

JOIN SAMWUMED

Affordable quality health care.

2020 Benefits Brochure



SAMWUMED provides **high VALUE** medical aid benefits for Municipality Workers at **Affordable contributions!**

SAMWUM+ED
Real Heritage. Real People. Real Health Care.

The South African Municipal Workers Union Medical Scheme (SAMWUMED) is a financially healthy, fully-funded, national-accredited and self-administered medical aid scheme which covers approximately 75 000 lives throughout South Africa.

We welcome and cover all South African municipality workers irrespective of affiliation.

Our Scheme is financially healthy with reserve levels way above 70%, exceeding the required statutory threshold of 25%. We pay claims!

Contact SAMWUMED to Join

Eastern Cape

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We have **increased** our overall Medical Aid Benefits by **5.4%** whilst keeping Member Contributions to a minimum. These Benefits increase will cushion members against inflation.

Enjoy 2020 Improved Benefits



Join SAMWUMED & Enjoy Private Hospital Care

- As a SAMWUMED member, you and your dependents have In-Hospital benefits of up to **R1 581 000** per year.
- In addition, you can go to a Private Hospital nationally when necessary.

All this for as little as **R500 per member per month** depending on the option chosen!



Join SAMWUMED & Enjoy up to R170 000 worth of Day to Day Medical Aid Benefits

- Even without a Savings Plan you can visit doctors (GP's and Specialists)
- Get medicines including Chronic, Over the Counter and Prescription
- You can also go to a dentist for basic and advanced Dentistry treatments.

All this for as little as **R500 per member per month** depending on the option chosen!



Join SAMWUMED & Enjoy our Increased Medical Aid Benefits!

- We have also increased the number of Chronic Illnesses that we cover to include Gout, Eczema, Depression, GORD and Menopause.
- This is over and above the 26 Chronic Illnesses that we already cover.

All this for as little as **R500 per member per month** depending on the option chosen!

Enjoy 2020 Improved Benefits



Join SAMWUMED & Enjoy Comprehensive Maternity Benefits

- Our Comprehensive Maternity Programme helps expecting moms to receive the help they need to better take care of themselves and their unborn baby.
- Our benefits include Supplements, Pap Smear Tests, Ultrasounds as well as Ante Natal Consultations.

All this for as little as **R500 per member per month** depending on the option chosen!



Join SAMWUMED & Enjoy Free Health Screenings & Assessments!

- Free Vaccinations for flu and Pneumococcal.
- Free Screenings for Diabetes, Breast & Prostate Cancer, Pap Smear and HIV.
- Assessments for Blood Pressure, Cholesterol and Bone Density.

All this for as little as **R500 per member per month** depending on the option chosen!

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 as a means to better manage quality health outcomes which would ultimately result in lower medical aid premiums. Our amazing Programmes includes the following screenings:

AGE	SCREENING TEST	2020
Adults aged 18 years and older	Blood Pressure	Up to one screening Per beneficiary per year
Adults	Type II diabetes	Up to one screening Per beneficiary per year
25 to 64 years	Total Blood Cholesterol	Up to one screening Per beneficiary per year
11 to 24 years, 25 to 64 years, over 65 years old	Papanicolaou (Pap) test Chlamydia screening	Up to one screening Per beneficiary per year within a 2 year cycle
Childbearing age	Folic acid	Up to 1 per month for the first 3 months of pregnancy
50 Years and older	Faecal occult blood test	Up to one screening Per beneficiary per year
Over the age of 45 until the age of 70	Mammogram	Up to one screening Per beneficiary every three years until the age of 70
Women older than 60 years and men older than 70 years	Screening for prostate cancer	Up to one Per beneficiary per year
45 years to 70 years	Bone Density Test	Up to one Per beneficiary per year
All Ages	HIV	One test per member per annum
25 years to 65 years	Cervical Cancer	Repeat every 5 years if HIV negative, every 3 years if HIV positive
Less than 1 month old	TSH screening	Once-off for hyperthyroidism in new-borns
Less than 1 month old	Pneumococcal vaccine	Up to one screening Per beneficiary per year
50 to 75 years old	Colorectal cancer	Up to one screening Pb every three years until the age of 70
Age 65 for women, Age 70 for men	Osteoporosis	Routine follow-ups every 18-24 months
Adults from age 20	Cholesterol	• Up to once annually for high risk members

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IMPROVED HEALTHCARE BENEFITS

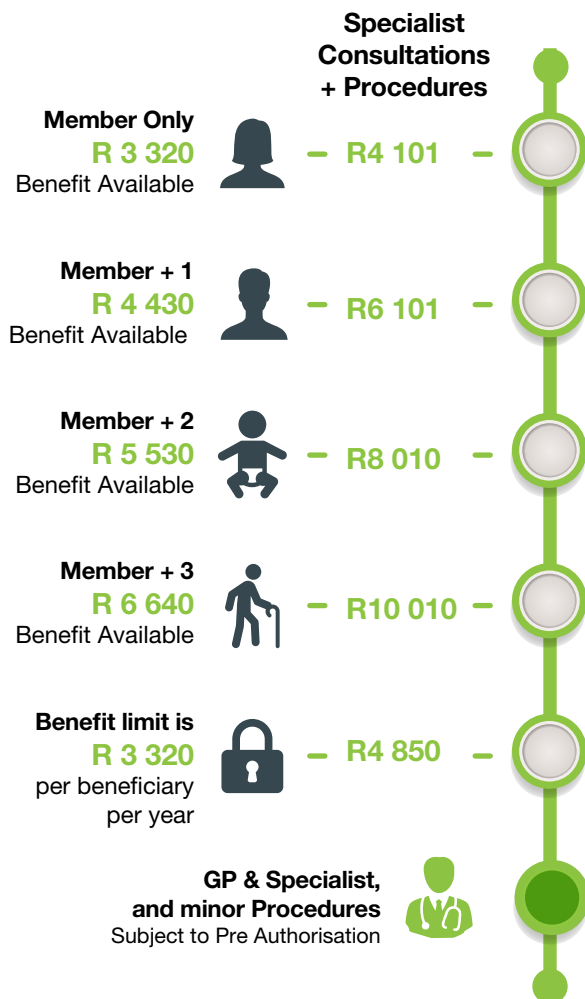
SAMWUM+ED

Real Heritage. Real People. Real Health Care.

