

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

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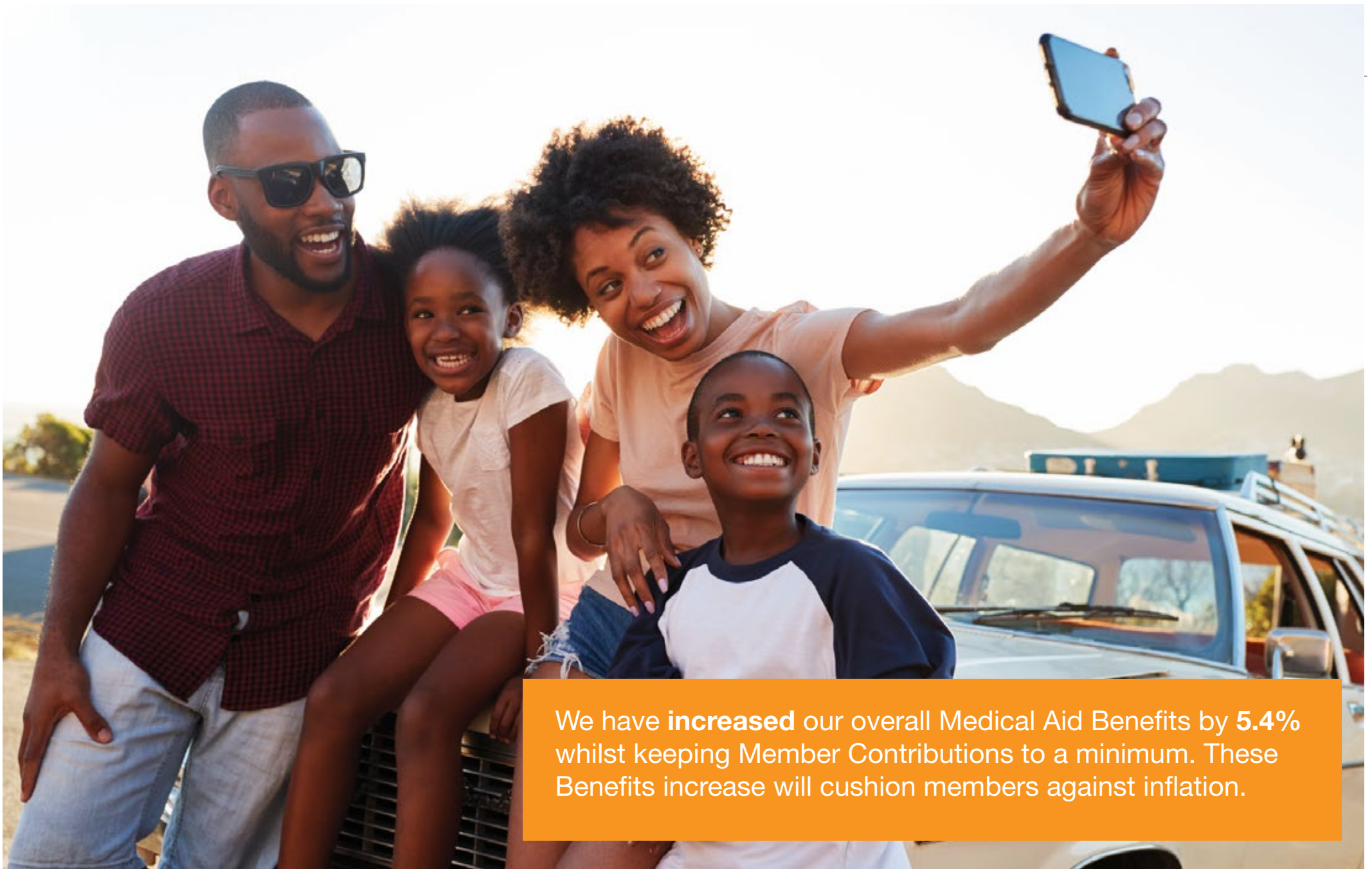
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We have **increased** our overall Medical Aid Benefits by **5.4%** whilst keeping Member Contributions to a minimum. These Benefits increase will cushion members against inflation.

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 **R1.5 million** 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

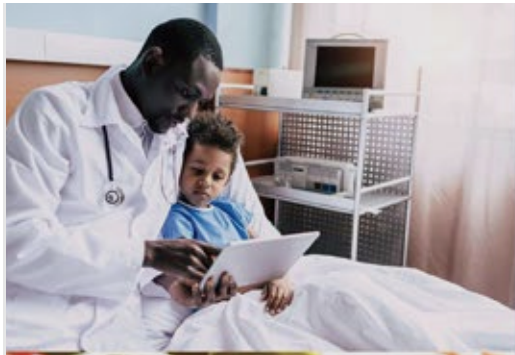
- Our Comprehensive Maternity Programme helps expecting moms to receive the help they need to better take care of themselves and their unborn baby.
- Our benefits include Supplements, Pap Smear Tests, Ultrasounds as well as Ante Natal Consultations.

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!



Improved Healthcare Benefits



SAMWUM+ED

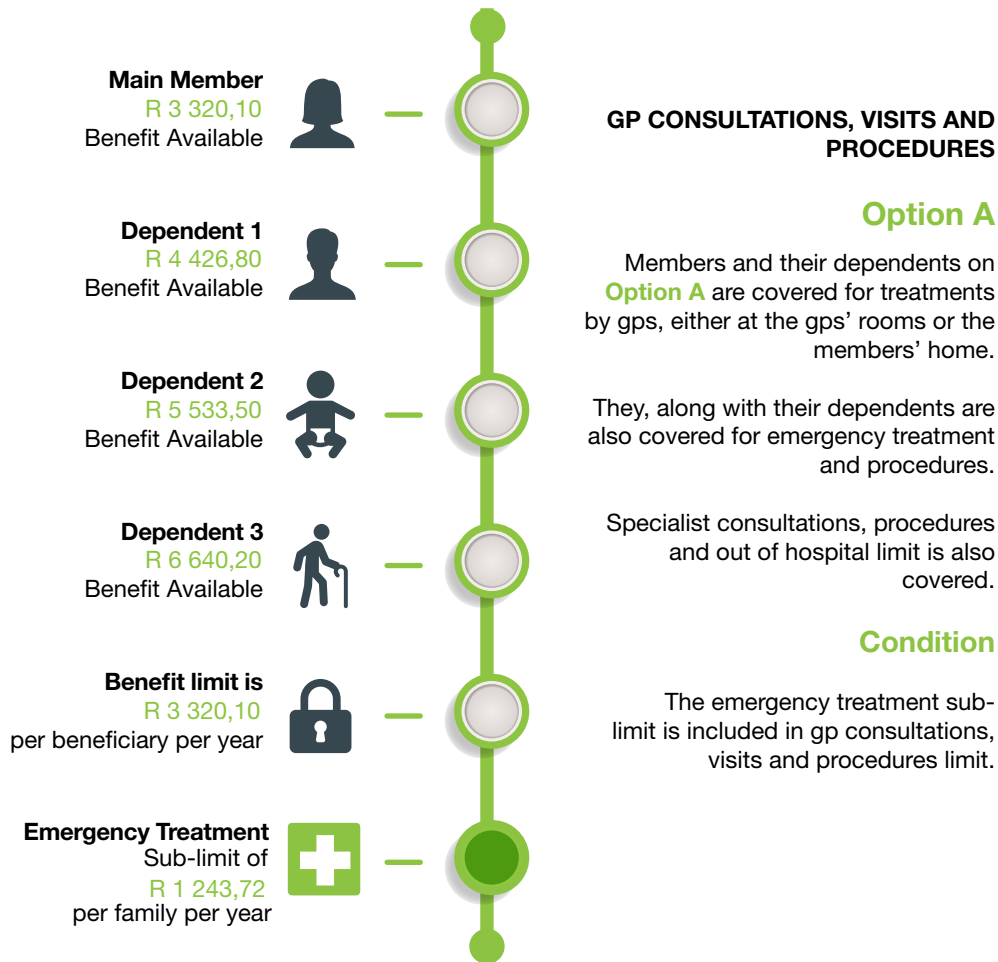
Real Heritage. Real People. Real Health Care.



