DENTISTRY

Members and their dependents are covered for basic and advanced dentistry services depending on the option chosen. Dentistry is the treatment of diseases and other conditions that affect the teeth and gums.

Option A:

- The amounts reflected cover basic dentistry.
- No benefit for advanced dentistry on Option A.

Option B:

- The amounts reflected cover advanced dentistry.
- Basic dentistry is subject to quantity protocols.

Basic Dentistry benefits include:

- Fillings.
- Root canal treatments (dental treatment for removing infection from inside a tooth and protecting a tooth from future infections.)
- Scaling (which refers to deep cleaning of teeth that reaches below the gum line to remove plaque build-up).
- Polishing.
- Extractions (removal of teeth).
- Fissure sealants (treatment aimed at preventing tooth decay); and
- Denture repairs (a removable plate or frame holding one or more artificial teeth).

Advanced Dentistry benefits include:

- Orthodontists, crowns, bridge-work, inlays, root canal, treatment by periodontists, prosthodontists, dental technicians and any other anaesthetic procedure.
- *Motivation, referrals and quotes required.

2022 BENEFITS OPTION A



Member Only
R3 810



Member + 1
R4 540



Member + 2
R6 320



Member + 3
R7 620

2022 BENEFITS OPTION B



Member Only
R8 140



Member + 1
R9 350



Member + 2
R10 860



Member + 3
R12 230

CONDITIONS

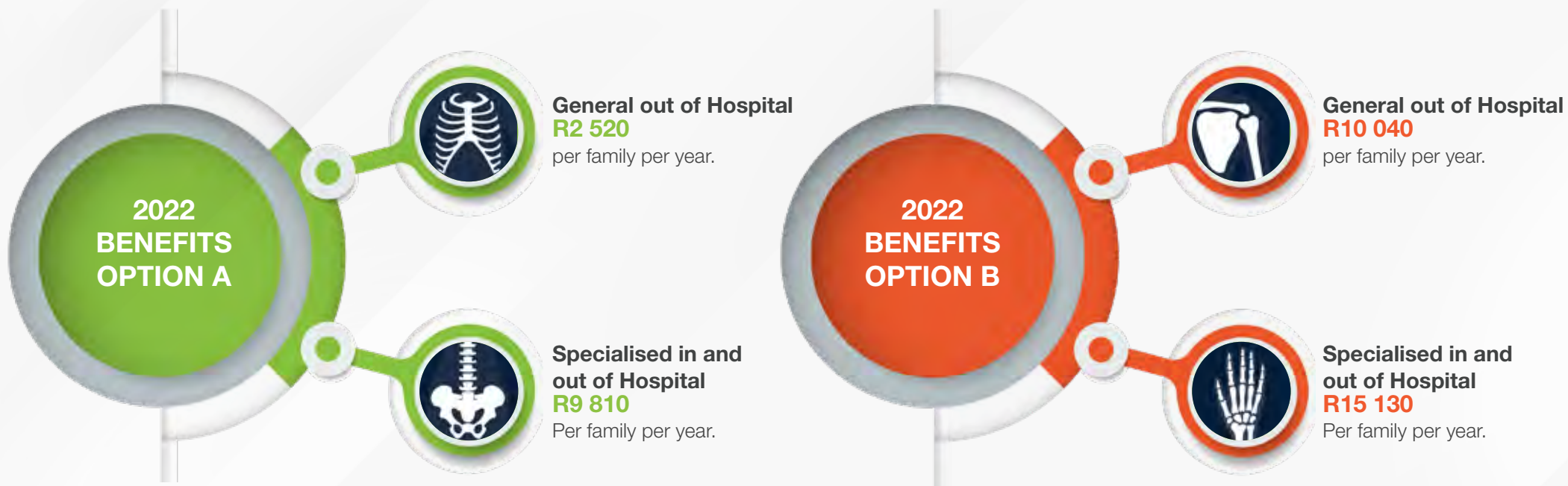
Members have to claim according to the Scheme's approved cycles outlined below:

- **Full dentures** - Every three years
- **Partial dentures** - Every two years



Radiology - In and Out of Hospital Benefits

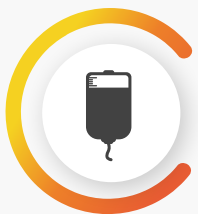
SAMWUMED offers its members **general and specialised radiology benefits**. In both cases in and out-of-hospital cover is provided.



