

KeyHealth

MEDICAL SCHEME



Real value speaks for itself

ESSENCE

Great-value, low-cost critical cover, just in case.

Essence is the ideal 'just-in-case' medical cover for individuals starting out and for those who only need that crucial cover for emergencies and unexpected medical expenses.

With a low cost and unbeatable value for money, this option includes an unlimited private hospital plan and covers the basic 26 chronic medical conditions.

It's what you absolutely need when you need it most.
















SCAN ME



**BENEFITS
BROCHURE**











ESSENCE OPTION

	MAJOR MEDICAL BENEFITS	MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
	HOSPITALISATION			Pre-authorisation compulsory.
	Varicose vein surgery, facet joint injections, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion) and joint replacement			PMB entitlement only. All other procedures will be covered at 100% of agreed tariff, subject to case management and Scheme protocols.
	Private hospitals			Unlimited, up to 100% of agreed tariff, subject to use of DSP hospital (Netcare or Life Healthcare countrywide and Mediclinic in Western Cape, Bloemfontein and Polokwane) (30% co-payment at non-DSP hospital)
	State hospitals			Unlimited, up to 100% of agreed tariff.
	Specialist and anaesthetist services	100%		Unlimited, subject to use of DSP.
	Medication on discharge	100%	R610	Per admission.
MAJOR MEDICAL OCCURRENCES				
	SUB-ACUTE FACILITIES & WOUND CARE			Pre-authorisation compulsory and subject to case management and Scheme protocols. PMB entitlement only.
	Hospice, private nursing, rehabilitation, step-down facilities and wound care	100%		
	TRANSPLANTS (Solid organs, tissue and corneas)			Pre-authorisation compulsory and subject to case management. PMB entitlement in DSP hospitals only.
	Hospitalisation, harvesting and drugs for immuno-suppressive therapy	100%		
	DIALYSIS			Pre-authorisation compulsory and subject to case management and Scheme protocols. PMB entitlement only.
		100%		
	ONCOLOGY			Pfpa. Pre-authorisation compulsory and subject to case management, Scheme protocols and the use of DSP.
		100%	R180 000	
	PALLIATIVE CARE			In lieu of hospital admission. Pre-authorisation compulsory and subject to case management and Scheme protocols.
		100%		
	RADIOLOGY			Pre-authorisation compulsory. Hospitalisation is not covered if admission is for investigative purposes only.
	MRI and CT scans			
	X-rays		R19 000	Pfpa. Combined benefit in- or out-of-hospital.
		100%		Unlimited.
	PATHOLOGY			Unlimited. Hospitalisation is not covered if admission is for investigative purposes only.
		100%		

	OUT-OF-HOSPITAL BENEFITS	MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
DAY-TO-DAY BENEFITS				
	ROUTINE MEDICAL EXPENSES			PMB entitlement only.
	General practitioner and specialist consultations (virtual consultations)	At cost	Unlimited	
	PATHOLOGY			No benefit. Except for PMB conditions.
MATERNITY				
	MATERNITY			Pre-authorisation compulsory.
	Antenatal visits (GP, gynaecologist or midwife) and urine test (dipstick)#			Female beneficiaries. Pre-notification of and pre-authorisation by the Scheme compulsory. 12 visits.
	Ultrasounds (GP or gynaecologist) – one before the 24th week and one thereafter#			Female beneficiaries. Pre-notification of and pre-authorisation by the Scheme compulsory. 2 pregnancy scans.
	Short payments / co-payments for services rendered (#above) and birthing fees			Covered to the value of R1 370 per pregnancy.
	Paediatrician visits			Baby registered on Scheme. 2 visits in baby's 1st year. 1 visit in baby's 2nd year.
	Antenatal vitamins			Covered to the value of R2 320 per pregnancy.
	Antenatal classes			Covered to the value of R2 320 for first pregnancy.
	CONSERVATIVE DENTISTRY			
	CONSERVATIVE DENTISTRY			1 check-up pbpa 2 infection control / barrier techniques pbpa 1 sterilised instrumentation pbpa
	Consultations			
	X-rays: Intraoral			4 intraoral radiographs – periapical or bitewing pbpa
EARLY DETECTION TESTS				
	EARLY DETECTION TESTS			
	Pap smear (pathologist)			Female beneficiaries aged ≥ 15 – once per year.
	Pap smear (including consultation and pelvic organs ultrasound: GP or gynaecologist)			Female beneficiaries aged ≥ 15 – once per year.
	Mammogram			Female beneficiaries aged ≥ 40 – once per year.
	Prostate specific antigen (PSA) (pathologist)			Male beneficiaries aged ≥ 40 – once per year.
	HIV / AIDS test (pathologist)			All beneficiaries – once per year.
	HA: Body mass index (BMI), blood pressure measurement, cholesterol test (finger prick), blood sugar test (finger prick), PSA (finger prick)			

