

THEBEMED BENEFIT BROCHURE UNIVERSAL PLAN

2023



Subject to CMS approval

Accessible Care • Affordable Prices



Thebemed Medical Aid Scheme is inspired by the vision of the pioneering black-owned Thebe Investment Corporation. The sole shareholder at the time was Batho Batho Trust, a community-based trust which included Nelson Mandela (Chairman), Walter Sisulu and Reverend Beyers Naude as original Trustees and Dr Enos Mabuza as the first Chairman of Thebe. Thebe is driven by a commitment to serve the broader interests of communities at large.

Thebemed Medical Aid Scheme was established on the 12th of September 2002 and is focused primarily on providing healthcare to beneficiaries previously excluded from cover. The Scheme is providing healthcare predominately in the mining, logistics and agricultural industries. Thebemed is driven by a commitment to serve the broader interests of communities at large to provide quality healthcare solutions at affordable and sustainable manner.



UNIVERSAL PLAN

Comprehensive Primary Care

- Designed for families looking for Cost Effective Healthcare cover at choice of Designated Service Provider (DSP*).
- Hospital Cover is at DSP* Private Hospital Groups.
- Primary Care is allowed at 2 Nominated GP's of choice per beneficiary.
- Full cover for chronic medicine for all Chronic Disease List (CDL) conditions.
- Cover for comprehensive healthcare services for maternity.
- Preventative Care tailored for families.
- Contributions are discounted with the Universal EDO Plan at limited DSP* healthcare providers and hospitals.



UNIVERSAL 2023

CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP*)

Each Family Dependant can select their own DSP* Primary Care Provider at the start of the year.



1

Call the Thebemed Call Centre

0861 84 32 36 An agent will guide you and register your DSP*, or send a **WhatsApp** to **0861 84 32 36** with your member number.
(Please provide the DSP GP Name and Practice number that must be linked to the family dependants (Name and date of birth)).

2

Log onto www.thebemed.co.za

and follow the "Providers" then the "Designated Provider" link to select a DSP*.

3

Supply your own family doctor's details

to the Thebemed Call Centre. They will contract them into the Thebemed Doctor Network.



UNIVERSAL PLAN CONTRIBUTION RATES

Hospital Network:

Mediclinic, Life Healthcare, National Hospital Network (NHN), Netcare and Lenmed.

Pathology Network:

Medilab, Ampath, Lancet and Vermaak, Target Lab, Pelo Laboratory, Stern Path and Hamadi.

Premium penalties for persons joining late in life:

Applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

1 - 4 years @ 0.05 multiplied by the relevant contribution
5 - 14 years @ 0.25 multiplied by the relevant contribution
15 - 24 years @ 0.50 multiplied by the relevant contribution
25 + years @ 0.75 multiplied by the relevant contribution

"creditable coverage" means any period of verifiable medical scheme membership of the applicant or his or her dependant, but excluding membership as a child dependant, terminating two years or more before the date of the latest application for membership. Any years of creditable coverage which can be demonstrated by the applicant or his or her dependant shall be subtracted from his or her current age in determining the applicable penalty.

INCOME

PER MEMBER PER MONTH

	0 - R500	R635
	R501 - R2 500	R1 581
	R2 501 - R7 500	R1 733
	R7 501 +	R2 441
+	0 - R500	R635
	R501 - R2 500	R1 357
	R2 501 - R7 500	R1 487
	R7 501 +	R2 302
+	0 - R500	R635
	R501 - R2 500	R742
	R2 501 - R7 500	R814
	R7 501 +	R947

ALL BENEFITS WILL BE PRO-RATED FOR MEMBERS ADMITTED DURING THE BENEFIT YEAR. ALL COSTS PAYABLE AT 100% OF NEGOTIATED TARIFF.

* Maximum 2 children per family charged

UNIVERSAL 2023

OUT OF HOSPITAL BENEFITS

ALL BENEFITS ARE PAYABLE AT DESIGNATED SERVICE PROVIDER (DSP)*, PRE-AUTHORISATION AND PMB*.