Conditions

- Protocols apply for specialised in and out-of-hospital benefits.
- General in Hospital **Unlimited**, based on clinical protocols.
- Subject to Pre – Authorisation.

**The general Radiology benefit has a separate In and Out of Hospital benefit.*



Pathology Benefits

SAMWUMED members are covered for both in and out of hospital pathology treatment (diagnosis of diseases based on the laboratory analysis of bodily fluids such as blood and urine, as well as tissues.)



**This benefit has a separate In and Out of hospital benefit.*

**The Pathology benefit has a separate In and Out of hospital benefit.*

**Pathology In hospital = Unlimited.*

****Subjected** to clinical protocols.*



Appliances Benefits

Members and their dependents are covered for medical and surgical appliances. This benefit is basically more to help patients with movement challenges.

2022 BENEFITS OPTION A



Member Only
R3 060



Member + 1
R4 320



Member + 2
R5 490

2022 BENEFITS OPTION B



Benefit Available
R6 750

Conditions

Members can enjoy this benefit subject to the following conditions:

- They have to submit a motivation, complete with costs for pre-authorisation or approval by the Scheme.
- Members have to be within their benefit limits and cycles in order to qualify.
- The Scheme (or contracted managed care company on behalf of the Scheme) may from time to time partner with other parties or centres of excellence in order to ensure cost effective and appropriate care.
- Members have to submit a motivation, quotation and referral letter for certain appliances.
- Some appliances requires a member to be registered for a chronic condition in order to obtain the appliance





Prostheses Benefits

SAMWUMED provides cover for both internal and external prostheses. These are artificial body parts such as legs, arms and eyes.

2022 BENEFITS OPTION A



Internal
R29 550
per family per year



External
R15 180
per family per year.

2022 BENEFITS OPTION B



Internal
R30 130
per family per year.



External
R17 720
per family per year.

Conditions

- Included with in-hospital benefit.
- Quotations from at least three (3) service providers are required.





Ancillary Benefits

The Scheme allows members to be able to access or receive services from:

Occupational therapists: A health care professional who is trained to treat injured, ill, or disabled patients through therapeutic use of everyday activities. The patients develop, recover, improve, as well as maintain the skills needed for daily living and working.

Speech therapists: A health care professional who is trained to assist patients with speech and language problems to speak more clearly.

Audiologists: A health care professional who is trained to evaluate hearing loss and related disorders, including balance (vestibular) disorders and tinnitus (ringing in the ears) and to rehabilitate individuals with hearing loss and related disorders.

Dieticians: A health care professional who is trained to assist patients with expert advice on diet and nutrition.



2022 Benefits Option A



Subject to sub-limit of
R2 430 per family per year.

Included in GP and Specialist consultations and procedures

2022 Benefits Option B



R5 020 per family per year.

Conditions

Members will require a referral from a GP to access the benefits.



Physiotherapy & Biokinetics Benefits

The Scheme offers both **out-of-hospital** and in-hospital physiotherapy benefits (treatment of sprains, back pain, arthritis, strains, reduced mobility, etc).

2022 Benefits Option A



Out of Hospital
R2 250 per family per year.

2022 Benefits Option B



Out of Hospital
R5 020 per family per year.



Out of Hospital
Sub Limit of:
R2 060 per beneficiary per year.

CONDITIONS

- In-hospital on both options.
- Two(2) sessions, thereafter motivation is required.

**This benefit has a separate In and Out of hospital benefit*





Mental Health & Substance Dependency

SAMWUMED covers its members for mental health and substance dependency (drug abuse), including hospitalisation. The benefits apply to consultations or visits as well as procedures.



Hospitalisation

Benefits for mental health and substance dependency include hospitalisation.

- A referral from a specialist is required for mental health hospitalisation.
- PMB conditions apply.

Conditions

Out of Hospital:

- per beneficiary (if not enrolled in Mental Health Programme).
- GP referral required for Psychologist and psychiatrist.
- Psychiatrist referral required for Social workers, registered counsellors etc.
- 10 Non PMB covered.

In-Hospital:

- Benefits are subject to the Scheme's network.
- Access to in and out of hospital benefit.
- Enrollment into a Mental Health Programme at private Hospital Network.
- Drug & Alcohol rehab standalone benefit.
- PMB conditions apply.