Doctor Benefits

2020 Benefits Option A

GP & Specialist Consultations, Visits & Procedures



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.

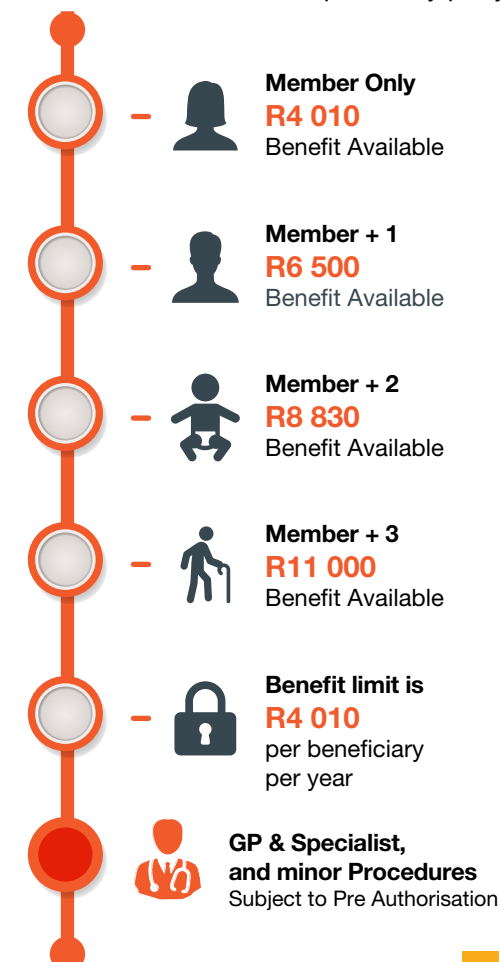
They, along with their dependents are also covered for Emergency treatment and procedures.

Condition

- The Emergency Treatment sub-limit is included in GP Consultations, visits and procedures limit. Option A amount **R1 240**
- 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.

2020 Benefits Option B

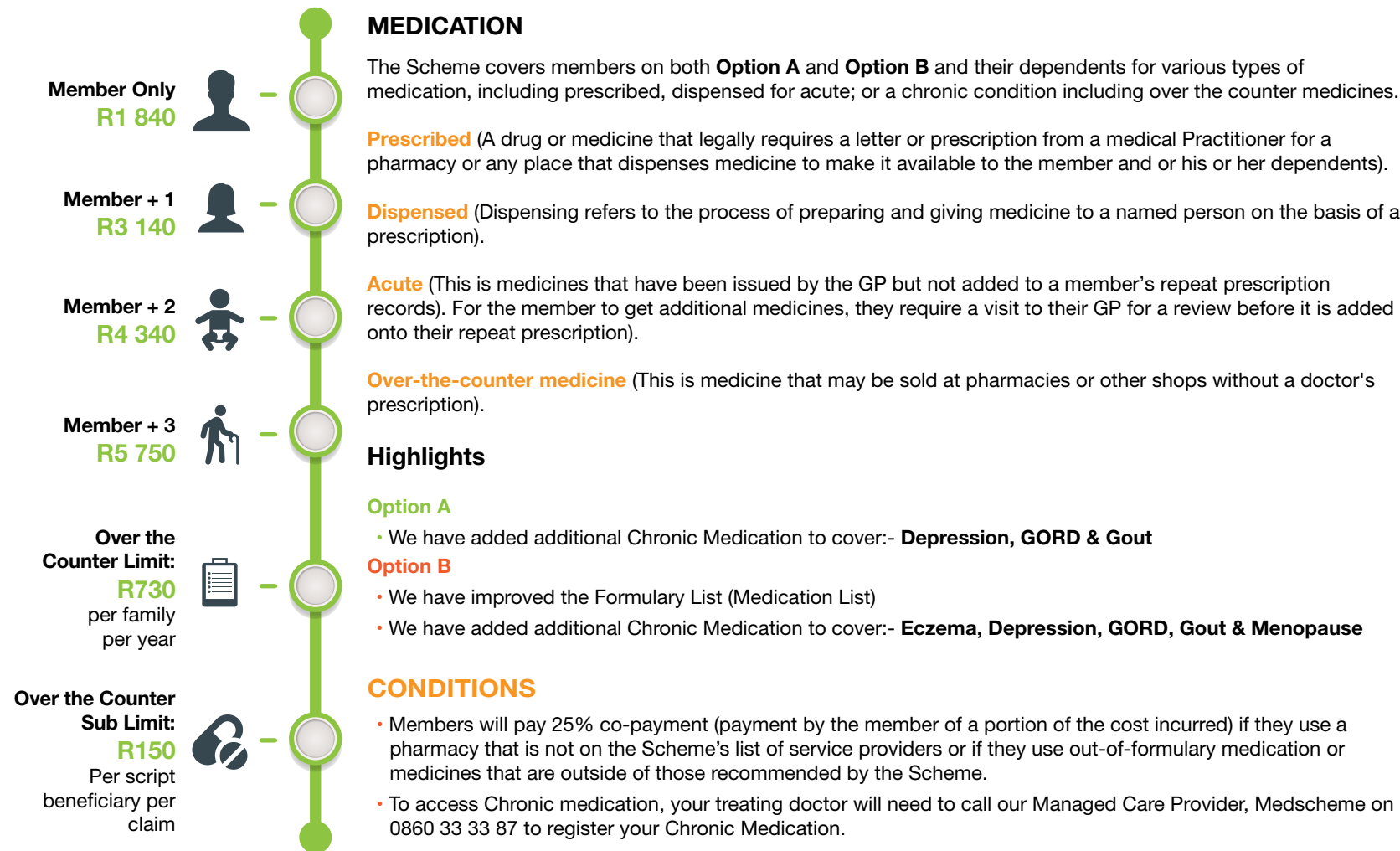
GP & Specialist, Visits amounts are below & minor procedures, where no auths are required, have a different amount of **R8130** per family per year.