GP CONSULTATIONS

(If Non-DSP* GP is used voluntarily;
25% Co-payment is payable
by the member / visit)

- **UNLIMITED, but managed**
- 100% of Negotiated Tariff at DSP*
- After the 10th visit / beneficiary pre-authorisation is required.
- Member to choose and consult two DSP GPs as primary providers / beneficiary



DIAGNOSTIC PROCEDURES

(Pathology and Radiology
Managed by Request Form as prescribed
by the GP and referred Specialist)

- **UNLIMITED**
- 100% of Negotiated Tariff at DSP*



PHARMACY ADVISED THERAPY

(Over the counter medicines in
consultation with pharmacist, restricted to
Schedule 0, 1 and 2 medicines)

- Limited to R183 / Script
- Subject to Limit of R594 / family / year
- 100% Cost at Single Exit Price and Regulated Dispensing Fee
- Not chargeable with Acute Script on Same Day



CHRONIC MEDICATION

(Subject to Registration; Pre-authorisation; Internal Treatment Protocols & Medicine Formulary; PMB* and renewal of prescription every 6 months)

- **UNLIMITED**
- Based on internal protocols
- Subject to generic substitute and Schemes Formulary
- PMB* based on internal protocols



SPECIALIST CONSULTATIONS

(Subject to referral by GP)

- Limited to 3 visits / family / year
- 100% of Negotiated Tariff at DSP*
- PMB based on internal protocols



MEDICAL AND ORTHOPAEDIC APPLIANCES

(Services In / Out of Hospital.
Subject to Pre-authorisation and
GP / Specialist referral.
PMB* based on internal protocols)

- Limited to an overall R5 500 / family / year
 - 100% Negotiated Tariff
- The following Appliance sub-limits are applicable:
- **Wheelchair:**
One every 3-year cycle / beneficiary
 - **Speech and Hearing Aid:**
One every 3-year cycle / beneficiary



OPTOMETRY

(Frames, Lenses, Readers, Contact Lenses and Disposable Contact Lenses. Subject to pre-authorisation)

- 1 Pair of frames limited to R750/beneficiary / 2 years
- Single and Bifocal lenses covered at 100% at DSP* Negotiated rate
- Contact Lenses Limited to R1 230 / beneficiary / 2 years
- No benefit for Contact Lenses if Frames are purchased



CONSERVATIVE DENTISTRY

(Check-ups, Fillings and Extractions, Scaling, Polishing and Plastic Dentures)

- **UNLIMITED**
- 100% of Thebemed Dental Rates
- Based on DENIS* clinical protocols



REFRACTION/EYE TESTS

- 1 Test / beneficiary / 2 years
- 100% of Negotiated Tariff
- Managed by PPN*



ACUTE MEDICATION

(Medication, Injection & Material)

- **UNLIMITED**
- 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary

IN HOSPITAL BENEFITS

ALL BENEFITS AND SERVICES MUST BE PRE-AUTHORISED PRIOR TO ADMISSION, BY THE RELEVANT MANAGED HEALTHCARE COMPANY ON 0861 84 32 36. PRE-AUTHORISATION IS NOT A GUARANTEE OF PAYMENT. SCHEME RULES, FORMULARY, INTERNAL PROTOCOLS AND PMB'S WILL BE APPLIED WHERE APPLICABLE.



HOSPITALISATION

(Including accommodation, neonatal intensive care, medical and surgical procedures, medication, consumables and treating specialist costs)

- **UNLIMITED**
- **At contracted private facilities and State Hospitals**
- 100% of Negotiated Tariff at DSP*
- Based on internal and Department of Health protocols
- Based on the Clinical Outcomes and Tariff Negotiations
- The Scheme has the right to channel cases to the most competitive network
- Associated Providers must contact the Scheme for authorisation. Failure to do so will result in payment for only the first 3 days
- Subject to internal protocols



DIAGNOSTIC INVESTIGATIONS

(Pathology and Radiology
Subject to GP / Specialist referral)