Ambulance Services

Due to our understanding that sickness can strike anywhere, and at any time, we cover our members for Road and Air Ambulance Services.

Conditions

Members must note the conditions listed below when activating this benefit:

- The Road and Air Ambulance Services can only be provided by Designated Service Providers (service providers selected by the Scheme).
- The benefit is unlimited for emergency assistance only.
- Case management and protocols apply.
- Members have to co-pay or pay a portion of the costs should they decide to use a service provider of their choice and not one designated by the Scheme.
- Members will be held responsible for the full cost of the Road and Air Ambulance Services should it be determined that the costs were incurred unnecessarily and cannot be justified from a medical perspective.



Infertility Benefits

Members are covered for infertility, commonly known as the inability by women (or men) of child bearing age to conceive children.

Conditions

- PMB conditions apply.
- Limited to PMB only for **Option A** and **Option B**.



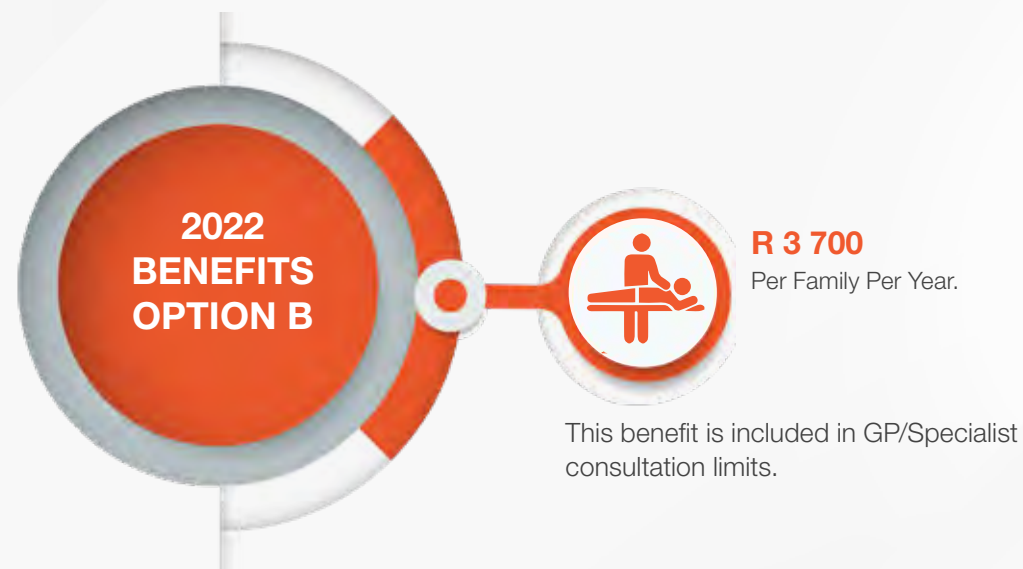


Alternative Healthcare

Our Scheme not only covers members for visits or consultations with General Practitioners (GPs), it also covers them for alternative healthcare services.

Members are allowed to consult healthcare practitioners listed below for treatments:

- Podiatrist (refers to the medical care and treatment of the human foot).
- Homeopath naturopath (which is the treatment of ailments through the use of natural medicine).
- Chiropractor (refers to the treatment of misaligned joints).



Conditions

- The practitioners have to be registered with the Health Professions Council of SA or Allied Health Professionals Council of South Africa.



SAMWUMED Cares Wellness Programme

Apart from ensuring our members do not find themselves in hospitals, the SAMWUMED Cares Wellness Programme and early detection benefit provides members with an opportunity to take ownership of their own health. Our amazing Programmes includes the following screenings:

- **Age:** Adults aged 18 yrs and older.
- **Screening Test:** Blood Pressure.
- **2022:** Up to one screening Per beneficiary per year.

- **Age:** Adults.
- **Screening Test:** Type II diabetes.
- **2022:** Up to one screening Per beneficiary per year.

- **Age:** From age 20
- **Screening Test:** Total Blood Cholesterol.
- **2022:** Annually for high risk members

- **Age:** 18 years and older.
- **Screening Test:** Papanicolaou (Pap) test, Chlamydia screening.
- **2022:** Up to one screening Per beneficiary per year within a 2 year cycle.