Medication Benefits

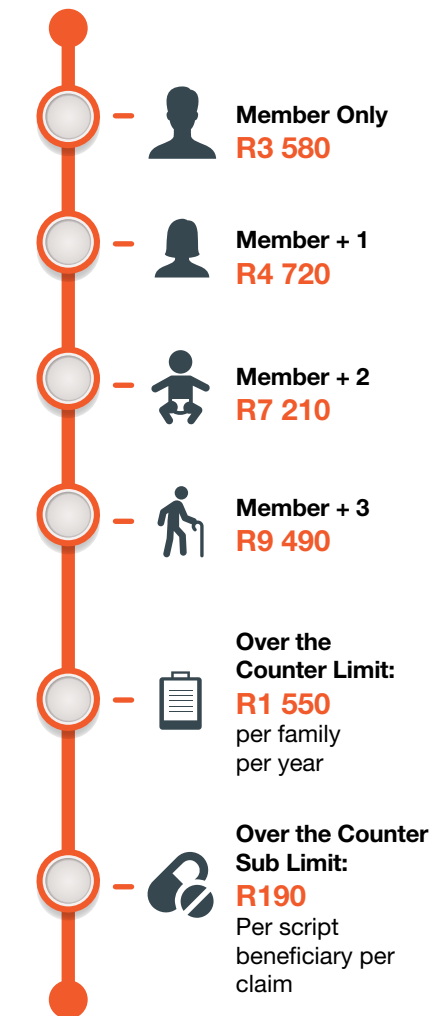
2020 Benefits Option A

*Per beneficiary per year: **R3 140**



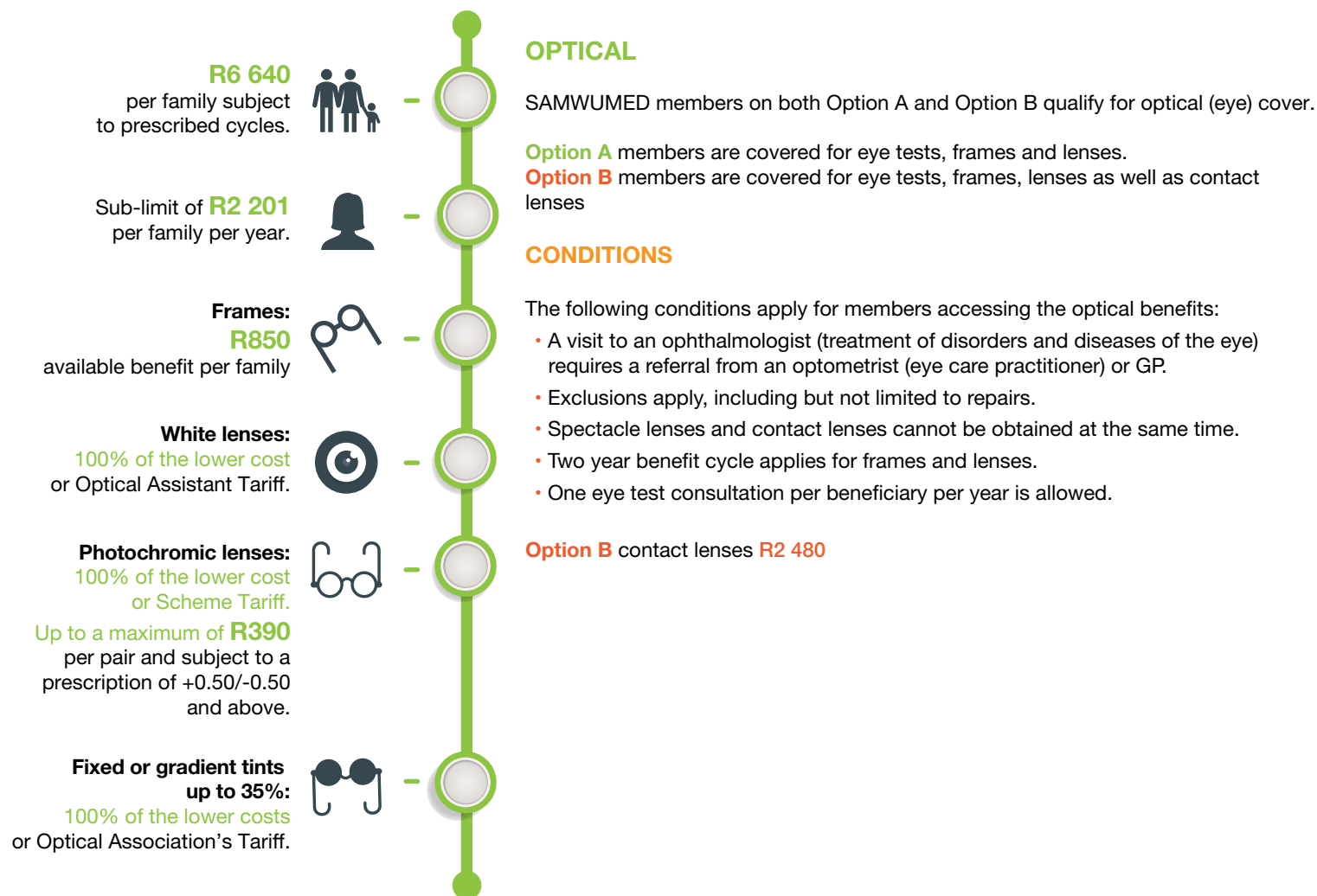
2020 Benefits Option B

*Per beneficiary per year: **R4 720**

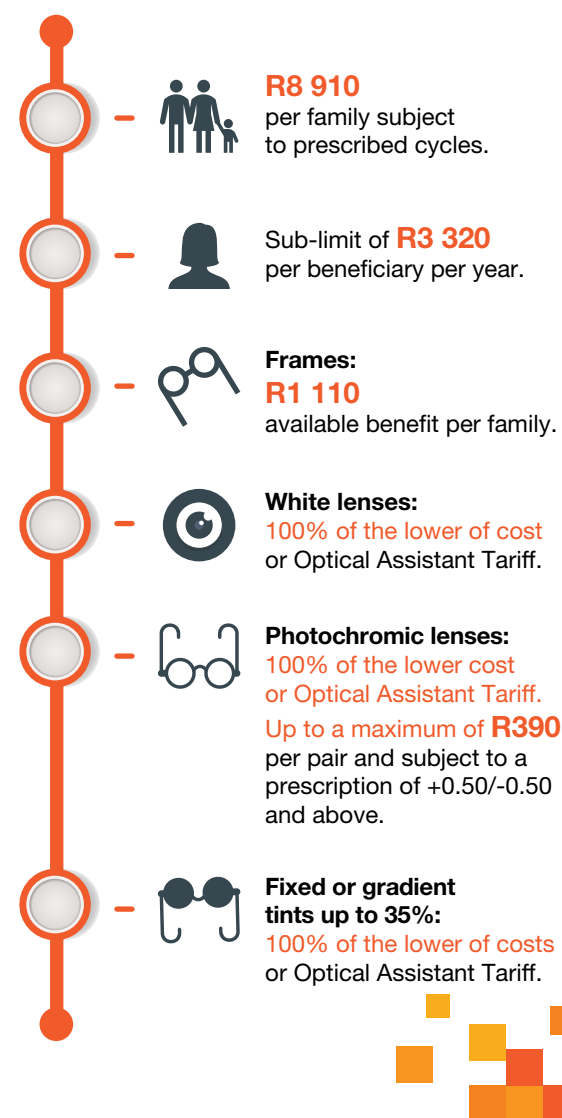


Optometry Benefits

2020 Benefits Option A

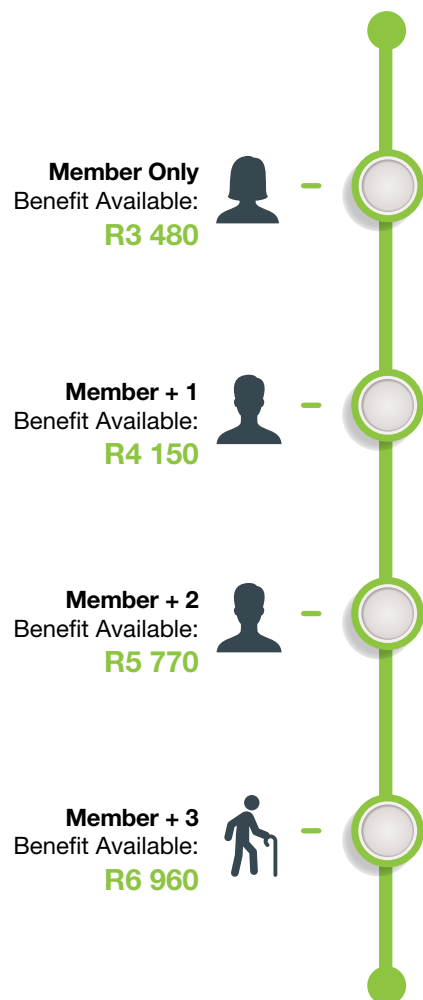


2020 Benefits Option B



Dentistry Benefits