OUT-OF-HOSPITAL BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
PREVENTIVE CARE				
	Baby immunisation			Child Dependants aged ≤6 – as required by the Department of Health.
	Flu vaccination			All beneficiaries.
	COVID-19 vaccination			All beneficiaries.
	Pneumococcal vaccination (Prevenar not included)			All beneficiaries.
	Malaria medication			All beneficiaries – R440 once per year.
	Baby growth assessments			3 baby growth assessments per year at a pharmacy / baby clinic for beneficiaries aged ≤35 months.
	Contraceptive medication – tablets / patches			Female beneficiaries aged ≥16 – R175 every 20 days
	Contraceptive medication – injectables			Female beneficiaries aged ≥16 – R270 every 72 days
WEIGHT LOSS PROGRAMME				
	Weight Loss Programme			All beneficiaries with HA BMI ≥30: <ul style="list-style-type: none"> • 3 x dietician consultations (one per week). • 1 x biokineticist consultation (to create a home exercise programme for the member). • 3 x additional dietician consultations (one per week, provided that a weight loss chart was received from the dietician proving weight loss after the first 3 weeks). • 1 x follow-up consultation with biokineticist.

CHRONIC BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
CHRONIC MEDICATION				
	Category A (CDL)	100%		Unlimited – subject to reference pricing and protocols. Registration on Chronic Disease Risk Programme compulsory.

SUPPLEMENTARY BENEFITS		MST(≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
	PSYCHIATRIC TREATMENT	100%	R22 900	Pfpa. In-hospital services. Pre-authorisation compulsory and subject to case management. Out-of-hospital: PMB entitlement only.
	BLOOD TRANSFUSION	100%		Unlimited. Pre-authorisation compulsory.
	PROSTHETICS / PROsthESIS (Internal, external, fixation devices and implanted devices)	100%		PMB entitlement only. Pre-authorisation compulsory and subject to case management, reference pricing, preferred provider and Scheme protocols.
	HIV / AIDS	100%		Unlimited. Chronic Disease Risk Programme managed by LifeSense.
	AMBULANCE SERVICES	100%		For emergency transport contact 082 911. Unlimited, subject to protocols.
	MEDICAL APPLIANCES			
	Wheelchairs, orthopaedic appliances and incontinence equipment (incl. contraceptive devices)	100%	R8 400	Pfpa. Combined in- and out-of-hospital benefit, subject to quantities and protocols. No pre-authorisation required.
	Oxygen / nebuliser / glucometer / blood pressure monitor			Pre-authorisation compulsory and subject to protocols.
	ENDOSCOPIC PROCEDURES (SCOPES)	100%		
	Colonoscopy and / or gastroscopy			Pre-authorisation compulsory. No co-payment* if done in DSP hospital and for use of DSP specialist for out-of-hospital services and in the case of PMB conditions.
	All other endoscopic procedures			Pre-authorisation compulsory. No co-payment* if done in DSP hospital and for use of DSP specialist for out-of-hospital services and in the case of PMB conditions.