- **Age:** Childbearing age.
- **Screening Test:** Folic acid.
- **2022:** Up to 1 per month for the first 3 months of pregnancy.

- **Age:** 50 Yrs and older.
- **Screening Test:** Faecal occult blood test.
- **2022:** Up to one screening Per beneficiary per year.

- **Age:** Over the age of 45 until the age of 70.
- **Screening Test:** Mammogram.
- **2022:** Up to one screening Per beneficiary every two years until the age of 70.

- **Age:** Men between 45 yrs and 70 yrs.
- **Screening Test:** Screening for prostate cancer.
- **2022:** Up to one Per male beneficiary per year.

- **Age:** 45 yrs to 70 yrs.
- **Screening Test:** Bone Density Test.
- **2022:** Up to one Per beneficiary per year.



SAMWUMED Cares Wellness Programme

Apart from ensuring our members do not find themselves in hospitals, the SAMWUMED Cares Wellness Programme and early detection benefit provides members with an opportunity to take ownership of their own health. Our amazing Programmes includes the following screenings:

- **Age:** All Ages.
- **Screening Test:** HIV.
- **2022:** One test per member per annum.

- **Screening Test:** Cytology.
- **2022:** One test per beneficiary, every three years

- **Age:** Less than 1 month old.
- **Screening Test:** TSH screening.
- **2022:** Once-off for hyperthyroidism in new-borns.

- **Screening Test:** Flu vaccine.
- **2022:** Up to one vaccination per beneficiary per annum.

- **Screening Test:** HPV.
- **2022:** Up to one test per beneficiary every five years.

- **Screening Test:** Child Immunisation.
- **2022:** As per Immunisations prescribed by the South African Expanded Immunisation Programme.

- **Screening Test:** Pneumococcal vaccine.
- **2022:** Up to one vaccination per beneficiary 65 years and older and for beneficiaries aged 2 to 64 years who are at risk of serious pneumococcal disease per lifetime.

- **Age:** Females 9 to 14 yrs.
- **Screening Test:** HVP Vaccine.
- **2022:** Up to one vaccination per female beneficiary between age 9 and 14 years per annum. Vaccination includes 2 doses administered over 6 months in the same benefit year.

- **Age:** 7 yrs to 64 yrs.
- **Screening Test:** Pertussis (Whooping Cough) Booster.
- **2022:** Up to one vaccination per beneficiary between age 7 and 64 are eligible for the booster dose every 10 years.



2022 Contributions - Option A

100% Contribution

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	1 298,00	1 298,00	458,00	2 596,00	3 054,00	3 512,00	3 970,00	1 756,00	2 214,00	2 672,00	3 130,00
R3 901 - R6 300	1 534,00	1 534,00	538,00	3 068,00	3 606,00	4 144,00	4 682,00	2 072,00	2 610,00	3 148,00	3 686,00
R6 301 - R9 700	1 952,00	1 952,00	682,00	3 904,00	4 586,00	5 268,00	5 950,00	2 634,00	3 316,00	3 998,00	4 680,00
R9701+	2 144,00	2 144,00	756,00	4 288,00	5 044,00	5 800,00	6 556,00	2 900,00	3 656,00	4 412,00	5 168,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	519,20	519,20	183,20	1 038,40	1 221,60	1 404,80	1 588,00	702,40	885,60	1 068,80	1 252,00
R3 901 - R6 300	613,60	613,60	215,20	1 227,20	1 442,40	1 657,60	1 872,80	828,80	1 044,00	1 259,20	1 474,40
R6 301 - R9 700	780,80	780,80	272,80	1 561,60	1 834,40	2 107,20	2 380,00	1 053,60	1 326,40	1 599,20	1 872,00
R9701+	857,60	857,60	302,40	1 715,20	2 017,60	2 320,00	2 622,40	1 160,00	1 462,40	1 764,80	2 067,20

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	778,80	778,80	274,80	1 557,60	1 832,40	2 107,20	2 382,00	1 053,60	1 328,40	1 603,20	1 878,00
R3 901 - R6 300	920,40	920,40	322,80	1 840,80	2 163,60	2 486,40	2 809,20	1 243,20	1 566,00	1 888,80	2 211,60
R6 301 - R9 700	1 171,20	1 171,20	409,20	2 342,40	2 751,60	3 160,80	3 570,00	1 580,40	1 989,60	2 398,80	2 808,00
R9701+	1 286,40	1 286,40	453,60	2 572,80	3 026,40	3 480,00	3 933,60	1 740,00	2 193,60	2 647,20	3 100,80



