



Accessible Care • Affordable Prices



FANTASY PLAN

Comprehensive Primary Care & Savings

- Designed for Single and Young Couples with healthy lifestyles.
- Unlimited Private Hospital Cover.
- The Medical Savings Account (MSA) provides additional funds to top up some scheme benefits and also cover for additional medical expenses not covered through risk.
- Full cover for chronic medicine for all Chronic Disease List (CDL) conditions plus some additional chronic conditions from a Non-CDL benefit.
- · Cover for comprehensive healthcare services for maternity
- Preventative Care designed to promote healthy lifestyles.
- PRIVATE HOSPITAL COVER
- CHOICE OF DESIGNATED SERVICE PROVIDER
- CHOICE OF BENEFITS TO SUIT YOUR NEEDS

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.

FANTASY 2021

CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP*)

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



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).

Log onto www.thebemed.co.za

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

Supply your own family doctor's details

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

FANTASY PLAN CONTRIBUTION RATES

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:

I - 4 years @ 0.05 multiplied by the relevant contribution 5 - 14 years @ 0.25 multiplied by the relevant contribution I5 - 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.

		PER MEMBER PER MONTH
	INCOME	
Ô	0 + Risk Savings	RI 717 RI 511 R206
+0	0 + Risk Savings	RI 404 RI 235 RI69
+ **	0 + Risk Savings	R706 R621 R85

OUT OF HOSPITAL BENEFITS

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



GP CONSULTATIONS

- UNLIMITED but managed
- 100% of Negotiated Tariff at DSP* Network
- After the 10th visit / beneficiary pre-authorisation is required.
- Member to choose and consult two (2) DSP GPs as primary provider / beneficiary.
- I Out of Area Emergency Visit Beneficiary / year
- Non-emergency services obtained from a Non-DSP Network provider is subject to Savings



EMERGENCY VISITS (Facility Fee & Consultations)

- 100% of Negotiated Tariff.
- Cover for trauma and emergencies, any other event covered from Savings.



SPECIALIST CONSULTATIONS

(Subject to referral by GP)

• Limited to 5 visits / family / year.



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 R6 750 / 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)

- I Pair of frames limited to R750 / beneficiary / 2 years.
- Single and Bifocal lenses covered at 100% at DSP*

Negotiated rate.

- Contact Lenses Limited to RI 185/beneficiary / 2 years.
- No benefit for Contact Lenses if Frames are puchased.



ACUTE MEDICATION (Medication, Injection & Material)

- R2 000 / beneficiary, max of R5 500 / family / year
- 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary
- 100% of cost at Single Exit Price and Regulated Dispensing Fee



PHARMACY ADVISED THERAPY

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

- · Limited to R175 / Script
- R850 from the Savings benefit, thereafter R420 is Subject to Risk
- 100% Cost at Single Exit Price and Regulated Dispensing Fee



CHRONIC MEDICATION

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

- 100% of Cost at Single Exit Price & Regulated Dispensing Fee.
- Subject to Generic and Scheme Formulary Services provided by DSP*
- Other chronic (NON-CDL) medicine:

Limited to R11 500 / family and R4 000 / beneficiary / year.

• CDL/PMB Chronic Disease List medicine:

Unlimited.

Payable first from Other Chronic Medicine



REFRACTION TESTS

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



DIAGNOSTIC PROCEDURES

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

• 100% of Negotiated Tariff at DSP*

OUT OF HOSPITAL BENEFITS



AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS

(Limited to Chiropractors, Podiatry, Hearing Aid Acousticians, Audiology, Dieticians, Occupational Therapists, Physiotherapist and Speech Therapists) (Appropriate referral by GP or

- Limited to RI 050 / family / year.
- · Subject to Savings.
- 100% of Negotiated Tariff.



CONSERVATIVE DENTISTRY

(Consultations, Fillings and Extractions, Scaling, Polishing and X-rays)

- Subject to Pre-authorisation.
- 100% of Thebemed Dental Rates.
- Based on DENIS* clinical protocols.



SPECIALISED DENTISTRY

(Crown and Orthodontics)

- Limited R2 500 family / year.
- · Subject to Savings.
- 100% of Thebemed Dental Rates.
- Based on DENIS* clinical protocols.

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, theatre, materials and all related services)

- UNLIMITED
- 100% of Negotiated Tariff.
- Based on internal protocols
- Subject to PMB's
- Based on the Clinical Outcomes and Tariff Negotiations.
- The Scheme has the right to channel cases to the most competitive network



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

- I 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



DIAGNOSTIC INVESTIGATIONS

(Pathology and Radiology Subject to GP / Specialist referral)

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

MRI / PET / CAT SCANS

ubject 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.



TAKE HOME MEDICATION

• 7 Days supply / beneficiary / hospital stay



ONCOLOGY

(Radiotherapy, Chemotherapy and related materials)

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



PLANNED HOSPITAL PROCEDURES

- 100% of Negotiated Tariff.
- RI 000 Co-payment for the planned procedure:
 - Removal of skin lesions
- RI 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, Gastroscopy, Hysterectomy, Laparoscopy, Nissen Fundoplication (Reflux
- 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.