Doctor Benefits

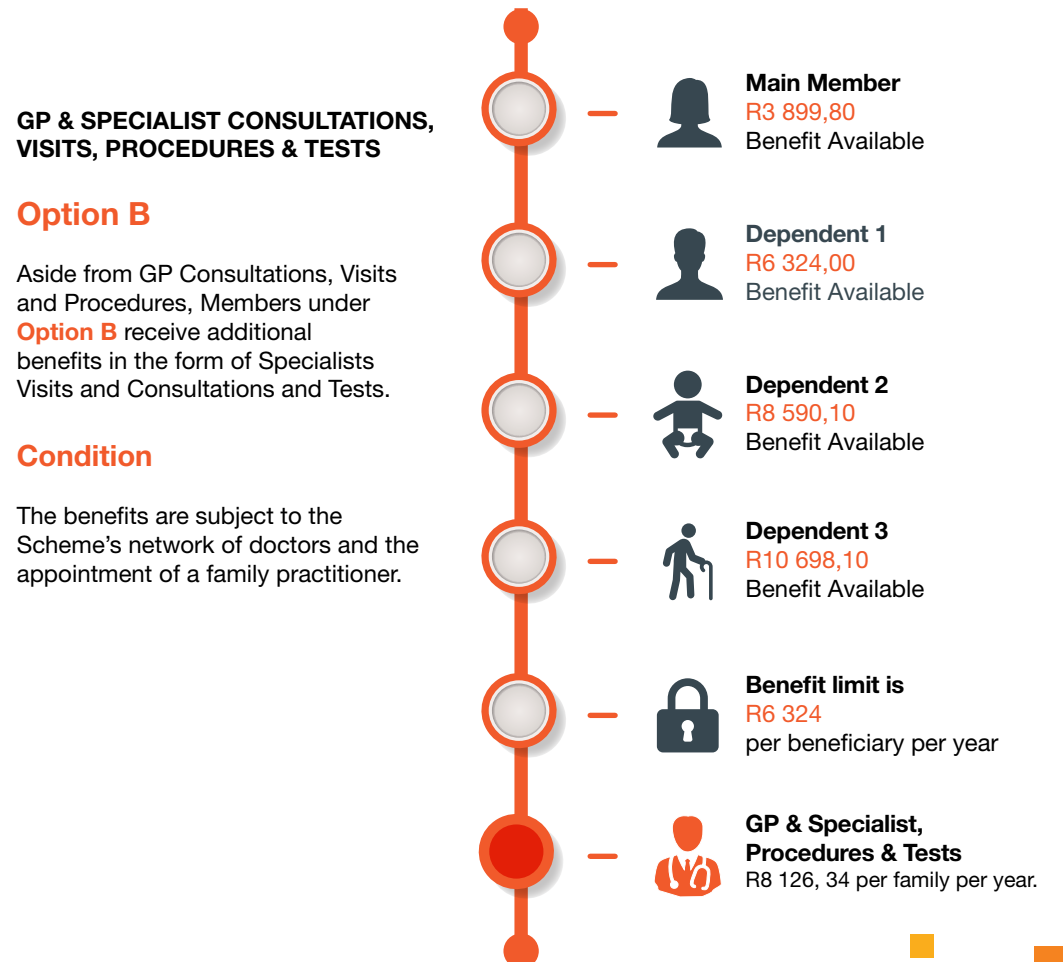
2020 Benefits Option A

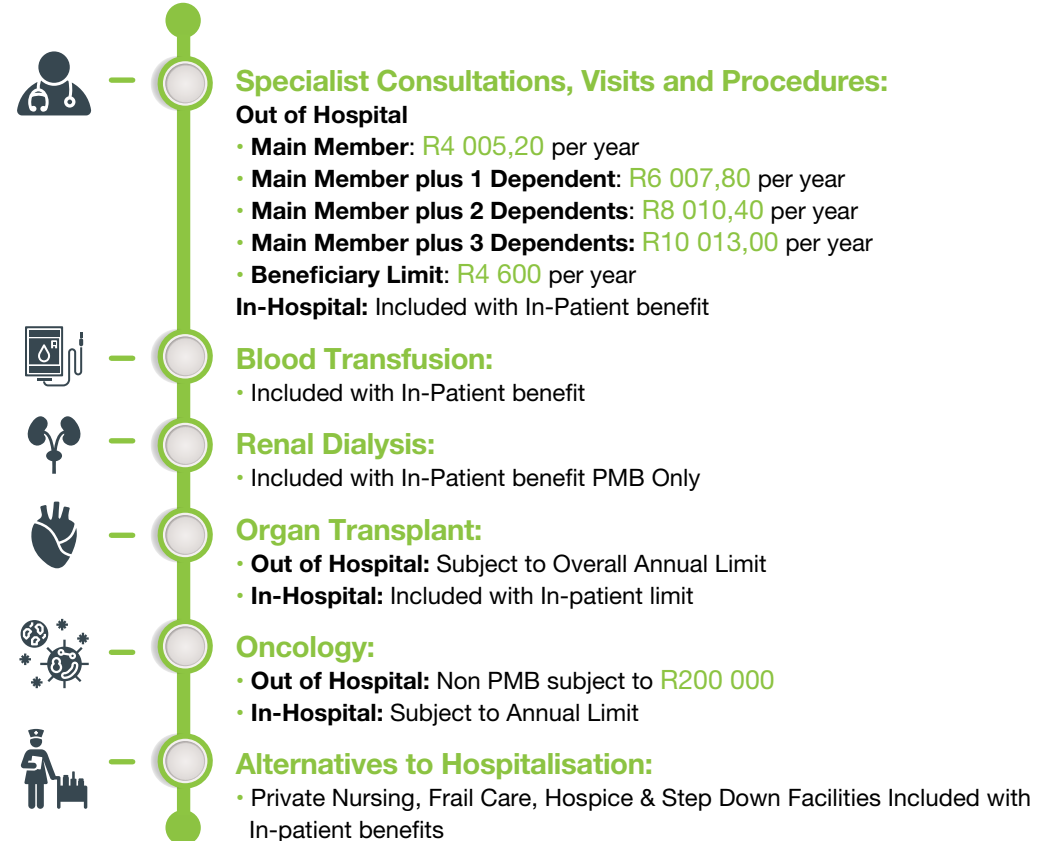
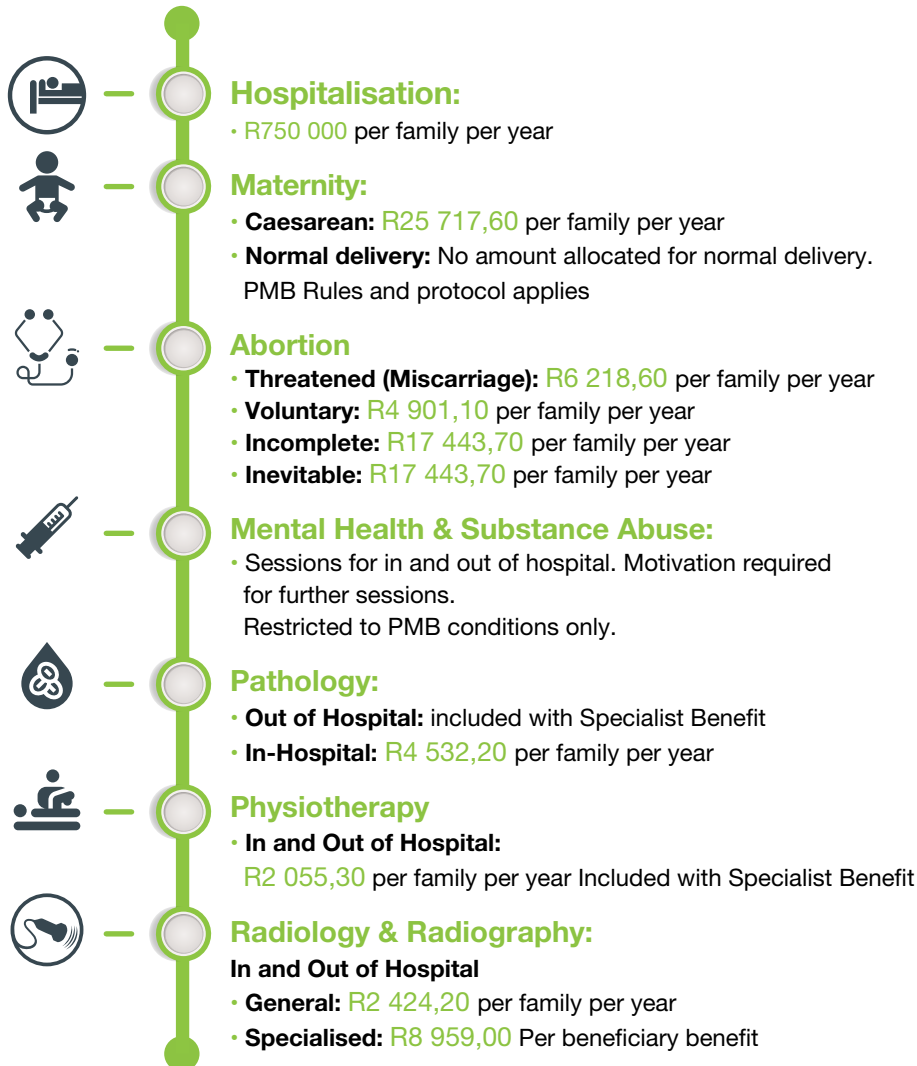
GP Consultations, Visits & Procedures



2020 Benefits Option B

GP & Specialist Consultations & Visits family limit, per year.






CONDITIONS


The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation.
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or attract a 25% co-payment.
- Referral from Employee Assistance Programme (EAP) or GP is required for Substance Abuse patients.
- Referral from Specialist is required for Mental Health patients.
- Scheme Rules and PMB protocols apply.




- 


Hospitalisation:

 - In-patient: R1 500 000 per family per year
- 


Maternity:

 - Caesarean Section: R27 509,40 per family per year
 - Normal Delivery: No amount allocated for normal delivery. PMB Rules and protocol applies
- 


Abortion:

 - Threatened (Miscarriage): R6 745,60 per family per year
 - Voluntary abortion: R5 217,30 per family per year
 - Abortion Incomplete: R18 708,50 per family per year
 - Inevitable abortion: R18 708,50 per family per year
- 


Mental Health & Substance Abuse:

 - Sessions for in and out of hospital. Motivation required for further sessions. Restricted to PMB conditions only.
