



# HOSPITAL BENEFITS

## 2023 BENEFITS OPTION A



### SPECIFIC HOSPITALISATION BENEFITS:

- **In-patient:**  
**R915 500** per family per year.



### Maternity:

#### Caesarean section and Normal delivery

- **Caesarean:**  
**R29 770** per beneficiary per year.
- **Normal delivery:**  
No amount allocated for normal delivery.
- Scheme rules and protocol apply.



### Organ Transplant: In and Out of Hospital

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



### Renal Dialysis:

- Included with In-Patient benefit PMB Only.



### Blood Transfusion:

- Included with In-Patient benefit.



### Oncology:

- **Out of Hospital:** Non PMB subject to **R231 500**.
- **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

## 2023 BENEFITS OPTION B



### SPECIFIC HOSPITALISATION BENEFITS

- **In-patient:**  
**R1 829 500** per family per year.



### Maternity:

#### Caesarean section and Normal delivery

- **Caesarean Section:**  
**R31 850** per beneficiary per year.
- **Normal Delivery:**  
No amount allocated for normal delivery.
- Scheme rules and protocol applies.



### Organ Transplant: In and Out of Hospital

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



### Renal Dialysis:

- Included with In-Patient benefit.



### Blood Transfusion:

- Included with In-Patient benefit.



### Oncology:

- **Out of Hospital:** Non PMB subject to **R348 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.

