



THEBEMED
MEDICAL AID SCHEME

2026 Benefit Brochure

FANTASY PLAN

THEBEMED BACKGROUND

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. We provide affordable, accessible, quality medical cover to our low and middle income working class.

We strive to eliminate co-payments and out of pocket payments, while ensuring that necessary benefits are available for the full year and our members do not experience benefit exhaustion before the year end.

We have a high-quality network of contracted healthcare providers with the General Practitioner (GP) being the primary coordinator of care.

Thebemed continues on its growth trajectory with a healthy mix of members. Financially, Thebemed shows a positive net financial result despite some of the high costs cases observed, with our solvency remaining comfortably above the statutory requirement of 25%.





CHOOSE THE OPTION THAT IS RIGHT FOR YOU

FANTASY PLAN

Comprehensive Primary Care & Savings

- Designed for Single and Young Couples with healthy lifestyles.
- Unlimited Private Hospital Cover:
- Primary Care is allowed at 2 Nominated GP's of choice per beneficiary.
- 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 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**

*Please visit our website for a full list of our designated service providers.

FANTASY

2026

CHOOSING YOUR DESIGNATED SERVICE PROVIDER (DSP*)

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



Hospital Network:

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



Pathology Network:

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

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** "Hi".

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

Navigate to "Products" then select your option. Scroll down to choose a DSP*

3

Supply your own family doctor's details

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

WHAT YOU PAY

| BENEFIT OPTION | INCOME BAND | MAIN MEMBER | ADULT DEPENDANT | CHILD DEPENDANT* |
|----------------|-------------|-------------|-----------------|------------------|
| FANTASY | R0+ | R2 545 | R2 080 | R1 045 |
| | Risk | R2 290 | R1 870 | R940 |
| | Savings | R255 | R210 | R105 |

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

15 - 24 years @ 0.50 multiplied by the relevant contribution

5 - 14 years @ 0.25 multiplied by the relevant contribution

25 + years @ 0.75 multiplied by the relevant contribution

"Credible 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 credible 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.

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

OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)* and pre-authorisation.




BENEFITS/SERVICES

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|---|--|
|  GP CONSULTATIONS | UNLIMITED After the 10th visit pre-authorisation is required. 100% of Negotiated Tariff at DSP* Network Member to choose and consult two DSP GP's as primary provider/beneficiary Based on internal protocols 2 Out of Area Visits/beneficiary year Non-emergency services obtained from a Non-DSP Network provider is subject to Savings |
|  HELLO DOCTOR CONSULTATIONS | UNLIMITED <ul style="list-style-type: none"> • Alternative to face-to-face GP consultations • Telephonic consultation access • Access to medical scripts • Available 24 hours a day Request a call back via Thebemed App or USSD *120*1019# |
|  CASUALTY/EMERGENCY VISITS (Facility fee and Consultations) | 100% of Negotiated Tariff Cover for trauma and emergencies, any event outside trauma and emergencies covered from Savings |
|  SPECIALIST CONSULTATIONS (Subject to appropriate referral by GP) | Limited to 5 visits/family/year 100% of Negotiated Tariff at DSP*. Based on internal protocols <div> NEW Children up to 12 years old can consult a paediatrician without a GP referral Subject to the annual family limit available </div> 1 Additional paediatrician consultation for children up to 1 year old without a GP referral |
|  ACUTE MEDICATION (Medication, Injection and Material) | R6 380 per family/ year and then subject to savings once limit exhausted 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary |
|  PHARMACY ADVISED THERAPY (Over the counter medicines in consultation with pharmacist, restricted to registered Schedule 0, 1 and 2 medicines) | Limited to R220 Script R1 320 from the Savings benefit, thereafter R535 is Subject to Risk 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary |
|  CHRONIC MEDICATION Subject to: <ul style="list-style-type: none"> • Registration • Pre-authorisation • Internal Treatment Protocols & Medicine Formulary • PMB* • Renewal of prescription every six months | 100% of Negotiated Tariff at DSP* based on generic substitute and Schemes formulary OTHER CHRONIC (NON-CDL) MEDICINE Limited to R12 760 per family/R4 650 per beneficiary/year CDL/PMB CHRONIC DISEASE LIST MEDICINE UNLIMITED Payable first from Other Chronic Medicine |
|  DIAGNOSTIC PROCEDURES Pathology Radiology Managed by Request Form as prescribed by the GP and referred Specialist | 100% of Negotiated Tariff at DSP* |
|  MEDICAL & ORTHOPAEDIC APPLIANCES Services In and Out of Hospital Subject to: <ul style="list-style-type: none"> • Pre-authorisation • GP/Specialist Referral • Based on internal protocols | Limited to an overall R7 090 /family/year 100% Negotiated Tariff The following Appliance sub-limits are applicable: <ul style="list-style-type: none"> • Wheelchair: One every 3-year cycle/beneficiary/year • Speech and Hearing Aid: One every 3-year cycle/beneficiary/year |

OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)* and pre-authorisation.


BENEFITS/SERVICES

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|--|--|--|--|---|
|  | AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS Limited to Chiropractors, Homeopaths, Podiatry, Hearing Aids, Acousticians, Audiology, Dieticians, Occupational Therapists, Orthotics, Physiotherapist and Speech Therapists, Registered Nursing Services and Psychologists (Appropriate referral by GP or Authorised Specialist.) | NEW | First 2 physiotherapists visits limited to R2 000/family/year from risk. First 1 psychologist visit limited to R 1 500 /family/year from risk 1 audiology consultation benefit for beneficiaries 12 years and below paid from risk Additional visits are subject to available savings | |
| | | Limited to R1 425/family/year Subject to Savings 100% of Negotiated Tariff | | |
|  | OPTOMETRY | Eye Tests, Spectacles or contact lenses are available once every 2 years (based on the date of your previous claim) Benefits are subject to clinical protocols. | | |
| | EYE TESTS | 1 composite consultation per beneficiary, at a network provider | OR | R420 per beneficiary for an eye examination, at a non-network provider |
| | SINGLE VISION LENSES (CLEAR) OR | 100% towards the cost of lenses at network rates | | R225 per lens, per beneficiary, out of network |
| | BIFOCAL LENSES (CLEAR) OR | 100% towards the cost of lenses at network rates | | R485 per lens, per beneficiary, out of network |
| | MULTIFOCAL LENSES | 100% towards the cost of base lenses at network rates | | R850 per lens, per beneficiary, out of network |
| | FRAMES | R955 per beneficiary at a network provider | OR | R764 per beneficiary at a non-network provider |
| | CONTACT LENSES | R1 495 per beneficiary. No benefit for Contact Lenses if spectacles are purchased | | |
|  | FANTASY BASIC DENTISTRY OUT OF HOSPITAL | You can visit any registered dentist of your choice on the Fantasy Plan. Covered at the Thebemed Dental Tariff | | To avoid unnecessary co-payments members can request telephonic or written benefit confirmation prior to treatment. |
| | | Managed Care protocols apply to all benefit categories below | | |
| | ORAL EXAMINATION | 1 consultation per beneficiary per year | | |
| | SPECIFIC ORAL EXAMINATION | Managed Care protocols apply | | |
| | GLOVES, MASKS & STERILISED INSTRUMENTS | 1 set per beneficiary per visit | | |
| | X-RAYS: INTRA-ORAL | 4 x-rays per beneficiary per year; No benefit for extra-oral x-rays | | |
| | SCALING AND POLISHING | 1 scaling and polishing per beneficiary per year | OR | 1 polish per beneficiary per year |
| | PREVENTATIVE CARE | Benefit for fissure sealants. Limited to beneficiaries younger than 16 years of age | | |
| | DENTAL FILLINGS | 4 fillings per beneficiary per year | | Benefit for fillings granted once per tooth, every 2 years |
| | EXTRACTIONS | Managed Care protocols apply | | Includes the surgical removal of impacted teeth in the dental chair |
| | EMERGENCY PULP REMOVAL FOR THE RELIEF OF ACUTE PAIN PRIOR TO ROOT CANAL TREATMENT AND ROOT CANAL TREATMENT | Managed Care protocols apply | | |
| | PLASTIC DENTURES | PRE-AUTHORISATION REQUIRED 1 set of plastic dentures (an upper and a lower) per beneficiary in a 4-year period | | |
| | LOCAL ANAESTHETIC | 1 per beneficiary per visit. | | |
| | MAXILLO-FACIAL SURGERY IN THE DENTAL CHAIR AND INHALATION SEDATION IN DENTAL ROOMS | PRE-AUTHORISATION REQUIRED Managed Care protocols apply Beneficiary must be registered on the Periodontal Programme | | |