- 

Pathology:


 - R9 169,80 per family per year
- 

Physiotherapy:


 - R4 584,90 per family per year
 - Sub Limit of R1 876,12 per beneficiary per year
- 

Radiology & Radiography:


 - R9 169,80 per family per year
 - R13 807,40 per family per year

- 


GP & Specialist Consultations Procedures:

 - In & Out of Hospital:
 - Main Member: R3 899,80 per year
 - Main Member plus 1 Dependent: R6 324,00 per year
 - Main Member plus 2 Dependents: R8 590,10 per year
 - Main Member plus 3 Dependents: R10 698,10 per year
 - Benefit Limit: R8 126,34 per family per year
- 


Blood Transfusion:

 - Included with In-Patient benefit
- 


Renal Dialysis:

 - Included with In-Patient benefit
- 

Organ Transplant:

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

Oncology:

 - Out of Hospital: Non PMB subject to R300 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

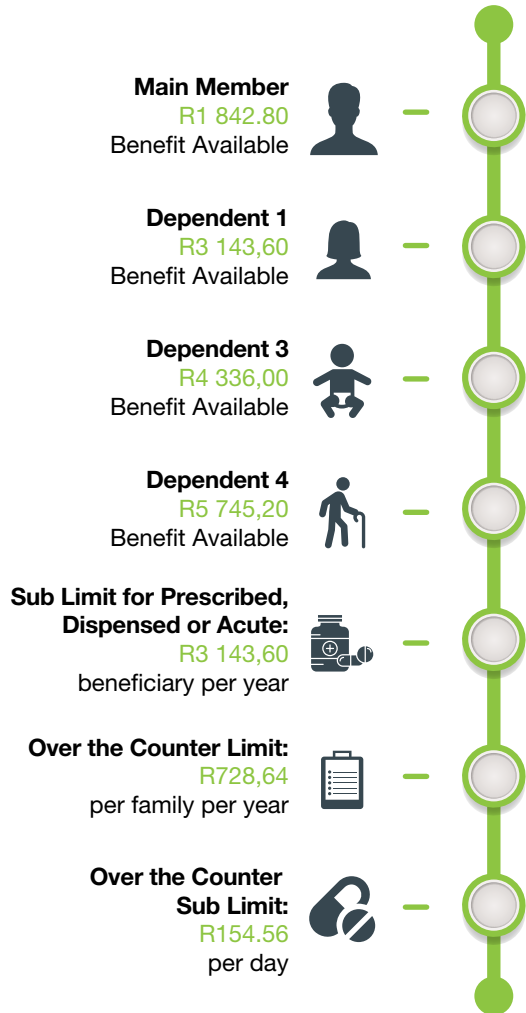
The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation.
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or attract a 25% co-payment.
- Referral from Employee Assistance Programme (EAP) or GP is required for Substance Abuse patients.
- Referral from Specialist is required for Mental Health patients.
- Scheme Rules and PMB protocols apply.