2020 Benefits Option A



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

Option B:

- The amounts reflected cover advanced dentistry.
- Basic dentistry is **UNLIMITED** for specific codes only.

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:

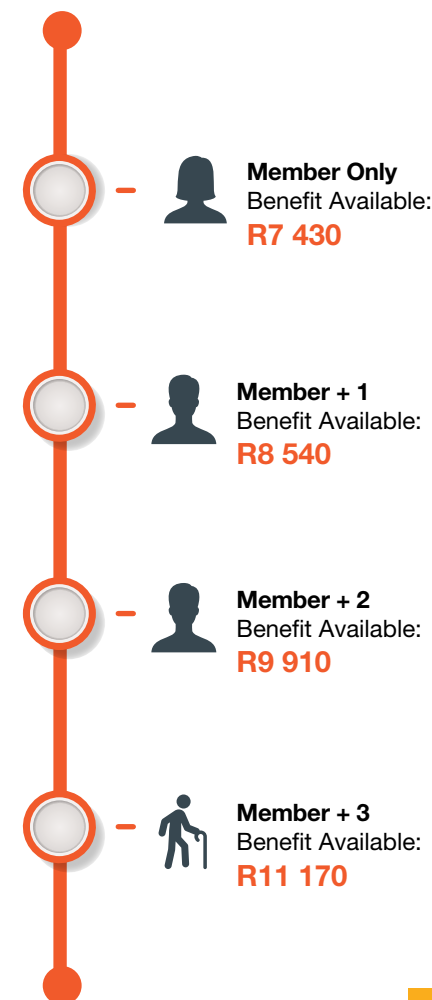
- Orthodontists, crowns, bridge-work and any other anaesthetic procedure
- *Motivation, referrals and quotes required