OUT-OF-HOSPITAL BENEFITS

All benefits are payable at Designated Service Provider (DSP)* and pre-authorisation.

BENEFITS/SERVICES

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|  | FANTASY SPECIALISED DENTISTRY OUT OF HOSPITAL | Subject to Savings and limited to R2 600, per family per year | Covered at the Thebemed Dental Tariff |
| | | Managed Care protocols apply to all benefit categories below | |
| | PARTIAL CHROME COBALT FRAME DENTURES | PRE-AUTHORISATION REQUIRED 1 partial frame (an upper OR a lower) per beneficiary in a 5-year period | |
| | CROWNS | PRE-AUTHORISATION REQUIRED 1 crown per family per year | Benefit for crowns granted once per tooth in a 5-year period |
| | PERIODONTICS | PRE-AUTHORISATION REQUIRED | Limited to conservative, non-surgical therapy only |
| | MODERATE/DEEP SEDATION IN DENTAL ROOMS | PRE-AUTHORISATION REQUIRED | Limited to extensive dental treatment |







Managed Care protocols apply to all benefit categories below

IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (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.

BENEFITS/SERVICES

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|  | HOSPITALISATION (Including accommodation, neo-natal intensive care, theatre, materials and all related services) | UNLIMITED 100% of Negotiated Tariff Based on internal protocols Based on the Clinical Outcomes and Tariff Negotiations. The Scheme has the right to channel cases to the most competitive network. |
|  | TAKE-HOME MEDICATION | 7 day's supply per beneficiary per hospital stay |
|  | BLOOD TRANSFUSION & BLOOD REPLACEMENT PRODUCTS | 100% of Negotiated Tariff PMB* based on internal protocols |
|  | RENAL DIALYSIS (Including immune suppressive medication) | 100% of Negotiated Tariff Based on internal protocols and treatment plan. Subject to PMB's* |
|  | ONCOLOGY (Radiotherapy, Chemotherapy, and related materials) | 100% of Negotiated Tariff PMB* based on internal protocols |
|  | DIAGNOSTIC INVESTIGATIONS Pathology and Radiology (Subject to GP/ Specialist referral) | 100% of Negotiated Tariff PMB* based on internal protocols Allergy tests |

IN HOSPITAL BENEFITS

All benefits and services are subject to pre-authorisation (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.