Medication Benefits

2020 Benefits Option A



MEDICATION

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).

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

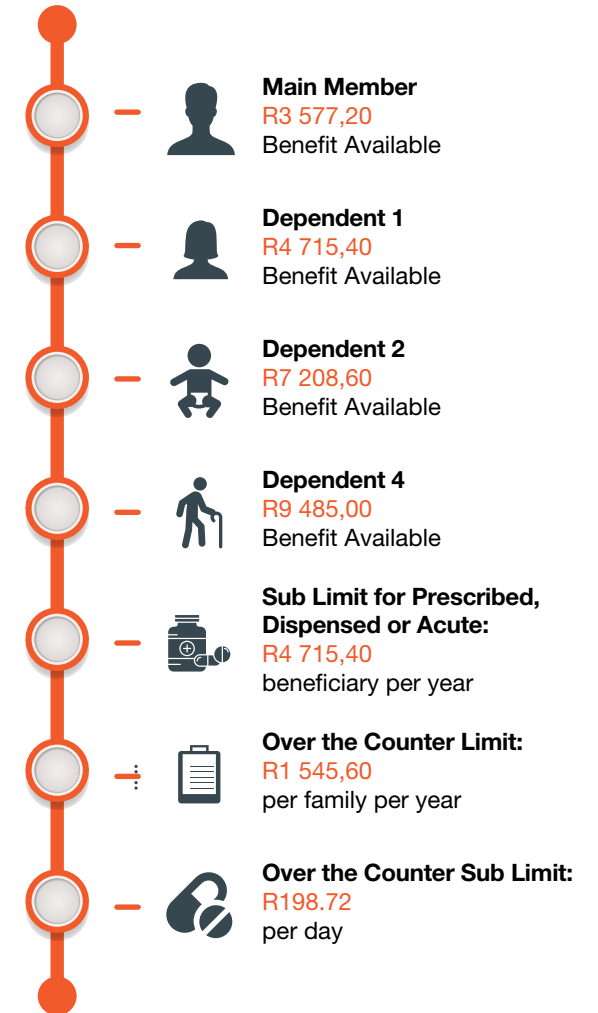
Acute (This is medicines that have been issued by the GP but not added to a member's repeat prescription records). For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription).

Over-the-counter medicine (This is medicine that may be sold at pharmacies or other shops without a doctor's prescription).

CONDITIONS

- Members must be prepared to pay 25% co-payment (payment by the member of a portion of the cost incurred) when they use a pharmacy that is not on the Scheme's list of service providers.
- They must also be prepared to pay 25% co-payment (payment by the member of a portion of the cost incurred) when use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- Member cover includes the use of alternative healthcare medication. However, it must be registered with the Medicines Control Council.
- The benefit is limited to the Scheme's approved list of medicines (Medicine Formularies and Exclusion Lists).
- To access Chronic medication, your treating doctor will need to call our Managed Care Provider, Medscheme on 0860 33 33 87 to register your Chronic Medication
- Access to benefits is subject to family limit.

2020 Benefits Option B



Optometry Benefits

2020 Benefits Option A

R6 640,20
per family subject to prescribed cycles.

Sub-limit of R2 213, 40
per beneficiary per year.

Frames:
R853, 74
available benefit per beneficiary.

White lenses:
100% of the lower cost
or Optical Assistant Tariff.

Photochromic lenses:
100% of the lower cost or Scheme Tariff.
Up to a maximum of R389, 98
per pair and subject to a prescription
of +0.50/-0.50 and above.

Fixed or gradient tints up to 35%:
100% of the lower costs
or Optical Association's Tariff.

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.

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.
- 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.

2020 Benefits Option B

R8 906, 30
per family subject to prescribed cycles.

Sub-limit of R3 320, 10
beneficiary per year.

Frames:
R1 106, 70
benefit per beneficiary.

White lenses:
100% of the lower of cost
or Optical Assistant Tariff.

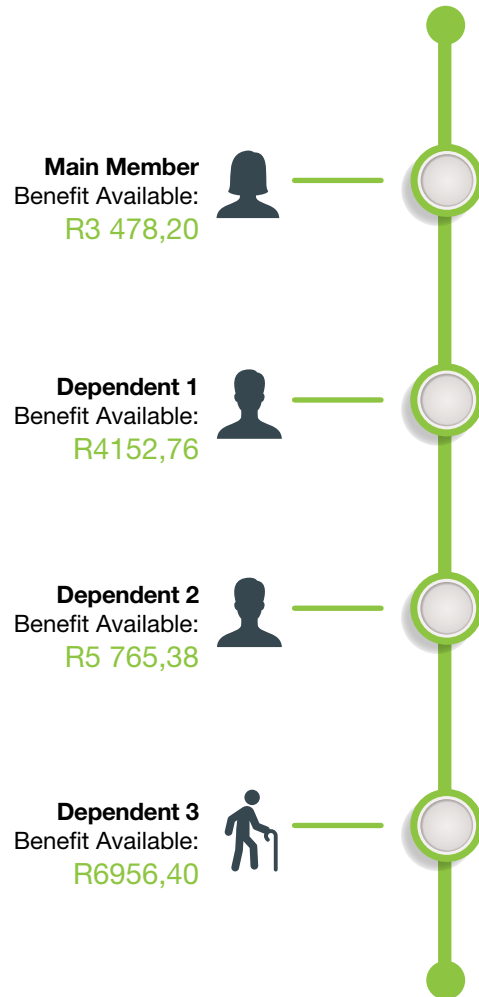
Photochromic lenses:
100% of the lower cost or Optical Assistant Tariff.
Up to a maximum of R389, 98
per pair and subject to a prescription of
+0.50/-0.50 and above.

Fixed or gradient tints up to 35%:
100% of the lower of costs
or Optical Assistant Tariff.