CONDITIONS

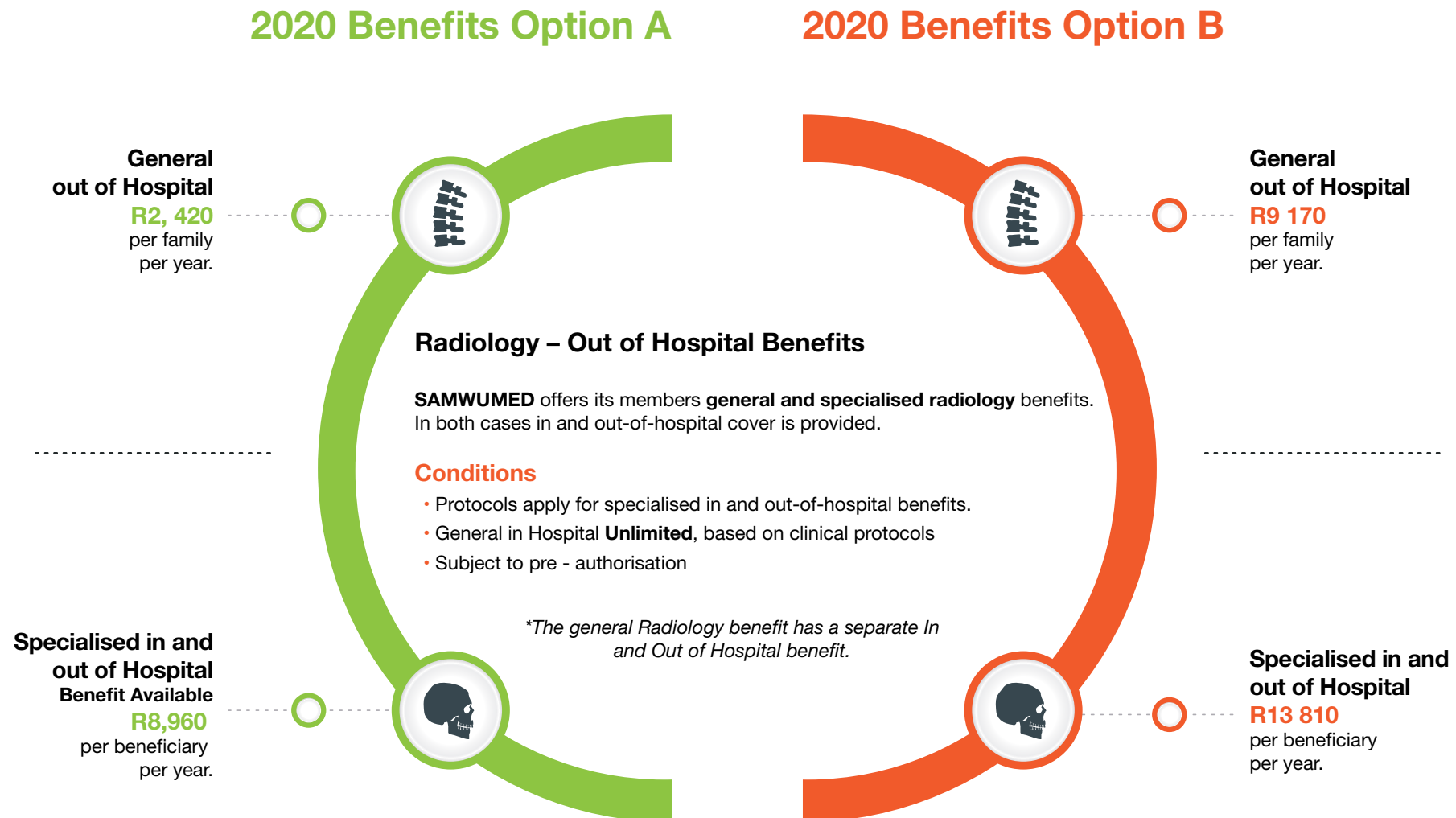
Members have to claim according to the Scheme's approved cycles outlined below:

- Full dentures - Every three years
- Partial dentures - Every two years
- Advanced dentistry not included on **Option A**

2020 Benefits Option B



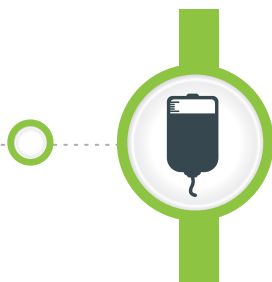
Radiology - Out of Hospital Benefits



Pathology Benefits

2020 Benefits Option A

**Out of Hospital
Benefit Available**
R4 530
per family
per year.



PATHOLOGY BENEFIT

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*

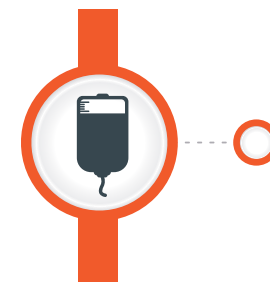
**The Pathology benefit has a separate In and Out of hospital benefit*

Pathology In hospital = **Unlimited*

****Subjected** to clinical protocols*

2020 Benefits Option B

**Out of Hospital
Benefit Available**
R9 170
per family
per year.



Appliances & Prostheses Benefits

2020 Benefits Option A

Member Only

Benefit Available
R2 790



Member + 1

Benefit Available
R3 950



Member + 2

Benefit Available
R5 010



Appliances

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

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.

Internal

Benefit Available
R26 960



External

R13 860
per family
per year.



Prostheses

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

Conditions

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

2020 Benefits Option B



Benefit Available

R6 170
per family
per year.



Internal

R27 510
per family
per year.



External

R16 180
per family
per year.

Ancillary Benefits

2020 Benefits Option A

Subject to
sub-limit of
R2 220
per family
per year



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).

The above benefits are included with specialist benefit for in or out-of-hospital treatment.

CONDITIONS

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

2020 Benefits Option B

R4 580
per family
per year



Physiotherapy & Biokinetics Benefits

Out of Hospital
Benefit Available
R2 060
per family
per year.



PHYSIOTHERAPY & BIKINETICS BENEFITS

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

CONDITIONS

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

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

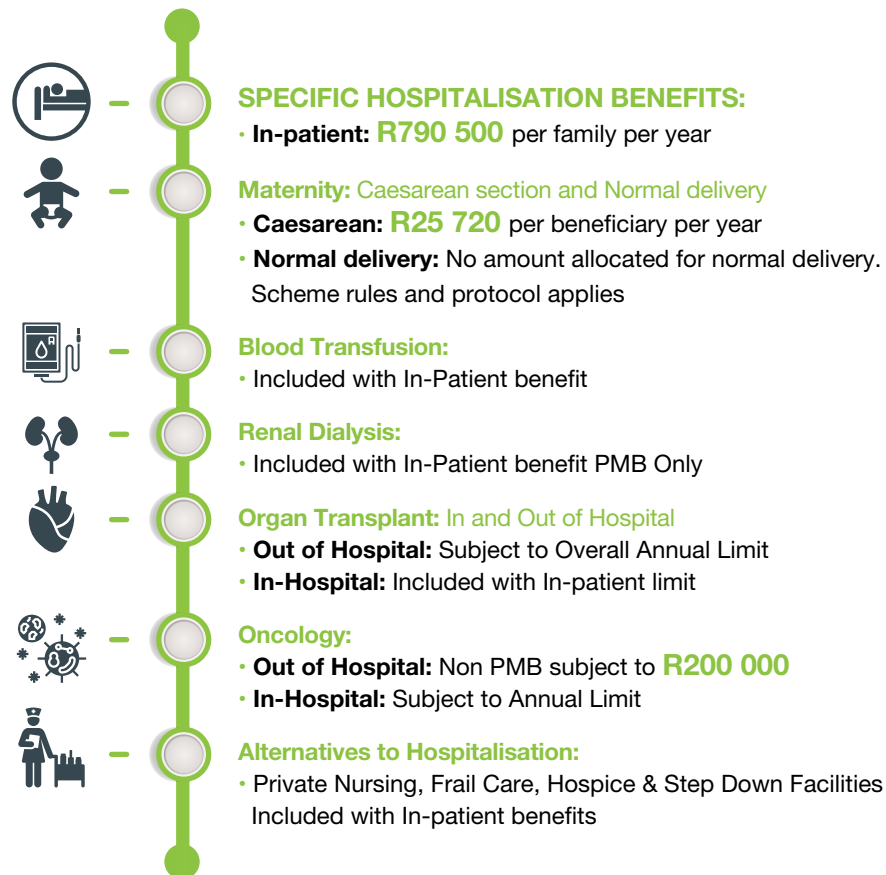
**Out of Hospital
Benefit Available
R4 580**
per family
per year.