*Subject to Scheme rules, clinical protocols per option and the use of DSPs.

MONTHLY CONTRIBUTION				
	Principal Member	Adult Dependant	Child Dependant	
	Monthly contribution	R1 814	R1 454	R654



Real value speaks for itself

MEMBERS QUALIFY ACCORDING TO SET CRITERIA:

- However, pre-authorisation is required in order to access the maternity benefits and weight loss benefits. Contact the Pre-authorisation Department on **0860 671 060** to obtain authorisation. (Failing to do this will result in the services being rejected).
- Verify the tariff code or maximum rand value with the call centre consultant.
- Inform the service provider involved accordingly.

SCREENING TESTS:

One of the benefits available is the Health Assessment (HA). This assessment comprises the following screening tests:

- Body mass index (BMI)
- Blood sugar (finger prick test)
- Cholesterol (finger prick test)
- Blood pressure (systolic and diastolic)
- Prostate phlebotomy for PSA test

Principal Members and their beneficiaries will be entitled to one Health Assessment (HA) per calendar year and can have this done at any pharmacy.

A Health Assessment (HA) form can be obtained at any pharmacy or downloaded from www.keyhealthmedical.co.za.

No authorisation is required for these screening tests.

Results can be submitted by either the member or the service provider and can be faxed to **0860 111 390** or emailed to disease.management@keyhealthmedical.co.za.



GLOSSARY

Agreed tariff	A tariff agreed to from time to time between the Scheme and service providers, e.g. hospital groups
Chronic Disease List (CDL)	A list of chronic illness conditions that are covered in terms of legislation
Day-to-day benefit	A combined out-of-hospital limit which may be used by any beneficiary in respect of general practitioners, specialists, radiology, optical, pathology, prescribed medication and auxiliary services, and which may include a sublimit for self-medication
DENIS (Dental Information Systems)	A service provider contracted by the Scheme to manage dental benefits on behalf of the Scheme according to protocols
Designated Service Provider (DSP)	A provider that renders healthcare services to members at an agreed tariff and has to be used to qualify for certain benefits
Emergency	An emergency medical condition means the sudden and unexpected onset of a health condition that requires immediate medical treatment and /or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death
Health Booster	An additional benefit for preventative healthcare
Medical Scheme Tariff (MST)	Also referred to as KeyHealth tariff. A set of tariffs the Scheme pays for services rendered by service providers
Optical management	A cost and quality optical management programme provided by OptiClear
Phlebotomy	The process of making an incision in a vein when collecting blood
Physical trauma	A severe bodily injury due to violence or an accident, e.g. gunshot, knife wound, fracture or motor vehicle accident. Serious and life-threatening physical injury, potentially resulting in secondary complications such as shock, respiratory failure and death. This includes penetrating, perforating and blunt force trauma
OTC	Over-the-counter (medication or glasses)
MSA	Medical Savings Account
Medication on discharge	Medication given to members upon discharge from a hospital. Does not include medication obtained from a script received upon discharge.
pbpa	per beneficiary per annum (per year)
pbp2a	per beneficiary biennially (every 2 [second] year[s])
pfp	per family per annum (per year)
pfp2a	per family biennially (every 2 [second] year[s])
2pfa	2 per family per annum (per year)



- Easy-ER offers all KeyHealth members direct access to the closest hospital's emergency room (ER) for medical treatment in emergency situations.
- Easy-ER guarantees full payment without any hidden costs or unexpected fees.

WHAT IS AN EMERGENCY?

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and / or intervention. If the treatment or intervention is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.

WHAT QUALIFIES AS AN EASY-ER EMERGENCY?

- Motor vehicle accidents
- Sport injuries
- Dental injuries (direct blow to the face / mouth)
- Playground accidents

UNSURE OF WHEN TO GO TO THE ER?

- Contact **Netcare 911's 24-hour Health-on-Line** service on **082 911** to speak to a registered nurse about medical advice, information and your KeyHealth Easy-ER cover.
- Visit **Netcare 911's** website **www.netcare911.co.za** for information on first aid, emergencies, childhood illnesses and baby / child safety.