BENEFITS/SERVICES

| | | | |
|--|--|---|--|
|  | MRI/PET/CAT SCANS Subject to pre-authorisation and Specialist referral required. | 2 MRI or CT scans/beneficiary/year (In/Out of Hospital) 100% of Negotiated Tariff PMB* based on internal protocols | |
|  | AUXILIARY, ALTERNATIVE HEALTHCARE AND PHYSIOTHERAPIST PRACTITIONERS Includes Dietitians, Occupational Therapists, Physiotherapists, Orthotics and Speech Therapists (Referred by treating doctor) | 100% of Negotiated Tariff Based on internal protocols. Treatment Plan and Progress Report should be submitted during the hospital event to manage the clinical outcome. | |
|  | ORGAN TRANSPLANTS | 100% of Negotiated Tariff Based on Department of Health protocols | |
|  | PLANNED HOSPITAL PROCEDURES | Covered, at 100% Negotiated Tariff Subject to internal protocols | R8 000 Co-payment for these planned procedures: • Spinal Surgery and Joint Replacements |
|  | 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 pre-authorization required with treatment plan and progress report. | |
|  | MATERNITY (Home Delivery: By Registered Midwife) | <ul style="list-style-type: none">• Normal, Caesarean & Home Delivery• 100% of Negotiated Tariff• PMB* based on internal protocols Please refer to the maternity programme on myHealth for additional benefits | |
|  | DRUG AND ALCOHOL REHABILITATION (Account will only be paid if the full course of treatment has been completed) | Limited to 21 days/beneficiary/year 100% of Negotiated Tariff PMB* Based on internal protocols. Subject to Contracted Private Facility | |
|  | INTERNAL PROSTHESIS & EXTERNAL PROSTHESIS | Limited to an overall R58 155 /family/year 100% of Negotiated Tariff and based on internal protocols | |
|  | ALTERNATIVES TO HOSPITALISATION Subject to: <ul style="list-style-type: none">• Pre-authorisation• Case management | AT STEP DOWN, SUB ACUTE & TERMINAL CARE FACILITIES UNLIMITED 100% of Negotiated Tariff | |
|  | MAXILLO-FACIAL SURGERY | 100% of Negotiated Tariff PMB* Based on Department of Health protocols | |
|  | MEDICAL RESCUE (Ambulance, Medical Emergency Evacuation Transport to Advisory Services) | 100% Negotiated Tariff at DSP* Subject to Pre-authorisation | |
|  | HOME BASED CARE | In lieu of hospitalisation, Subject to clinical indication and pre-authorisation | |

HEALTH ASSIST






POWERED BY **momentum**
wellness

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.

BENEFITS/SERVICES

| | | |
|---|--|--|
|  YOUTH PROGRAMME Thebemed cares about the social ills such as drug and alcohol abuse, teenage pregnancies and induced abortions that impacts the youth in our communities and designed a programme that will assist in moderating these challenges. Thebemed's youth programme is aimed at influencing young people's attitudes and behaviours with a view to creating conditions for positive social change. The objective of the programme is to empower the youth with tools to resolve conflicts, make informed decisions and solve problems that impact their health. | 2 additional sessions for beneficiaries 12-21 beneficiary/year at registered social worker or psychologist. No referral required Limited to R1 260/beneficiary. 100% of Negotiated Tariff. Contraceptive Benefit Subject to Oral, injectable, patch only contraceptives only Limited to Universal and Fantasy R179/ script/ month or R2 150 per annum Energy Limited to R215/ script/ month or R2 580 per annum IUD(only on Fantasy and Energy) | |
|  THEBEMED MOSADI (All benefits are payable at DSP*) | 1 Pap Smear for Females over 18 years/ beneficiary/year Mammogram for females over 40 years/ beneficiary/2 years | Contraceptive Benefit Subject to Oral, injectable, patch only contraceptives only Limited to Universal and Fantasy R179/ script/ month or R2 150 per annum IUD (only on Fantasy and Energy) Energy Limited to R215/ script/ month or R2 580 per annum 100% of Negotiated Tariff at DSP* |
|  THEBEMED MONNA (All benefits are payable at DSP*) | Men's Health Consultation 1 Men's Health Annual Consultation at DSP* Nominated GP (males over 18 years). Circumcision Limited to R1 760/Beneficiary | Prostate-Specific Antigen (PSA) 1 PSA/beneficiary/2 years for beneficiaries over 40 years 100% of Negotiated Tariff Internal protocols applicable |
|  MATERNITY BENEFITS (Home Delivery: By Registered Midwife) | 2 Maternity Sonars Maternity Vitamins limited to R100 per month/female beneficiary based on generic substitute and Schemes formulary. 100% of negotiated Tariff PMB* based on internal protocols. | With registration on the Thebe Bambino Programme: <ul style="list-style-type: none"> • 1 Additional Sonar • 2 Additional Gynaecology visits/pregnancy • 3 Pre or Post Natal Midwife Consultations |
|  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-exposure prophylaxis included in the HIV Assist. Members are encouraged to register on the HIV/AIDS Management Programme. | |