2022 Contributions - Option B

100% Contribution

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	2 162,00	2 162,00	758,00	4 324,00	5 082,00	5 840,00	6 598,00	2 920,00	3 678,00	4 436,00	5 194,00
R5 801 - R8 000	2 616,00	2 616,00	918,00	5 232,00	6 150,00	7 068,00	7 986,00	3 534,00	4 452,00	5 370,00	6 288,00
R8 001 - R14 800	2 680,00	2 680,00	942,00	5 360,00	6 302,00	7 244,00	8 186,00	3 622,00	4 564,00	5 506,00	6 448,00
R14 801+	2 964,00	2 964,00	976,00	5 928,00	6 904,00	7 880,00	8 856,00	3 940,00	4 916,00	5 892,00	6 868,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	864,80	864,80	303,20	1 729,60	2 032,80	2 336,00	2 639,20	1 168,00	1 471,20	1 774,40	2 077,60
R5 801 - R8 000	1 046,40	1 046,40	367,20	2 092,80	2 460,00	2 827,20	3 194,40	1 413,60	1 780,80	2 148,00	2 515,20
R8 001 - R14 800	1 072,00	1 072,00	376,80	2 144,00	2 520,80	2 897,60	3 274,40	1 448,80	1 825,60	2 202,40	2 579,20
R14 801+	1 185,60	1 185,60	390,40	2 371,20	2 761,60	3 152,00	3 542,40	1 576,00	1 966,40	2 356,80	2 747,20

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	1 297,20	1 297,20	454,80	2 594,40	3 049,20	3 504,00	3 958,80	1 752,00	2 206,80	2 661,60	3 116,40
R5 801- R8 000	1 569,60	1 569,60	550,80	3 139,20	3 690,00	4 240,80	4 791,60	2 120,40	2 671,20	3 222,00	3 772,80
R8 001- R14 800	1 608,00	1 608,00	565,20	3 216,00	3 781,20	4 346,40	4 911,60	2 173,20	2 738,40	3 303,60	3 868,80
R14 801+	1 778,40	1 778,40	585,60	3 556,80	4 142,40	4 728,00	5 313,60	2 364,00	2 949,60	3 535,20	4 120,80



SAMWUMED Healthcare Programmes

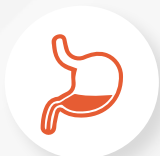




SAMWUMED Healthcare Programmes

PRIMARY HEALTHCARE PROGRAMME

SAMWUMED offers members access to a variety of healthcare treatment under its Primary Healthcare Programme. The treatments include:



Stomach pain, heartburn, indigestion, including reflux.



Treatment of wounds and or infections of the skin.



Upper and lower respiratory tract infections.



Thrush or fungal or yeast infections.



Skin rashes, insect bites and stings.



Vomiting and diarrhoea.



Urinary tract infection.



Headache.



Eye infection.



Worms.





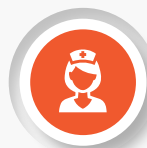
SAMWUMED Healthcare Programmes

HIV MANAGEMENT PROGRAMME

SAMWUMED offers Members and Beneficiaries with HIV/AIDS complete HIV disease management assistance under its AID for AIDS Programme.



Medicine to treat HIV, including drugs to prevent mother-to-child transmission.



Nurse-Line service which allows a patient to call a nurse whenever the need arises.



Treatment to prevent opportunistic or common infections as a result of HIV. For example, pneumonia and TB



Clinical guidelines and telephonic support for doctors.



Regular monitoring of the disease and response to therapy.



Help in finding a registered counsellor for emotional support.



Regular tests to pick up possible side-effects of the treatment.

Registering on the Programme

If you are diagnosed with HIV, your doctor must contact Aid for AIDS to register you on the HIV Management Programme.

The details are:

Tel: 0860 100 646 or 083 410 9078 | **Fax:** 0800 600 773 | **Email:** afa@afadm.co.za.

MENTAL HEALTH PROGRAMME

Mental illness is a serious illness that can affect a person's thinking, mood and behaviour, as well as how they deal with stress.



The Mental Health Programme is aimed at helping members and dependents to manage their emotional, psychological and social wellbeing.