DENTAL EMERGENCIES

- In a dental emergency, if a tooth is broken or knocked out, Easy-ER guarantees the payment of all dental treatment needed to restore the damaged tooth to functional use.
- In the case of such a dental emergency, the beneficiary can go directly to the dental practitioner for treatment.

IMPORTANT

- Easy-ER is available to **ALL** KeyHealth members.
- The Easy-ER benefit does not include pharmacy or medical appliance claims, follow-up consultations and follow-up radiology and pathology tests.
- Any further hospitalisation needed, after emergency medical treatment, will be covered under the normal in-hospital benefit.
- If emergency transport is needed (e.g. ambulance services), KeyHealth's emergency transport provider, **Netcare 911**, must be called on **082 911**.
- Access to emergency treatment to the closest hospital's emergency room (ER) is guaranteed on confirmation of KeyHealth membership by a Client Service Centre agent.
- Not all visits or consultations to the hospital's emergency room will be funded from the Easy-ER benefit, as benefits are approved for *bona fide* emergencies only.



BENEFITS OF EASY-ER


- No upfront payment required.
- Guaranteed payment of the full ER event – in case of an emergency.
- Not paid from day-to-day benefits or medical savings accounts.

KeyHealth
MEDICAL SCHEME

 Real value speaks for itself

easy+ER



 080 111 0215

 www.keyhealthmedical.co.za

Find out if an injury or illness qualifies as an Easy-ER emergency, by calling KeyHealth's free 24-hour call centre on 080 111 0215.



SMART BABY PROGRAMME



GUIDANCE WHEN YOU NEED IT MOST

KeyHealth's Smart Baby Programme offers support and general advice on health and wellness during pregnancy and peace-of-mind for mothers- and fathers-to-be.

THE SMART BABY PROGRAMME PROVIDES

- Health Booster cover for short / co-payments for antenatal visits (GP, gynaecologist or midwife), scans and birthing fees.
- Information about KeyHealth's maternity benefits and how to access them.
- *The New Baby and Childcare Handbook* by Marina Petropulos for first-time parents.
- Access to the KeyHealth pregnancy and childcare Facebook group for information and answers to questions about pregnancy and parenthood.
- Information about baby's first year (e.g. vaccinations, Easy-ER, etc.).
- Access to **Netcare 911's 24-hour Health-on-Line** service on **082 911** for medical advice and information from a registered nurse.

SMART BABY PROGRAMME BENEFITS

The benefits available to mothers (and babies) on the Smart Baby Programme are separate from day-to-day benefits and medical savings accounts.

Antenatal visits (GP / gynaecologist) and dipstick urine test)	12 visits, 1 of which is following baby's birth
Ultrasound (scans)	2 pregnancy ultrasounds
Paediatrician visits (once baby is a registered member)	2 visits in baby's first year
Antenatal vitamins	R2 320 per pregnancy
Antenatal classes	R2 320 for first pregnancy

HOW TO BENEFIT FROM THE SMART BABY PROGRAMME

- Register on the Smart Baby Programme during the first trimester (first 12 weeks of the pregnancy).
- Make use of KeyHealth's Designated Service Provider (DSP) network of hospitals and specialists to avoid short payments.
- Make sure the DSP hospital and / or specialist clearly indicates the relevant diagnosis code (**ICD10 code**) on claims.
- Verify tariff codes or maximum rand values with the KeyHealth Client Service Centre on **0860 671 050**.
- **Get pre-authorisation for the delivery** after the second trimester (after week 24 of the pregnancy) by calling the Pre-authorisation Department on **0860 671 060**.
- Register baby as a KeyHealth member after birth.

HOW TO REGISTER FOR THE SMART BABY PROGRAMME

- Register using the KeyHealth mobi app which can be downloaded on Android, iOS and Huawei operating systems, or
- Complete the registration form online at www.keyhealthmedical.co.za

