



2017

TABLE OF BENEFITS

Rhodes University Medical Scheme

* This pamphlet is for information purposes only and does not supersede the Rules of the Scheme.

Note: All benefits are paid up to the Rhodes University Medical Scheme Tariff (RUMed Tariff) based on the National Health Reference Price List (NHRPL), at the percentage and up to the limit specified by the Rules of the Scheme.	
HOSPITALISATION (PRIVATE AND PUBLIC)	
<ul style="list-style-type: none">Benefit<ul style="list-style-type: none">- Accommodation in a general ward, HCW and ICU- Theatre fees- Medication and equipmentAnnual Limit Pre-authorisation required	100% of RUMed Tariff No Limit Yes, within 24 hours in the case of an emergency, failing which, a penalty of R500 per admission will be levied
<ul style="list-style-type: none">Ambulance	No limit if authorised through ER24
IN-HOSPITAL BENEFITS	
<ul style="list-style-type: none">Step-down Facilities Annual limit (in lieu of hospitalisation) Pre-authorisation required	100% of RUMed Tariff R8 000 per beneficiary Yes
<ul style="list-style-type: none">Internal Surgical Implants Annual limit Pre-authorisation required	100% of RUMed Tariff R40 000 per beneficiary Yes, failing which, a co-payment of R500 will apply
<ul style="list-style-type: none">External Prosthesis Annual limit Pre-authorisation required	100% of RUMed Tariff R6 000 per beneficiary Yes, failing which, a 20% co-payment will apply
<ul style="list-style-type: none">Organ Transplant Annual limit Pre-authorisation required	100% of RUMed Tariff R100 000 per family Yes
<ul style="list-style-type: none">In-hospital Auxiliary Services Annual limit Pre-authorisation required	100% of RUMed Tariff R3 600 per family Separate pre-authorisation required
<ul style="list-style-type: none">Psychiatric Hospitalisation Annual limit Pre-authorisation required	100% of RUMed Tariff R10 000 per family <i>(Includes psychiatric visits in hospital)</i> Yes
AUXILIARY SERVICES	
<ul style="list-style-type: none">Benefit <i>(Includes audiologist, homeopath, chiropractor, dietician, acupuncturist, clinical- and counselling psychologist).</i> Refer to the full list of providers on www.rumed.co.za - <i>subject to protocols.</i> Annual limit	80% of RUMed Tariff R3 600 per beneficiary, with a maximum of R6 400 per family. The psychology benefit can be utilised up to the family limit of R6 400
DENTISTRY	
<ul style="list-style-type: none">Conservative Dentistry Annual limit	The first R1 000 paid at 100% thereafter at 80% unlimited
<ul style="list-style-type: none">Specialised Dentistry Annual limit	R5 800 per beneficiary at 80% of RUMed Tariff. The specialised dentistry benefit can be utilised up to the family limit of R11 000 at 70% of RUMed Tariffs.
<ul style="list-style-type: none">In-hospital Dental Procedures Annual limit Pre-authorisation required	100% of RUMed Tariff R12 000 per beneficiary <i>(includes doctors cost and hospitalisation)</i> Yes
GP'S AND SPECIALISTS	
<ul style="list-style-type: none">In-hospital ConsultationsOut-of-Hospital Consultations Annual limit	100% of RUMed Tariff The first R2 000 per beneficiary paid at 100% thereafter at 80% to a max of R3 800 per beneficiary with a maximum limit of R9 500 per family.
PREVENTATIVE CARE/HEALTH MAINTENANCE	
<ul style="list-style-type: none">Benefit <i>(An additional benefit to your normal day-to-day benefits paid at 100% of RUMed Tariff)</i><ul style="list-style-type: none">- Mammogram- Prostrate specific antigen test- Cholesterol blood test- Blood sugar test- HIV test- Pap smear <i>(includes consultation)</i>- Glaucoma test Immunisations <ul style="list-style-type: none">- Annual limit	100% of RUMed Tariff Women aged 40 and older, every two years Men aged 40-49 once every five years, 50-59 once every 3 years, 60-69 once every two years, over 70 once every year Men and women Men and women Men and women Women aged 15 years and older once every year Men and women aged 40-49 once every two years, older than 50 once every year R1 100 per beneficiary with a maximum of R3 000 per family. An additional R2 000 for child immunisation which does not accumulate to the family limit of R3 000.
KIDNEY DIALYSIS	
<ul style="list-style-type: none">Benefit Annual limit Pre-authorisation required	R100 000 per family Yes
MEDICAL APPLIANCES	
<ul style="list-style-type: none">Benefit <i>(Includes wheelchairs, hearing aids, nebulisers & glucometers)</i> Annual limit Pre-authorisation required	80% of RUMed Tariff Combined limit of R4 400 per family plus an additional R18 000 for hearing aids paid at 90% of RUMed Tariff per ear per 4 year period. Yes
MEDICATION	
Subject to reference price list and exclusions	
<ul style="list-style-type: none">Acute Annual limitChronic<ul style="list-style-type: none">- 26 CDL (Chronic Disease List) Conditions <i>(in accordance with the PMB regulations)</i>- Extended chronic listPre-authorisation requiredTo Take Out (TTO)Over the Counter (OTC)	The first R1 400 per beneficiary paid at 100% thereafter at 80% to a max of R 3 600 per beneficiary with a maximum of R10 000 per family 100% of RUMed Tariff, no limit 90% of RUMed Tariff, to a maximum of R100 per item Limited to R500 per admission, from hospital limit, thereafter from the Acute Medication limit 100% of RUMed Tariff Subject to a maximum of R140 per script with a limit of R1 400 per family per year, included in the Acute Medication limit