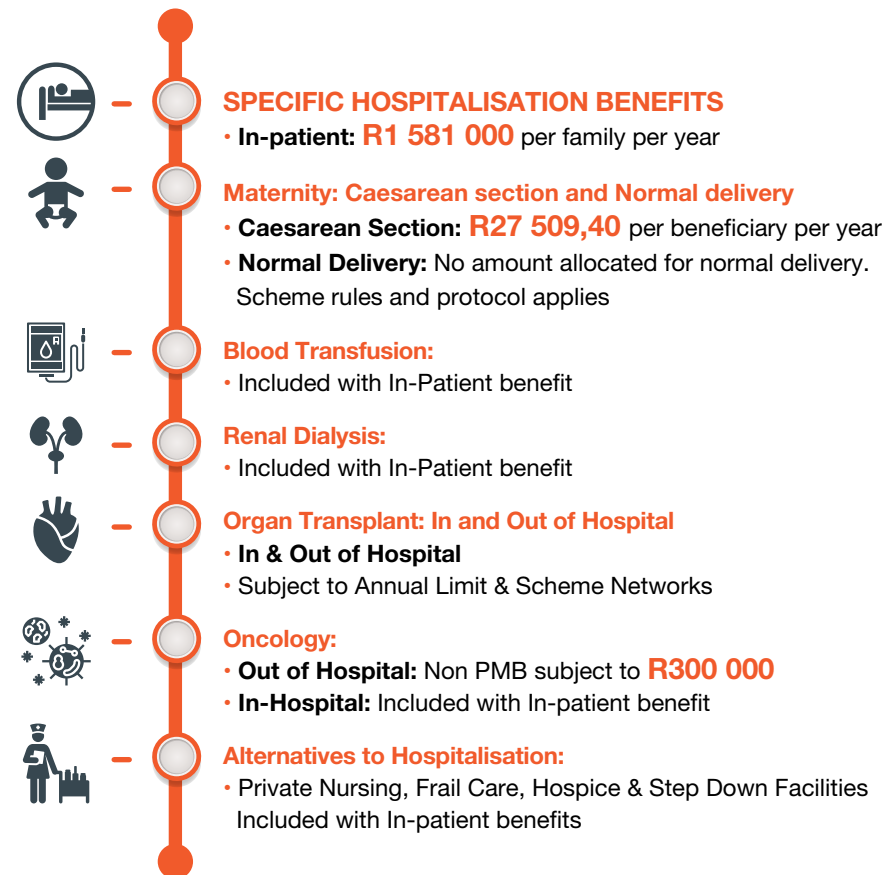
**Out of Hospital
Sub-limit of
R1 880**
per beneficiary per year

Hospital Benefits

2020 Benefits Option A



2020 Benefits Option B



CONDITIONS

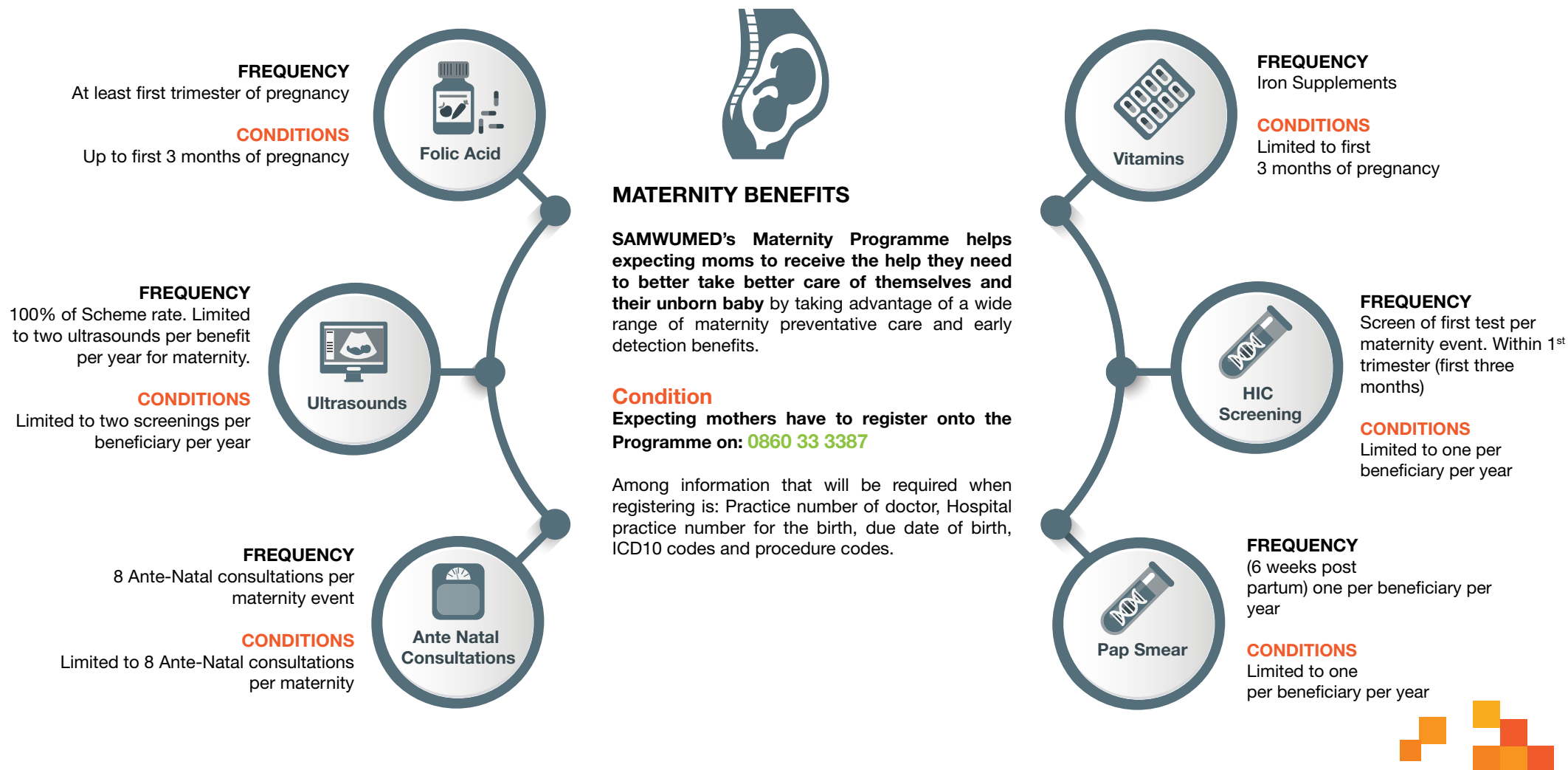
The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation. hospitalisation.(1 business day before 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.