Contact lenses
With a prescription reading of -0.75 or +1.00
and above: 100% of the lower of costs or
Optical Assistant Tariff.
Up to a maximum of R2 476, 90 per beneficiary.
Subject to a two year cycle

Dentistry Benefits

2020 Benefits Option A



DENTISTRY

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

The benefits include:

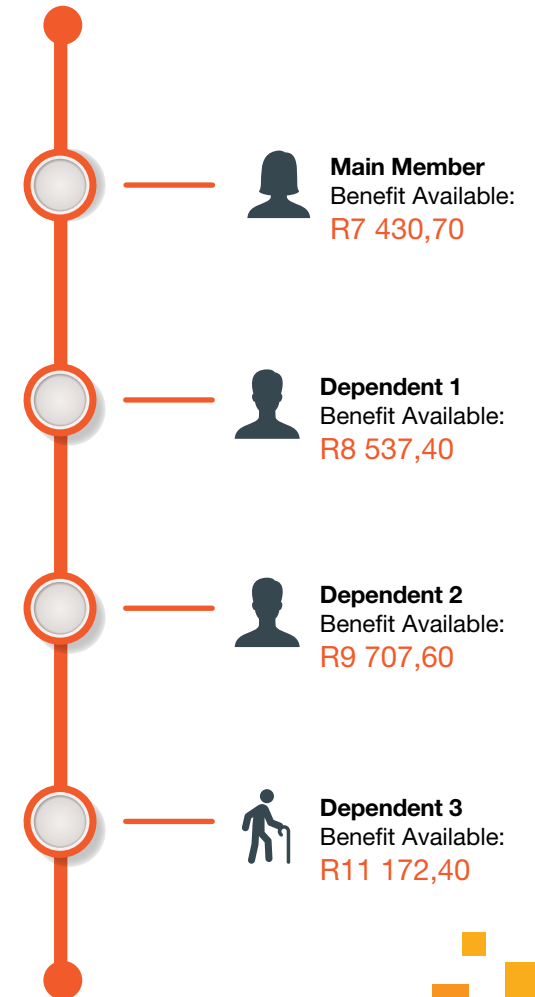
- Fillings.
- Root canal treatments (dental treatment for removing infection from inside a tooth and protecting a tooth from future infections.)
- Scaling (which refers to deep cleaning of teeth that reaches below the gum line to remove plaque build-up).
- Polishing.
- Extractions (removal of teeth).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

CONDITIONS

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

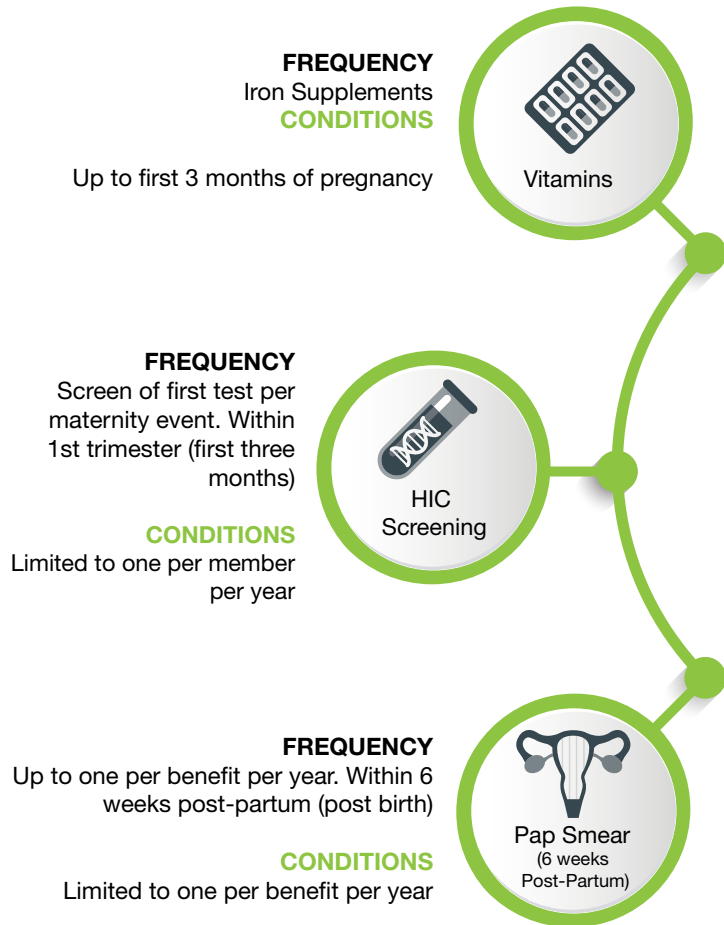
- Full dentures - Every three years
- Partial dentures – Every two years

2020 Benefits Option B



Maternity Benefits

2020 Benefits Option A



MATERNITY BENEFITS

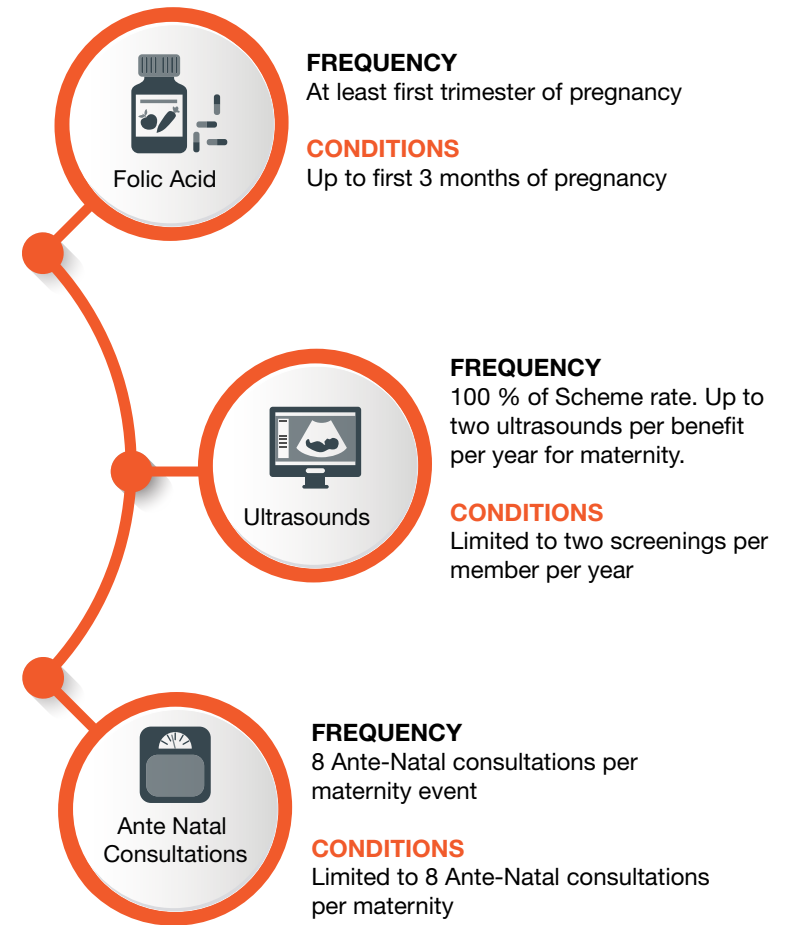
SAMWUMED's Maternity Programme helps expecting moms to receive the help they need to better take care of themselves and their unborn baby by taking advantage of a wide range of maternity preventative care and early detection benefits.