BLOOD TRANSFUSIONS & BLOOD REPLACEMENT PRODUCTS

- 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



MENTAL HEALTH

(Psychiatric Treatment including Clinical Psychology)
Appropriate referral by 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 charging therapy sessions with or without a Psychiatrist in the same admission, thereafter preauthorisation 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



ORGAN TRANSPLANTS

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



INTERNAL & EXTERNAL PROSTHESIS

(Subject to PMB Conditions only

 Limited to an overall R50 000 / family / year

Prosthesis sub-limits are applicable:

- · Vascular: R20 000
- Joint replacement R35 000
- Functional: R20 000;
- Major Musculoskeletal: R15 000
- 100% of Negotiated Tariff and based on internal protocols



MAXILLOFACIAL SURGERY

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



MEDICAL RESCUE

(Ambulance, Medical Emergency Evacuation Transport to Advisory Services)

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

my 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.





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
- I 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 Mon - Frid: 08h00 to 16h00

UNLIMITED



HIV ASSIST

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

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



HEALTH ASSIST

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

- I Health Risk Assessment Test (over 18yrs) / beneficiary / year. Available at DSP* Pharmacy without a DSP* GP referral
- I Flu Vaccine (over 12 yrs) / beneficiary / year
- I Blood Sugar/Glucose Test (over 15 yrs) / beneficiary / year
- I Colon Cancer Test (over 50 yrs) / beneficiary / year
- I HIV Wellness Test / beneficiary / year
- I Bone Density Scan (over 50 yrs) / beneficiary / year. Limited to RI 800
- I Dental Checkup / beneficiary / year
- 2 Dietician Consultations for BMI 35+/ beneficiary / 6 months. Limited to RI 200 (over I2 yrs)
- I Biokinetic Consultation / beneficiary / year Subject to Dietician Consultations for BMI 35+ and Limited to R300 (over 12 yrs)



THEBEMED MOSADI

All benefits payable at DSP*

- 100% of Negotiated Tariff at DSP*
- I Pap Smear / beneficiary / year (females over 18 years)
- I Mammogramme / beneficiary every 2 years (females over 40 yrs)
- Contraceptives Oral, injectable and patch only
- Limited to R180 (Energy) and R150 (Fantasy and Universal) / script / month



THEBEMED MONNA

All benefits payable at DSP*

- 100% of Negotiated Tariff at DSP*
- I Mens Health Consultation (males over 18 yrs)
- Circumcision Limited to RI 300 / beneficiary
- I PSA (males over 40 yrs) / beneficiary / 2 years
- Internal protocols applicable



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
- Limited to R1 200 / beneficiary
- · 100% of Negotiated Tariff



CHRONIC DISEASE

Subject to Registration on the Disease Management Programme

- Subject to Disease Management protocols
- Basket of Care



FREE AIRTIME

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















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







Log in via our website

www.hellodoctor.co.za



Dial *120*1019#

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

CDI - Chronic Disease List **DFNIS** - 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 - Thebemed's Maternity Programme

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
- ADHD
- Allergic Rhinitis
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Renal Disease
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Crohn's Disease
- Depression
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II

- Epilepsy
- Gastro-oesophageal reflux disease
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Incontinence
- Multiple Sclerosis
- Osteoarthritis
- Parkinson's Disease
- Psoriasis
- · Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus
- **Erythematosus**
- Ulcerative Colitis

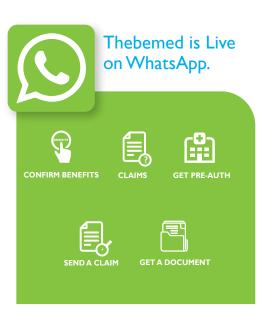
EXCLUSIONS & LIMITATIONS

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:

- 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 insermination limited to Prescribed Minimum Benefits in State Hospitals
- 5. Holidays for recuperative purposes
- 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
 - · Contraceptives available from state institutions
 - · 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
- 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
- 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

- X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
- 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, elctroninc tooth brushes, humidifiers, pain relieving machines (e.g. TENS and APS),
- 25. Erythropoeitin unless pre-authorised
- 26. Gender re-alignment
- 27. Uvulopalatopharingoplasty
- 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
- 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
- 46. Allergy screening panels and/or desensitisation
- 47. Arch supports and chair seats
- 48. Beds and mattresses
- 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
- 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



PREFERRED SERVICE PROVIDERS

Emergency Service for Netcare 911:

082 911 and 0860 638 2273

Optical authorisation for PPN:

0861 10 35 29

Dental authorisation for DENIS:

0860 10 49 33





complaints@thebemed.co.za

THEBEMED TIP OFF FRAUD LINE

0861 666 996



Thebemed Medical Aid Scheme

Ground Floor, Old Trafford 4, Isle of Houghton, Corner Boundary & Carse O'Gowrie Roads, Houghton, Johannesburg PO Box 4709, Johannesburg, 2000 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.