- 100% of Negotiated Tariff
- PMB* based on internal protocols

MRI / PET / CAT SCANS

(Subject to Pre-authorisation and Specialist referral)

- 2 MRI or CT Scans / beneficiary / year (In/Out of Hospital)
- 100% of Negotiated Tariff
- PMB* based on internal protocols



RENAL DIALYSIS

(Including Immune Suppressive Medication)

- 100% of Negotiated Tariff
- PMB* based on internal protocols and Treatment Plan
- Subject to PMB's*



BLOOD TRANSFUSIONS & BLOOD REPLACEMENT PRODUCTS

- 100% of Negotiated Tariff
- PMB* based on internal protocols



DRUG & ALCOHOL REHABILITATION

(Account will only be paid if the full course of treatment is completed)

- Limited to 21 days / beneficiary / year
- 100% of Negotiated Tariff
- PMB* based on internal protocols
- Subject to Contracted Private Facility



PLANNED HOSPITAL PROCEDURES

- 100% of Negotiated Tariff.
- **R1 000** Co-payment for the planned procedure:
Removal of skin lesions
- **R1 500** Co-payment for these planned procedures:
Tonsillectomy, Adenoidectomy, Vasectomy, Functional endoscopic sinus surgery.
- **R3 500** Co-payment for these planned procedures:
Back and neck pain without neurological symptoms, Arthroscopy, Colonoscopy, Gastrosocopy, Hysterectomy, Laparoscopy, Nissen Fundoplication (Reflux Surgery)
- **R8 000** Co-payment for these planned procedures:
Spinal Surgery and Joint replacements.
- Subject to PMB's and internal protocols



AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS

(Includes Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists.
Referred by treating doctor)

- 100% of Negotiated Tariff
- PMB* based on internal protocols
- Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome



TAKE HOME MEDICATION

- 7 Days supply / beneficiary / hospital stay



MATERNITY

(Home Delivery: By Registered Midwife)

- **UNLIMITED**
- **Normal, Caesarean & Home Delivery**
- 100% of Negotiated Tariff
- PMB* based on internal protocols
- 2 Maternity Sonars
- Maternity Vitamins. Limited to R100 / month / female beneficiary based on generic substitute and Schemes formulary



With registration on the Thebe Bambino Programme

- 1 Additional Sonar
- 2 Additional gynae visits / pregnancy
- 3 Post Natal Midwife Consultations
- Maternity Bag at 7 months - Mother and baby essentials to get you started on your journey to motherhood

IN HOSPITAL BENEFITS

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MENTAL HEALTH

(Psychiatric Treatment including Clinical Psychology.

Appropriate referral by DSP* GP/ Specialist. Subject to Pre-authorisation for In and Out of Hospital, Treatment Plan Submission & Progress Report)

- PMB Conditions Only
- 100% of Negotiated Tariff
- Payment up to 3 days for Psychologist therapy sessions with or without a Psychiatrist in the same admission, thereafter pre-authorisation is required with treatment plan and progress report



ALTERNATIVES TO HOSPITALISATION

(Subject to Pre-authorisation & Case Management.)

- UNLIMITED
- **At Step Down, Sub-acute & Terminal Care Facilities**
- 100% of Negotiated Tariff.
- PMB* based on internal protocols



MEDICAL RESCUE

(Ambulance, Medical Emergency Evacuation Transport to Advisory Services)

- 100% of Negotiated Tariff at DSP*
- Subject to Pre-authorisation



INTERNAL & EXTERNAL PROSTHESIS

(Subject to PMB Conditions only)

- Limited to an overall **R52 300 / family / year**
- 100% of Negotiated Tariff and based on internal protocols



MAXILLOFACIAL SURGERY

- 100% of Negotiated Tariff
- PMB* based on Department of Health protocols

HOME BASED CARE

- In lieu of hospitalisation
- Subject to clinical indication and pre-authorisation

myHealth Health and Wellness Management Programme

- INFORMS MEMBERS OF POTENTIAL HEALTH RISKS
- SUPPLIES A **BASKET OF CARE** FOR THOSE DIAGNOSED WITH A CHRONIC CONDITION.
- SUPPORTS MEMBERS WITH MOTIVATION, COACHING, ADVICE, RESOURCES AND TOOLS TO HELP THEM ACHIEVE THEIR GOALS.