Condition

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

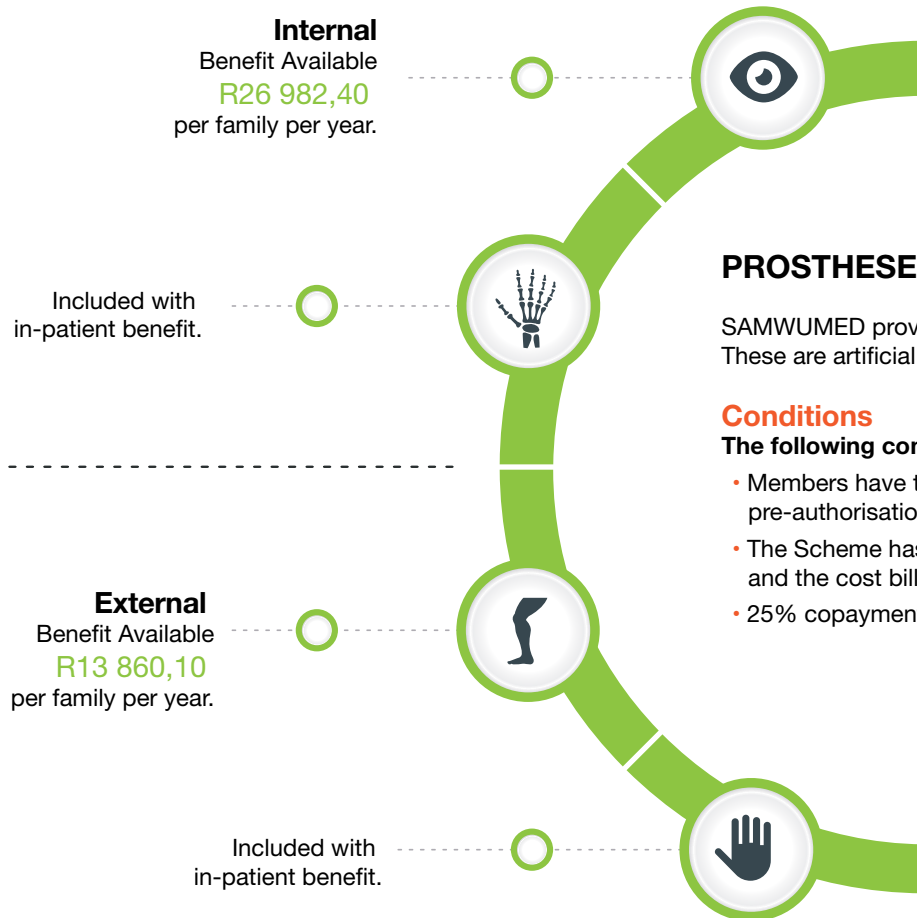
Among information that will be required when registering is: Practice number of doctor, Hospital practice number for the birth, due date of birth, ICD10 codes and procedure codes.

2020 Benefits Option B



Prostheses Benefits

2020 Benefits Option A



PROSTHESES BENEFIT

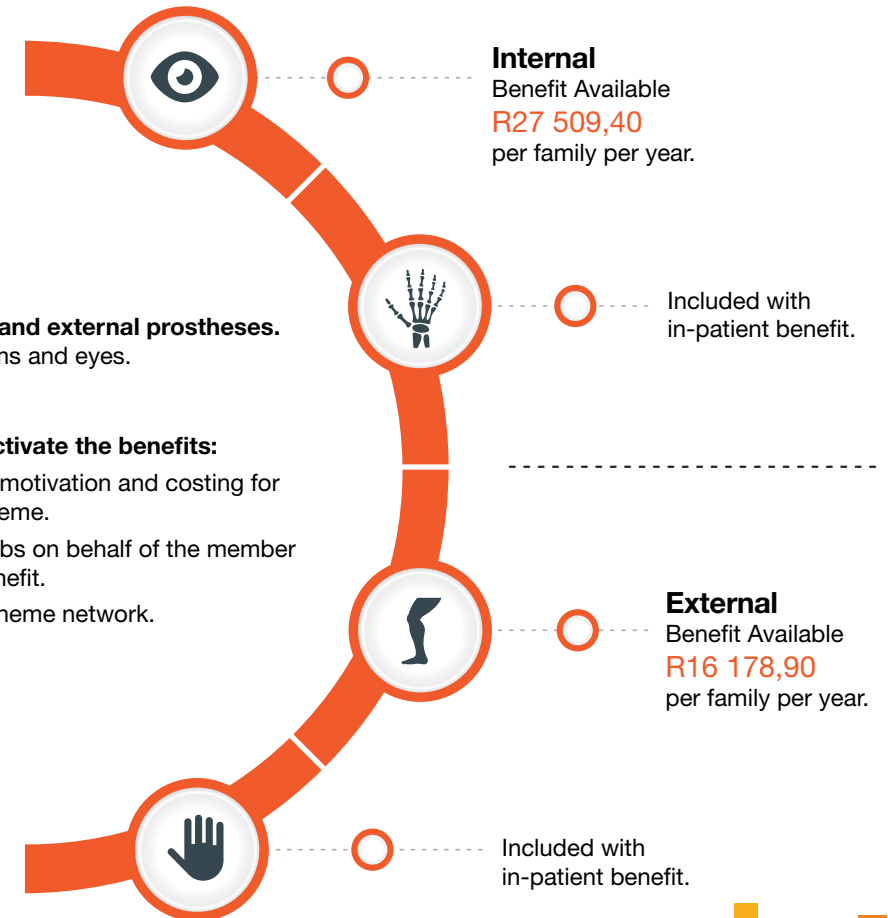
SAMWUMED provides cover for both **internal and external prostheses**. These are artificial body parts such as legs, arms and eyes.

Conditions

The following conditions apply in order to activate the benefits:

- Members have to submit a clinical (medical) motivation and costing for pre-authorisation (prior approval) by the Scheme.
- The Scheme has the right to buy artificial limbs on behalf of the member and the cost billed against the member's benefit.
- 25% copayment for voluntary use of non Scheme network.

2020 Benefits Option B



Radiology and Radiography Benefits

2020 Benefits Option A

General in and out of Hospital
Benefit Available
R2 424.20
per family per year.

Includes two ultrasounds
per pregnancy

Specialised in and
out of Hospital
Benefit Available
R8 959
per family per year.

Included with in-patient benefit.

2020 Benefits Option B

General in and out of Hospital
Benefit Available
R9 169.80
per family per year.

Includes two ultrasounds
per pregnancy

Specialised in and
out of Hospital
Benefit Available
R13 807.40
per family per year.