ONCOLOGY	
<ul style="list-style-type: none">Benefit Annual limit Pre-authorisation required	100% of RUMed Tariff R175 000 per family Yes
OPTOMETRY	
Benefit is limited to either contact lenses once a year OR a pair of spectacles every two years for each beneficiary	
<ul style="list-style-type: none">Benefit	100% of RUMed Tariff
<ul style="list-style-type: none">Eye Examination	One per beneficiary per year
<ul style="list-style-type: none">Lenses Single Vision Bi-focal Multi-focal	Up to R500 per beneficiary Up to R1 200 per beneficiary Up to R2 000 per beneficiary
<ul style="list-style-type: none">Frames Should the frame benefit not be fully utilised, tints, hardening and non-reflective coatings can be claimed from this benefit	Up to R750 per beneficiary
<ul style="list-style-type: none">Contact Lenses (annually)	Up to R1 565 per beneficiary
OXYGEN	
<ul style="list-style-type: none">Benefit Annual limit	80% of RUMed Tariff R7 000 per family
PATHOLOGY	
<ul style="list-style-type: none">In-hospital Annual limit	100% of RUMed Tariff No limit
<ul style="list-style-type: none">Out-of-hospital Annual limit	80% of RUMed Tariff No limit
PHYSIOTHERAPY	
<ul style="list-style-type: none">In-hospital Annual limit Pre-authorisation required	100% of RUMed Tariff. Combined limit with In-Hospital Auxiliary Services Yes
<ul style="list-style-type: none">Out-of-hospital Annual limit	80% of RUMed Tariff Included in Auxiliary Service limit
RADIOLOGY	
<ul style="list-style-type: none">In-hospital Annual limit	100% of RUMed Tariff No limit
<ul style="list-style-type: none">Out-of-hospital Annual limit	80% of RUMed Tariff No limit
<ul style="list-style-type: none">CT, MRI, Radio-isotope Scans Annual limit Pre-authorisation required	100% of RUMed Tariff No limit Yes, failing which, a co-payment of R500 per scan or test will apply

Chronic Medication: The PROVIDENCE PBM (Pharmacy Benefit Management) team will authorise an amount for all approved chronic conditions. The approved amount (PCV - PROVIDENCE Chronic Value) is determined based on the treatment protocols for all levels of treatment for each condition. The PCV is the maximum rand amount that will be approved for the class/category of each drug that is authorised.