POWERED BY **momentum**
wellness



MYPLAN2BWELL

www.thebemed.co.za/myhealth

- Rate your health
- Choose your goal & register for e-coaching
- Personalise your meal
- Design your fitness plan
- Track your results
- 1 Membership / beneficiary / year for beneficiaries over 18 years
- Subject to online registration



TELEPHONIC SUPPORT

08002BWELL (0800 229 355)

Trauma & Short Term (Relationship, Family, Health, Lifestyle) Counselling
24 hours a day / 7 days a week

- UNLIMITED



HIV ASSIST

Includes Consultations, Counselling, Medication and Pathology Tests. Members encouraged to register on the HIV/AIDS Management Programme

- 100% of Negotiated Tariff. Subject to PMB's
- Pre- and post-exposure prophylaxis included



HEALTH ASSIST

Limited to referral from DSP* GP & Specialist
100% of Negotiated Tariff.
(Test to be done at DSP Pathologist)

- 1 Health Risk Assessment Test (over 18yrs) / beneficiary / year. Available at DSP* Pharmacy without a DSP* GP referral
- 1 Flu Vaccine (over 12 yrs) / beneficiary / year
- 1 Blood Sugar/Glucose Test (over 15 yrs) / beneficiary / year
- 1 Colon Cancer Test (over 50 yrs) / beneficiary / year
- 1 HIV Wellness Test / beneficiary / year
- 1 Bone Density Scan (over 50 yrs) / beneficiary / year. Limited to R1 800
- 1 Dental Checkup / beneficiary / year
- 2 Dietician Consultations for BMI 35+ / beneficiary / 6 months. Limited to R1 200 (over 12 yrs)
- 1 Biokinetic Consultation / beneficiary / year Subject to Dietician Consultations for BMI 35+ and Limited to R300 (over 12 yrs)



YOUTH ASSIST

Designed to help the youth deal with conflict, drug and alcohol abuse, teenage pregnancies and abortions.

- 2 Free sessions at registered social worker or psychologist for beneficiaries 12-17 years / beneficiary / year
- Limited to R1 200 / beneficiary
- 100% of Negotiated Tariff



THEBEMED MOSADI

All benefits payable at DSP*

- 100% of Negotiated Tariff at DSP*
- 1 Pap Smear / beneficiary / year (females 18yrs+)
- 1 Mammogramme / beneficiary / 2 years (females 40yrs+)
- Contraceptives - Oral, injectable and patch only Limited to: Energy - R199 / script / month or R2 388 / annum. Universal and Fantasy - R166 / script / month
- IUD (only on Fantasy and Energy)



THEBEMED MONNA

All benefits payable at DSP*

- 100% of Negotiated Tariff at DSP*
- 1 Men's Health Consultation (males over 18 yrs)
- Circumcision - Limited to R1 438 / beneficiary
- 1 PSA (males over 40 yrs) / beneficiary / 2 years
- Internal protocols applicable



CHRONIC DISEASE

Subject to Registration on the Disease Management Programme

- Subject to Disease Management protocols
- Basket of Care provided



FREE AIRTIME

Sign up with Thebemed and receive a FREE SIM CARD. This provides easy communication with consultants and you receive R55 airtime monthly.



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT

For detailed information contact Momentum Wellness on **08002BWELL (0800 229 355)**



Available
in all official
South African
languages



Hello Doctor lets you talk to a doctor
on your phone, anytime, anywhere.

Just request a call, or send your question via text



Download
the app



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website

hellodoctor.co.za



Request
a call

from your phone and follow
the prompts to request a call.

Works on all phones

- Expert advice from qualified doctors **FREE** for Thebemed Medical Aid Scheme members.
- Send a Call Back request from the Hello Doctor App, and a doctor will call you back within an hour.
- Check your symptoms on the App to get an idea of what's wrong.
- Get daily tips from a doctor to stay healthy.