MRI/CAT or similar scans limited

RADIOLOGY AND RADIOGRAPHY BENEFIT

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

The radiology cover includes two ultrasounds per pregnancy.

For specialised treatment, the cover is included with In-patient benefit.

Conditions

- Limited to PMB.
- Protocols apply for specialised in and out-of-hospital benefits.

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



Physiotherapy Benefits & Auxiliary Services

2020 Benefits Option A

**In-Hospital
Benefit Available**
R2 055,30
per family per year.



PHYSIOTHERAPY BENEFIT

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

Conditions

- In both out-of-hospital and in-hospital treatments, clinical (medical) motivations are required for authorisation and approval of continued consultations after the first two visits.
- **Option A** is limited to (PMB) conditions only
- **Option B** is **not** limited to (PMB) conditions

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

2020 Benefits Option B



**Internal
Benefit Available**
R4 584,90
per family per year.

**Sub-limit of
Benefit Available**
R1 876,12
per beneficiary
per year

Pathology Benefits

2020 Benefits Option A

**In-Hospital
Benefit Available**
R4 532
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.)

Both benefits are included within the specialist benefits.

Conditions

- Both benefits are subject to Scheme network.
- Out of hospital included with specialist benefit on option A

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

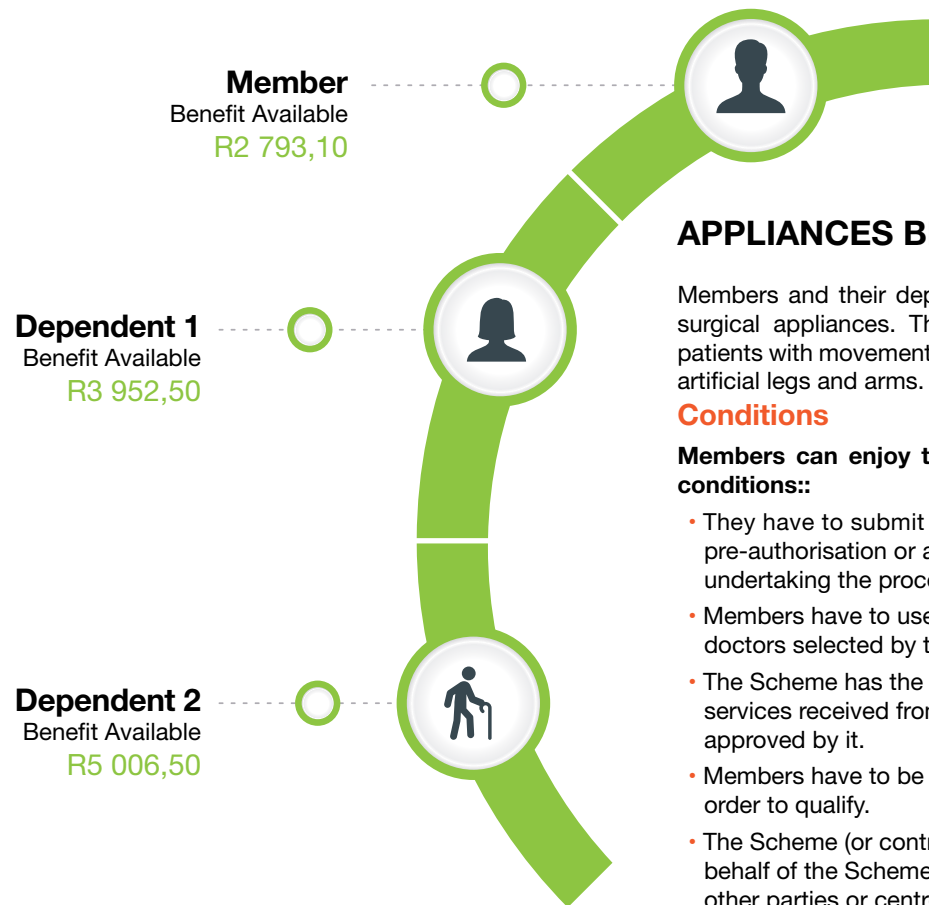
2020 Benefits Option B



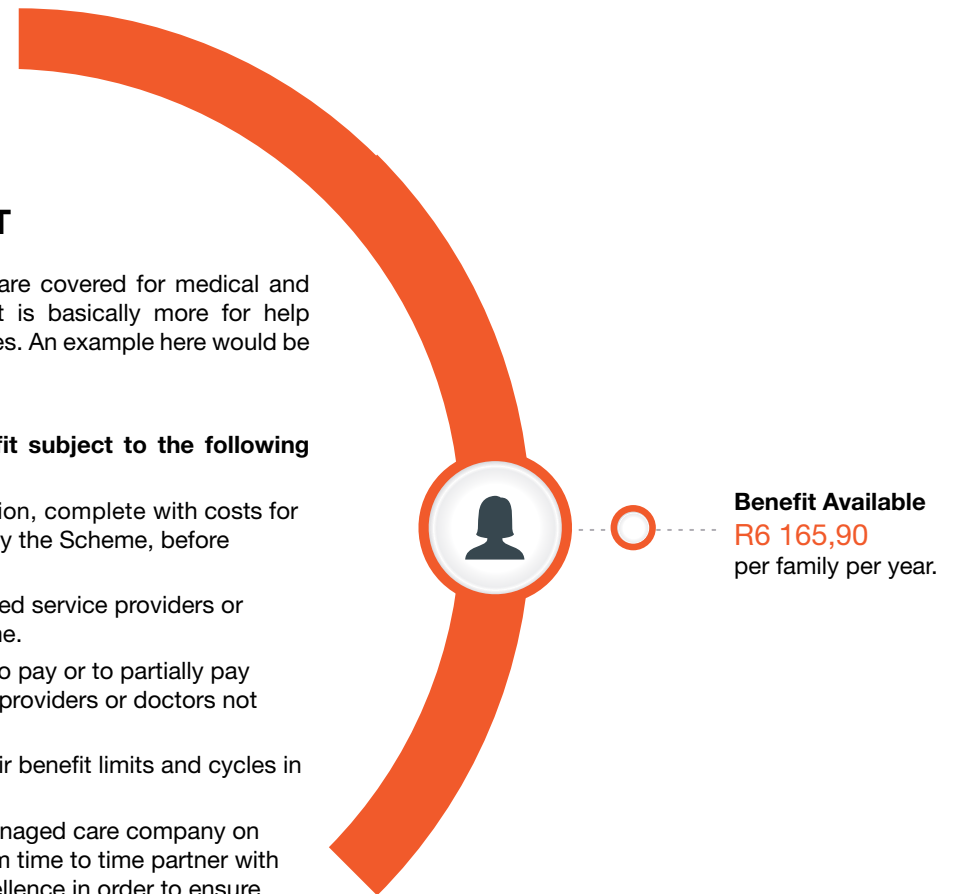
**In and out of Hospital
Benefit Available**
R9 169,80
per family per year.