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT












HEALTH ASSIST

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.

BENEFITS/SERVICES

| | | |
|--|--|---|
|  HEALTH ASSIST Limited to referral from a DSP* GP & Specialist 100% Of Negotiated Tariff. Test to be done at DSP Pathologist | Health Risk Assessment Test (Cholesterol, Blood Pressure, Body Mass Index (BMI), Lifestyle assessment: 1 Test/beneficiary/year (over 18 years). Available at DSP Pharmacy without a DSP GP referral. | |
|  GLUCOSE TEST | 1 Test/beneficiary/year for beneficiaries over 12 years | |
|  FLU VACCINE | 1 Vaccine/beneficiary/year for beneficiaries over 12 years | |
|  COLON CANCER BLOOD TEST | 1 Test/beneficiary/year for beneficiaries over 50 years 100% of Negotiated tariff | |
|  PNEUMOCOCCAL VACCINATION | 1 Pneumococcal Vaccination per beneficiary over 50 years and per beneficiary registered on the chronic programme once every 5 years. | |
|  BONE DENSITY | 1 Bone Density scan over 50 years/beneficiary/year Limited to R1 800/beneficiary | |
|  DIETICIAN CONSULTATION | 2 consultations/R1 200/beneficiary/every 6 months BMI: above 35 for beneficiaries over 12 years | |
|  BIOKINETIC CONSULTATION | 1 consultation R300 per beneficiary/year Subject to Dietician consultation first and submission of health indicators and outcomes to the scheme BMI: above 35 for beneficiaries over 12 years | |
|  CHRONIC DISEASE Disease Management Basket of Care | Subject to Disease Management protocols and to register on the disease management programme | |
|  MYPLAN2BWELL www.thebemed.co.za/myhealth | <ul style="list-style-type: none">• Rate your health• Choose your goal & register for e-coaching• Personalise your meal• Design your fitness plan | <ul style="list-style-type: none">• Track your results• 1 Membership/beneficiary/year for beneficiaries over 18 years• Subject to online registration |
|  TELEPHONIC SUPPORT 08002BWELL (0800 229 355) | UNLIMITED <ul style="list-style-type: none">• Trauma & Short Term Counselling (Relationship, Family, Health, Lifestyle) | <ul style="list-style-type: none">• 24 hours a day / 7 days a week |



EDUCATE



IDENTIFY



DIAGNOSE



TREAT



SUPPORT



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

Just request a call.

Available in all official South African languages



Download the app



Request a call

Dial *120*1019# from your phone and follow the prompts to request a call.

Works on all phones

- Expert advice from qualified doctors over the phone.
- Send a Call Back request from the Thebemed App, and a doctor will call you back.