RUMed Scheme Tariff: RUMed pays service providers up to the RUMed Scheme Tariff. As some service providers may charge above the RUMed Scheme Tariff, please remember to:

- Ask your doctor or dentist to charge at the RUMed Scheme Tariff. If your doctor or dentist charges above the RUMed Scheme Tariff, verify how much above the tariff they charge so you know what your portion of the cost will be.
- If you are referred to a specialist, verify beforehand whether the specialist charges in accordance to the RUMed Scheme Tariff.

If you require any information regarding the RUMed Scheme Tariff, please contact our Customer Care Team.

Complaints and Disputes: Members should inform the Scheme at rumed@providence.co.za or the scheme's administrator, info@providence.co.za in writing of any complaints or disputes who will forward the complaint to the Schemes Disputes Committee. Members may also report any dispute with the Scheme to the Council for Medical Schemes at: share call 086112326, email complaints@medicalschemes.com, www.medicalschemes.com or at their postal address: Block , Eco Glades 2 Office Park, 420 Witch-Hazel Street, Centurion, 0157.

Prescribed Minimum Benefits (PMB's)

What are PMB's?

PMB's are a set of defined benefits in the Medical Schemes Act (The Act) aimed at ensuring that all medical scheme members have access to certain minimum health services. They ensure cover for costs related to the diagnosis, treatment and care of:

- Any medical condition which meets The Act's definition of an emergency
- A limited set of 270 medical conditions
- And 26 chronic conditions defined in the Chronic Disease List (CDL)

Are there any limitations that can be applied to PMB's?

Although no limit can be applied to the management of PMB's, a medical scheme can manage the costs of PMB's with certain mechanisms:

- Schemes can ensure the provision of services for PMB's take place at specific providers known as Designated Service Providers (DSP's)
- Schemes can implement risk management tools such as formularies for medication or clinical protocols that include clinical entry criteria (diagnostic or laboratory tests confirming the diagnosis)

Members who have never belonged to a medical scheme or allowed a break in membership of more than 90 days are not eligible for unlimited cover of PMB's during either a 3-month general waiting period and/or a 12-month waiting period on preexisting conditions.

This includes emergency admissions during the 3-month general waiting period.

What are Designated Service Providers? (DSP's)

A scheme can appoint DSP's for the management of PMB conditions.

In terms of The Act the DSP must include public hospitals. The scheme must ensure that the DSP is able to provide the required service, if not, the scheme must make arrangements for an alternative provider.

If you elect not to make use of the scheme's elected DSP, you are still entitled to the service for the PMB condition, but funding will be subject to the normal scheme rules, which means that any applicable co-payments will apply and the claims will be paid strictly at the scheme-approved RUMed Tariff, so you may be liable for a co-payment if a provider overcharges. That is why it is important to negotiate your providers' fees with them prior to any procedure.

How do I apply for cover for PMB's?

Identifying valid PMB conditions on diagnosis information alone is not always appropriate, therefore there is an application/ authorisation process that is required. This can either be done before a single event or recurring events (like chronic medication) or after an event such as an emergency. There is also an appeals process for members to query the funding of PMB claims. The appeals committee reviews the case and will contact the member with feedback.

Information on PMB's is also available on the Council for Medical Scheme's website (www.medicalschemes.com).

RATES - 2017					
INCOME CATEGORY	ADULT	CHILD	INCOME CATEGORY	ADULT	CHILD
Under R6 000	R1 750	R310	R10 001 to R15 000	R2 160	R370
R6 001 to R8 000	R1 860	R335	R15 001 to R20 000	R2 215	R380
R8 001 to R10 000	R2 000	R350	R20 001 to R25 000	R2 290	R390
			R25 001 plus	R2 315	R400

IMPORTANT CONTACT NUMBERS

Ambulance Services
084 124 (ER24)

Claims
PO Box 1672
Port Elizabeth
6000
Fax: 041 395 4596
Email: rumedclaims@providence.co.za

(Benefit guide and rules are available from www.rumed.co.za)

Customer Care
041 395 4476
rumed@providence.co.za

Chronic Medication
041 395 4482

Hospital Pre-authorisation
0860 434 003 or 041 395 4481

HIV/AIDS
086 010 3228

Providence Healthcare
Tel: 041 395 4400
Fax: 041 395 4596
Website: www.providence.co.za



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