ABBREVIATIONS

BHF	- Board of Healthcare Funders
BMI	- Body Mass Index
DSP	- Designated Service Provider
NON-DSP	- Service Providers that fall outside of the DSP List
CO-PAYMENT	- Payment that needs to be made to service providers that are not on the DSP* list, including certain planned hospital procedures and services to specialists not referred
CDL	- Chronic Disease List
DENIS	- Dental Information Systems
GP	- General Practitioner
ICD10	- International Statistical Classification of Disease and Related Health Problems
PMB	- Prescribed Minimum Benefits
PPN	- Preferred Provider Negotiators
SEP	- Single Exit Price
THEBE BAMBINO PROGRAMME	- Thebemed's Maternity Programme
VCT	- Voluntary Counselling and Treatment

CHRONIC DISEASE LISTING

Chronic medication for the following disease listing is considered as Prescribed Minimum Benefits (PMBs)*.

- | | |
|---|-------------------------------------|
| • Addison's Disease | • Epilepsy |
| • ADHD | • Erythematosis |
| • Allergic Rhinitis | • Gastro-oesophageal reflux disease |
| • Asthma | • Glaucoma |
| • Bipolar Mood Disorder | • Gout |
| • Bronchiectasis | • Haemophilia |
| • Cardiac Failure | • Hyperlipidaemia |
| • Cardiomyopathy | • Hypothyroidism |
| • Chronic Renal Disease | • Hypertension |
| • Chronic Obstructive Pulmonary Disease | • Incontinence |
| • Coronary Artery Disease | • Multiple Sclerosis |
| • Crohn's Disease | • Osteoarthritis |
| • Depression | • Parkinson's Disease |
| • Diabetes Insipidus | • Psoriasis |
| • Diabetes Mellitus Type I | • Rheumatoid Arthritis |
| • Diabetes Mellitus Type II | • Schizophrenia |
| • Dysrhythmias | • Systemic Lupus |
| | • Ulcerative Colitis |

EXCLUSIONS & LIMITATIONS

The scheme will pay in full, without co-payment or use of deductibles, the diagnosis, treatment and care costs of the prescribed minimum benefits as per regulation 8 of the Act. Furthermore, where a protocol or a formulary drug preferred by the scheme has been ineffective or would cause harm to a beneficiary, the scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary, the scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary as required by regulation 15H and 15I of the Act.

Expenses incurred with any of the following will not be paid by the scheme, except where included as Prescribed Minimum Benefits:

1. Treatment or operations for cosmetic purposes including Blepharoplasties, Genioplasties, Rhinoplasties, Otoplasties, removal of tattoos, Labial frenectomies for patients over the age of 8 years old, etc.
2. Treatment for obesity including Liposuction, tummy tuck, Bariatric Surgery, etc.
3. Cosmetic breast reduction and reconstruction, refractive surgery and human growth hormones
4. Treatment for infertility or artificial insemination limited to Prescribed Minimum Benefits in State Hospitals
5. Holidays for recuperative purposes
6. Services rendered by persons not registered with a recognised body in South Africa constituted in terms of any law
7. Purchase of medicines and proprietary preparations, including but limited to:
 - Bandages and aids
 - Nutritional / food supplements including patented baby foods and special formulae
 - Acne treatment including Roaccutane and Diane, refer to Scheme
 - Toning and slimming products
 - Domestic and biochemical remedies
 - Vitamins except when prescribed for prenatal conditions, children under 12 years. Including people living with HIV/AIDS and registered on the programme
 - Aphrodisiacs
 - All soaps and shampoo (medicated or otherwise)
 - Anabolic steroids
 - Contact lenses preparations
 - Medicines and preparations advertised to the public and readily available without prescription, except where indicated in relevant benefit option
8. Examinations for insurance, visas, employment, school camps and similar purposes
9. Services rendered during any waiting periods that are imposed on the member or any dependant joining the scheme
10. Travel costs other than in an ambulance for emergency service to hospital only
11. Appointments not kept and fees for writing prescriptions
12. Telephonic consultations including after-hours consultations / fees except in emergency situations
13. Non-PMB claims resulting from war, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, wherever a member has been participating
14. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care based on managed care protocols.
15. Loss of libido, including Viagra and Caverject
16. Acupuncture, reflexology and aromatherapy
17. Ante- and Postnatal exercise, except under Prescribed minimum Benefits and Post-natal visits at registered nurse once registered on the Bambino Programme
18. Osseo-integrated tooth implants

19. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
20. Benefits in respect of the cost of medical expenses incurred whilst overseas are subject to approval by the Board of Trustees, if approved, cover will be at the applicable South African tariff
21. Complications arising from procedures or / and condition which is a scheme exclusion
22. Revision of scars Keloid removal except for burns and functional impairment
23. All expenses incurred due to elective Caesarean surgery are not covered by the Scheme
24. Purchase or hire of medical, surgical or other appliances or devices not provided for in the rules or protocols or not scientifically proven. Including appliances to treat headaches, autopsies, back rests and chair seats, beds and mattresses, blood pressure monitors, electronic tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS),
25. Erythropoietin unless pre-authorised
26. Gender re-alignment
27. Uvulopalatopharyngoplasty
28. Hyperbaric oxygen treatment except for Prescribed Minimum Benefits
29. Organ donations to anyone other than a member or dependent of the scheme
30. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
31. Positron Emission Tomography (PET) scans where applicable
32. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
33. 3D and 4D Maternity scans
34. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
35. X-rays performed by chiropractors
36. Chiropractor and Podiatry benefits in hospital
37. Sleep therapy
38. Bilateral gynaecomastia
39. Stethoscopes and sphygmomanometers (blood pressure monitors)
40. CT colonography (virtual colonoscopy) for screening
41. MDCT Coronary Angiography for screening
42. Epilation – treatment for hair removal
43. Facet joint injections and percutaneous radiofrequency ablations
44. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
45. Counselling by Registered Councillors and/or Art Therapist. Subject to Prescribed Minimum Benefits
46. Allergy screening panels and/or desensitisation
47. Arch supports and chair seats
48. Beds and mattresses
49. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia
50. Blepharoplasties unless causing demonstrated functional visual impairment and pre-authorised
51. Persons attending on behalf of another registered beneficiary or main member at a registered healthcare services provider
52. Visiting a healthcare service provider with the sole purpose of obtaining a sick certificate without any treatment received
53. Maternity Bag is not available for mothers after birth, that did not register on the Bambino Programme
54. Biokinetics in and out of hospital, except under Health Assist benefit and protocol rule or when authorised under the Back treatment protocol



Thebemed is Live
on WhatsApp.

Chat to us on **0861 84 32 36**



CONFIRM BENEFITS



CLAIMS



GET PRE-AUTH



SEND A CLAIM



GET A DOCUMENT



THEBEMED
MEDICAL AID SCHEME

PREFERRED SERVICE PROVIDERS

Emergency Service for Netcare 911:

082 911 and **0860 63 82 27**

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33

COMPLAINTS



complaints@thebemed.co.za

THEBEMED TIP OFF FRAUD LINE

0861 666 996



Thebemed Medical Aid Scheme

Meersig Building, 269 West Ave, Centurion 0163

7 Lutman Street, Richmond Hill, Gqeberha, 6001.

Website: www.thebemed.co.za

Call Centre: 0861 84 32 36

Momentum Health

Meersig Building, 269 West Ave, Centurion 0163

Thebemed is administered by Momentum TYB.

momentum |  **TYB**

General Disclaimer

This brochure is a marketing aid. The registered Scheme Rules will always take precedence and available on request.

Note that ThebeMed may specify certain principles relating to the use of your benefits.

In terms of the Medical Schemes Act, medical schemes may apply waiting periods and/or late joiner penalties to new members joining the Scheme. If we do apply a late joiner penalty to your membership, we will let you know before we activate your cover.



THEBEMED
MEDICAL AID SCHEME