ABBREVIATIONS AND DEFINITIONS

| | |
|-------------------------|--|
| 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 |
| 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
- 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
- Dysrhythmias
- Epilepsy
- Erythematosis
- Gastro-oesophageal reflux disease
- Glaucoma
- Gout
- Haemophilia
- Hyperlipidaemia
- Hypothyroidism
- Hypertension
- Incontinence
- Multiple Sclerosis
- Osteoarthritis
- Parkinson's Disease
- Psoriasis
- Rheumatoid Arthritis
- Schizophrenia
- 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 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. 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
13. Convalescent or recuperative homes or clinics for the aged and chronically ill including frail care based on managed care protocols.
14. Loss of libido, including Viagra and Caverject
15. Acupuncture, reflexology and aromatherapy
16. Ante- and Postnatal exercise, except under Prescribed Minimum Benefits and Postnatal visits at registered nurse once registered on the Bambino Programme
17. Osseo-integrated tooth implants
18. X-rays performed by anyone other than a registered Radiologist, Radiographer, Registered Radiographer Assistant or Dentist
19. Benefits for medical expenses incurred outside the borders of South Africa is a scheme exclusion.
20. Complications arising from procedures or / and condition which is a scheme exclusion
21. Revision of scars Keloid removal except for burns and functional impairment
22. All expenses incurred due to elective Caesarean surgery out of protocol are not covered by the Scheme
23. 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 toothbrushes, humidifiers, pain relieving machines (e.g. TENS and APS)
24. Erythropoietin unless pre-authorised
25. Gender re-alignment
26. Uvulopalatopharyngoplasty
27. Hyperbaric oxygen treatment except for Prescribed Minimum Benefits
28. Organ donations to anyone other than a member or dependent of the scheme
29. Exclusions listed under "Dental Benefit Exclusions Summary", available on request from Scheme
30. Positron Emission Tomography (PET) scans where applicable
31. Alternative Health Practitioners (Osteopathy; Registered Counsellors; Reflexology; Phytotherapy; Therapeutic massage therapy)
32. 3D and 4D Maternity scans
33. MRI scans ordered by a general practitioner, unless there is no reasonable access to a specialist
34. X-rays performed by chiropractors
35. Chiropractor and Podiatry benefits in hospital
36. Sleep therapy
37. Bilateral gynaecomastia
38. Stethoscopes and sphygmomanometers (blood pressure monitors)
39. CT colonography (virtual colonoscopy) for screening
40. MDCT Coronary Angiography for screening
41. Epilation – treatment for hair removal
42. Facet joint injections and percutaneous radiofrequency ablations
43. Organs and haemopoietic stem cell (bone marrow) donations to any person other than to a member or dependent of a member on this Fund
44. Counselling by Registered Counsellors and/or Art Therapist. Subject to Prescribed Minimum Benefits
45. Allergy screening panels and/or desensitisation except when pre-authorised in-hospital and subject to managed care protocol.
46. Arch supports and chair seats
47. Beds and mattresses
48. Insulin pumps except for children 7 years or younger with frequent documented events of hypo and hyperglycemia
49. Blepharoplasties unless causing demonstrated functional visual impairment and pre-authorised
50. Persons attending on behalf of another registered beneficiary or main member at a registered healthcare services provider
51. Visiting a healthcare service provider with the sole purpose of obtaining a sick certificate without any treatment received
52. Maternity Bag is not available for mothers after birth, that did not register on the Bambino Programme
53. Biokinetics in and out of hospital, except under Health Assist benefit and protocol rule or when authorised under the Back treatment protocol

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.

PREFERRED SERVICE PROVIDERS

| | | |
|---|---|--|
|  | Call Centre | callcentre@thebemed.co.za 086 184 3236 |
|  | Hospital & Specialised Radiology Pre-Authorisation | hospauth@thebemed.co.za specauth@thebemed.co.za |
|  | Wellbeing | wellbeing@thebemed.co.za |
|  | Membership | Membership@thebemed.co.za |
|  | Emergency Service for Netcare 911 | 086 063 8227 |
|  | Dental authorisation for DENIS | 086 010 4933 |
|  | Call Centre WhatsApp | 086 184 3236 |
|  | Chronic Medication | chronic@thebemed.co.za |
|  | Complaints | complaints@thebemed.co.za |
|  | Claims | claims@thebemed.co.za |
|  | Optical authorisation for PPN | 086 110 3529 |
|  | Thebemed Fraud Hotline | thebemed@tip-offs.com 080 000 0436 |



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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