It provides support to patients suffering from drug and alcohol abuse and promotes access to the best quality primary mental healthcare that is available.



It provides effective collaboration between family practitioners, psychiatrists and other healthcare professionals.



Members receive direct access to a Care Manager, and an individualised care plan. They also receive relevant education and information on community support groups.

Registering on the Programme

To register your mental health condition, simply call **0860 106 155** or email membercare@medscheme.co.za.



SAMWUMED Healthcare Programmes

CHRONIC MEDICINE MANAGEMENT (CMM) PROGRAMME

SAMWUMED covers its Members and their dependents for 27 Chronic illnesses.



This Programme is aimed at helping our Members and their dependents who suffer from chronic illnesses to receive their Chronic Medication un-interrupted.



Members and dependents under the Programme have access to a list of pre-approved medicines, referred to as a basket. They are also allowed to change or add new medicine based on the prescription.

Registering on the Programme

To be able to access this benefit, Members and their dependents have to register on the Programme.

Register Telephonically: Call CMM between 08:30am and 4pm on **0860 33 33 87** and select the chronic option.

CANCER DISEASE MANAGEMENT PROGRAMME

This Programme is aimed at helping our members and their dependents suffering from Cancer to get the right treatment to manage their disease and also improve the quality of their lives.



Through the Programme, patients are provided with treatment plans that include hospitalisation, private nursing or hospice services. Treatment also includes, MRI scans, CT scans, angiography and radiology.

Registering onto the Cancer or Oncology Programme

Once diagnosed with Cancer, members or dependents have to register onto the Programme where their treatment plans are managed or overseen by the clinical team. All oncology treatment is subject to pre-authorisation and case management. After the treatment plans have been assessed and approved, authorisation is sent to the treating doctor.

Pre-Authorisation

Pre authorisation is the process where the treatment process is approved first before it is provided. This is to ensure that there is value through the planned intervention.

The treating doctor can call **0860 100 572** for patient pre authorisation.

Steps to follow to register on the programme

After being diagnosed with Cancer, the treating doctor has to contact Medscheme to register the patient. The contact details to register are:

Contact Number: 0860 100 572 | **Email:** cancerinfo@medscheme.co.za



SAMWUMED Healthcare Programmes

DBC BACK AND NECK REHABILITATION PROGRAMME

Manage severe neck and back pain.

1

Restore the range of motion.

2

Improve muscle endurance.

3

Re-educate patients on the difference between normal physical loading and pain.

4

What is DBC?

The DBC (Documentation Based Care) back and neck rehabilitation programme is a physiotherapy and rehabilitation programme that helps members and dependents who suffer primarily from back and neck problems.

It takes place at specific DBC Centres and consists of up to 12 sessions over a 6 week period. It helps patients to amongst others:

5

Restore muscle co-ordination and movement control.

6

Improve general condition.

7

Reduce fears and avoidance behaviour.

8

Tackle the psychological, social and occupational obstacles to return to normal daily living.

Programme Benefits

- The Scheme covers the full cost of the programme, so it won't impact your Day-to-Day benefits.
- An initial assessment is done to determine the level of treatment required.
- A personalised treatment plan for up to 6 weeks, including doctors, physiotherapists and biokineticists.
- Home care plan to maintain results in the long-term.

Registering on the Programme

Members can access the programme through various ways. For example:

- If admitted to hospital with back or neck surgery, pain management or specialised radiology.
- If a member is identified as being at risk of a back or neck admission within the next year.
- Referral by a specialist or Family Practitioner.
- A member may also contact the Member Contact Centre on **0860 002 103** should they experience chronic, ongoing back or neck pain.



Contact Us

We have Consultants nation wide.

Free State

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SAMWUM+ED

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Telephone: 021 697 9000

Sharecall: 0860 104 117

www.samwumed.org

AMBULANCE SERVICES

NETCARE 911 TEL: 082 911



Samwumed



@SAMWUMEDhealth



Samwumed

**Do you have a complaint against SAMWUMED?
Contact Council for Medical Schemes (CMS) on:**

(086) 673 2466 (fax) | complaints@medicalschemes.co.za

or by post

The Council for Medical Schemes Complaints Unit

Private Bag X34

Hatfield

0028



Stepping Up our Game as SA's Caring Essential Service