Appliances Benefits

2020 Benefits Option A



2020 Benefits Option B



APPLIANCES BENEFIT

Members and their dependents are covered for medical and surgical appliances. This benefit is basically more for help patients with movement challenges. An example here would be artificial legs and arms.

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, before undertaking the procedure.
- Members have to use designated service providers or doctors selected by the Scheme.
- The Scheme has the right not to pay or to partially pay services received from service providers or doctors not approved by it.
- 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.



Remedial Therapy Benefits

2020 Benefits Option A

Subject to sub-limit of
R2 213.40
per family
per year



REMEDIAL THERAPY BENEFIT

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.
- The benefits are subject to sub-limit of **R2 110** per family per year.

2020 Benefits Option B



Benefit Available
R4 584,90
per family
per year



Alternative Healthcare

2020 Benefits Option A

2020 Benefits Option B

Benefit Available

R2 213,40

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.



Benefit Available

R3 372,80

Per Family Per
Annum/Year (PFPA)

This benefit is included
in GP/Specialist
consultation limits



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 (Netcare 911).
- The benefit is unlimited for emergency assistance only.
- Case managed, and protocols apply.
- Members have to co-pay or pay a portion (25%) of the costs should they decide to use a service provider of their choice and not one designated by the Scheme (DSP).
- 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

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



Mental Health & Substance Dependency



MENTAL HEALTH AND SUBSTANCE DEPENDENCY

SAMWUMED covers its members for mental health and substance dependency (drug & alcohol abuse), including hospitalisation.

The benefits apply to consultations or visits as well as procedures.

Hospitalisation

Benefits for mental health and substance dependency include hospitalisation.

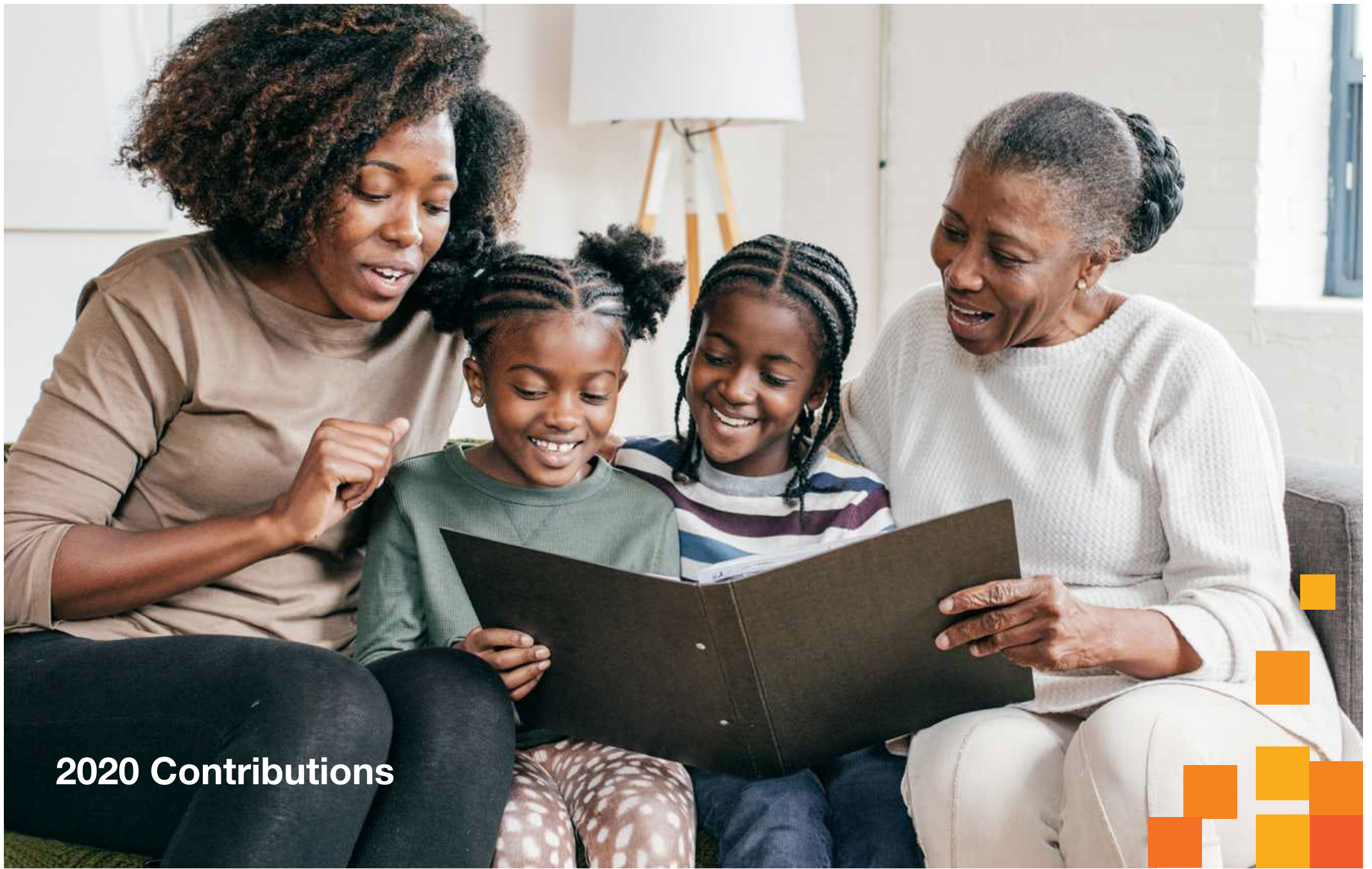
- A referral from a specialist is required for mental health hospitalisation.
- Prescribed Minimum Benefits (PMB) conditions and protocols apply.
- The benefit is subject to Scheme network.
- Benefits are limited to (PMB) conditions only. Scheme rules and protocols apply.
- All benefits are subject to the Scheme's network.

Conditions

Benefit usage is subject to the following conditions:

- Benefits are limited to PMB conditions only. Scheme rules and protocols apply.
- 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 stand alone benefit





2020 Contributions



2020 Contributions Option A and Option B

8.4% Weighted Increase Across both Options

Option	Salary Band	Principal Member	Adult Dependant	Child Dependant
Option A	R0 - R3 900	1144,00	1144,00	403,00
	R3 901 - R6 300	1352,00	1352,00	474,00
	R6 301 - R9 700	1720,00	1720,00	600,00
	R9701+	1889,00	1889,00	667,00
Option B	R0 - R5 800	1 897,00	1 897,00	665,00
	R5 801 - R8 000	2 296,00	2 296,00	806,00
	R8 001 - R14 800	2 351,00	2 351,00	826,00
	R14 801+	2 600,00	2 600,00	855,00

Average Increase

Option A – Only 6%

Option B – Only 8.5%



JOIN SAMWUMED

Affordable quality health care.



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