Maternity Benefits

2020 Maternity Benefits **Option A** & **Option B**



Mental Health & Substance Dependency



MENTAL HEALTH AND 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)
- 15 PMB & 10 Non PMB covered

In-Hospital:

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



Ambulance Services



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



INFERTILITY

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

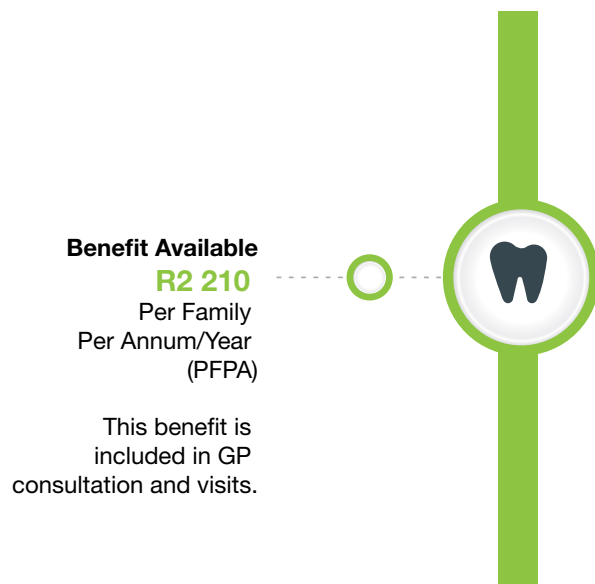
Conditions

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



Alternative Healthcare

2020 Benefits Option A



Benefit Available
R2 210
Per Family
Per Annum/Year
(PFPA)

This benefit is
included in GP
consultation and visits.

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.

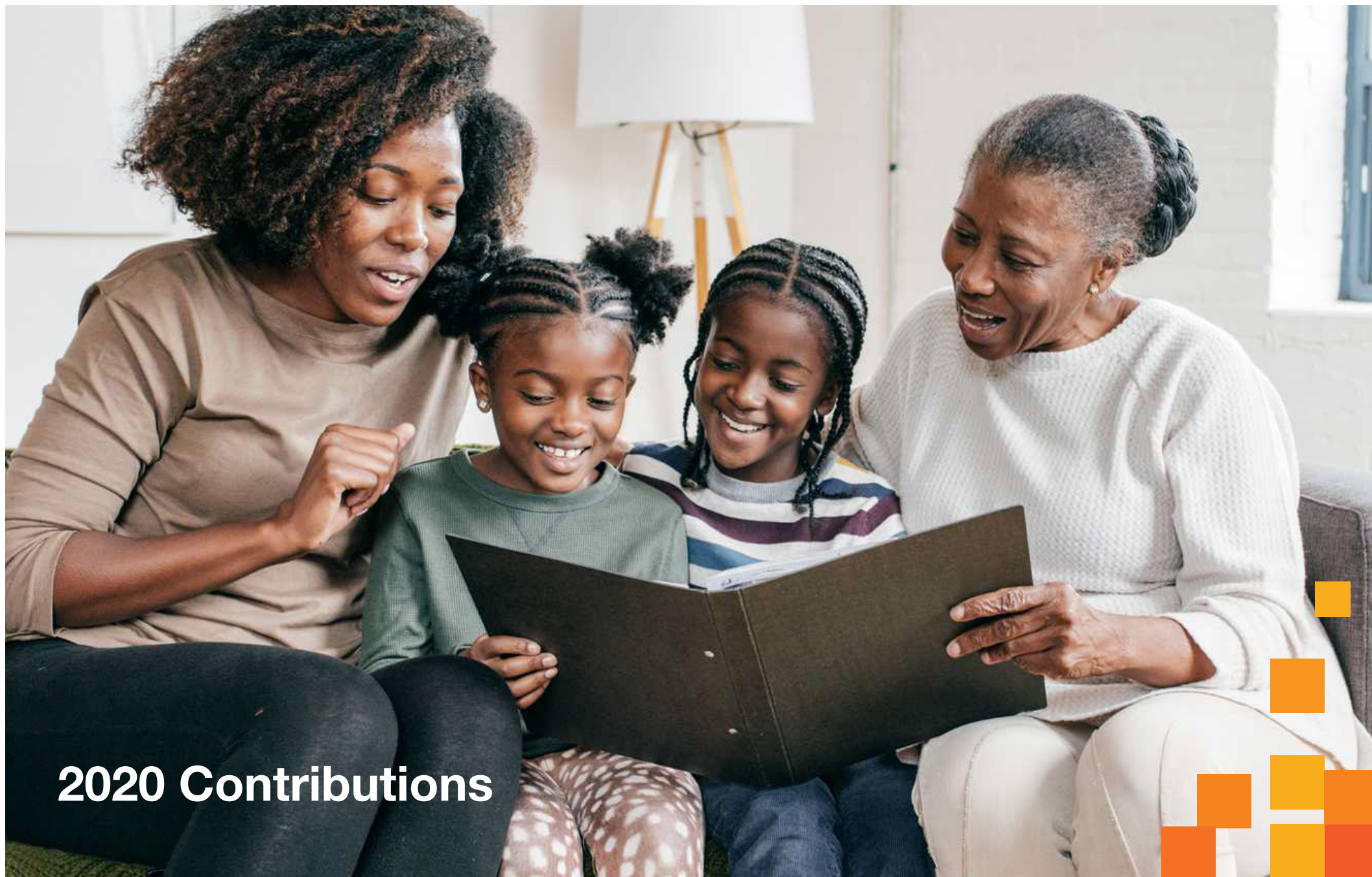
2020 Benefits Option B



Benefit Available
R3 370
Per Family
Per Annum/Year
(PFPA)

This benefit is included
in GP/Specialist
consultation limits





2020 Contributions

2020 Contributions **Option A**

100% Member 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	1144,00	1144,00	403,00	2288,00	2691,00	3094,00	3497,00	1547,00	1950,00	2353,00	2756,00
R3 901 - R6 300	1352,00	1352,00	474,00	2704,00	3178,00	3652,00	4126,00	1826,00	2300,00	2774,00	3248,00
R6 301- R9 700	1720,00	1720,00	600,00	3440,00	4040,00	4640,00	5240,00	2320,00	2920,00	3520,00	4120,00
R9701+	1889,00	1889,00	667,00	3778,00	4445,00	5112,00	5779,00	2556,00	3223,00	3890,00	4557,00

40% Member 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	457,60	457,60	161,20	915,20	1 076,40	1 237,60	1 398,80	618,80	780,00	941,20	1 102,40
R3 901 - R6 300	540,80	540,80	189,60	1 081,60	1 271,20	1 460,80	1 650,40	730,40	920,00	1 109,60	1 299,20
R6 301- R9 700	688,00	688,00	240,00	1 376,00	1 616,00	1 856,00	2 096,00	928,00	1 168,00	1 408,00	1 648,00
R9701+	755,60	755,60	266,80	1 511,20	1 778,00	2 044,80	2 311,60	1 022,40	1 289,20	1 556,00	1 822,80

60% Company 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	686,40	686,40	241,80	1 372,80	1 614,60	1 856,40	2 098,20	928,20	1 170,00	1 411,80	1 653,60
R3 901 - R6 300	811,20	811,20	284,40	1 622,40	1 906,80	2 191,20	2 475,60	1 095,60	1 380,00	1 664,40	1 948,80
R6 301- R9 700	1 032,00	1 032,00	360,00	2 064,00	2 424,00	2 784,00	3 144,00	1 392,00	1 752,00	2 112,00	2 472,00
R9701+	1 133,40	1 133,40	400,20	2 266,80	2 667,00	3 067,20	3 467,40	1 533,60	1 933,80	2 334,00	2 734,20

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2020 Contributions **Option B**

100% Member 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	1 897,00	1 897,00	665,00	3794,00	4459,00	5124,00	5789,00	2562,00	3227,00	3892,00	4557,00
R5 801- R8 000	2 296,00	2 296,00	806,00	4592,00	5398,00	6204,00	7010,00	3102,00	3908,00	4714,00	5520,00
R8 001- R14 800	2 351,00	2 351,00	826,00	4702,00	5528,00	6354,00	7180,00	3177,00	4003,00	4829,00	5655,00
R14 801+	2 600,00	2 600,00	855,00	5200,00	6055,00	6910,00	7765,00	3455,00	4310,00	5165,00	6020,00

40% Member 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	758,80	758,80	266,00	1 517,60	1 783,60	2 049,60	2 315,60	1 024,80	1 290,80	1 556,80	1 822,80
R5 801- R8 000	918,40	918,40	322,40	1 836,80	2 159,20	2 481,60	2 804,00	1 240,80	1 563,20	1 885,60	2 208,00
R8 001- R14 800	940,40	940,40	330,40	1 880,80	2 211,20	2 541,60	2 872,00	1 270,80	1 601,20	1 931,60	2 262,00
R14 801+	1 040,00	1 040,00	342,00	2 080,00	2 422,00	2 764,00	3 106,00	1 382,00	1 724,00	2 066,00	2 408,00

60% Company 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	1 138,20	1 138,20	399,00	2 276,40	2 675,40	3 074,40	3 473,40	1 537,20	1 936,20	2 335,20	2 734,20
R5 801- R8 000	1 377,60	1 377,60	483,60	2 755,20	3 238,80	3 722,40	4 206,00	1 861,20	2 344,80	2 828,40	3 312,00
R8 001- R14 800	1 410,60	1 410,60	495,60	2 821,20	3 316,80	3 812,40	4 308,00	1 906,20	2 401,80	2 897,40	3 393,00
R14 801+	1 560,00	1 560,00	513,00	3 120,00	3 633,00	4 146,00	4 659,00	2 073,00	2 586,00	3 099,00	3 612,00

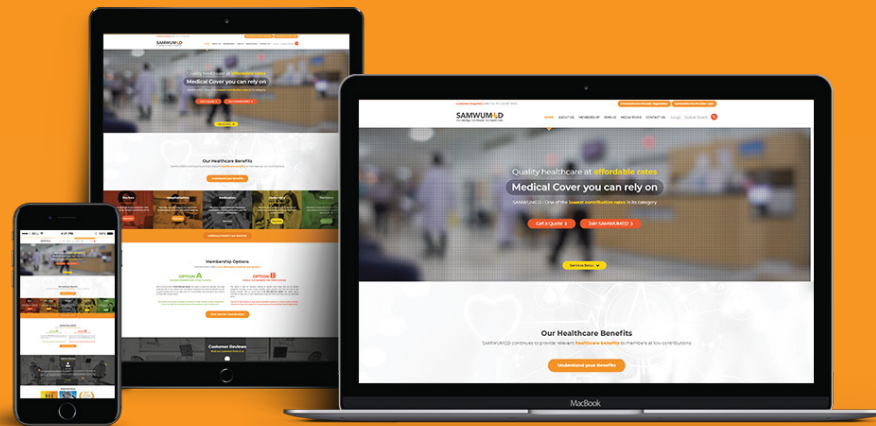
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JOIN SAMWUMED

Affordable quality health care.



Visit: www.samwumed.org

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SAMWUMED
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