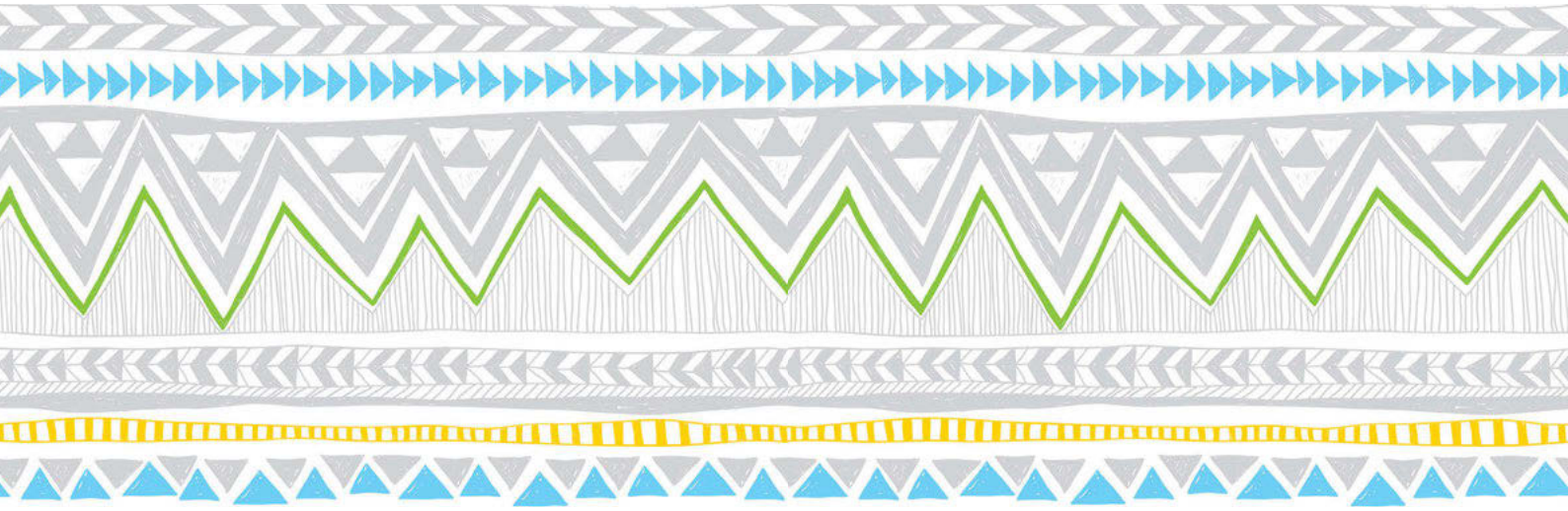


A Member of AfroCentric Group



For Eswatini.  
For good.



## 2018 Rates and Benefits Guide









# A new chapter based on our heritage in Eswatini.

Medscheme Eswatini is no stranger to the people of Eswatini. Our national presence was established in 1980, primarily to offer administrative services to medical aid funds and health insurance funds.

Having been the medical-aid administrator for Eswatini's biggest medical aid scheme for more than 30 years, the Medscheme brand is synonymous with quality, reliability and trust when it comes to ensuring that our nation receives the gold-standard in medical care.

Now, with the establishment of our own fully fledged medical aid fund, the time has arrived to offer the Eswatini nation world-class benefits at affordable rates like you rightly deserve, from a name you know and trust.

## Global standards implemented locally.

Medscheme Eswatini is a subsidiary of the Afrocentric Group, which is listed on the Johannesburg Stock Exchange in South Africa.

Over the past three decades, the company has positively contributed to the economy of Eswatini through job creation, skills transfer and leveraging off the Group's economies of scale and operational efficiencies.

It is also because of our alignment with the AfroCentric Group that we are able to offer our members world class benefits and member-centric health risk management programmes, which facilitate access to care in healthcare facilities in Eswatini and abroad.

## A plan for every need and pocket.

Medscheme Eswatini offers no less than five plans to choose from. This range varies from the Hospital Cash Plan to our Comprehensive cover. Whether you're still young, healthy and single or have an established family that requires only the best cover, there is a plan that's just right for you!

## Perfect for employers.

All Medscheme Eswatini plans are available as corporate packages at a reduced contribution rate. This means that as an employer, you can now offer the added benefit of premium medical aid cover to your staff - providing you with the edge to become an employer of choice without breaking the bank.

In addition, Medscheme Eswatini can partner with employers to offer a complete employer-based wellness solution that ranges from wellness events to integrated wellness reports detailing the health of the workforce to training of employer wellness champions.

A healthy workforce means a high performing workforce, improved morale, improved productivity and decreased absenteeism.

## Sharing the healthcare journey with our members

Our population health management approach to healthcare focuses on improving the general health of our members by preventing illness in the healthy, keeping chronic sufferers from getting worse and encouraging modifiable lifestyle behaviour changes.

We understand that our members rely on us to ensure that their health and well-being needs are covered, which is why we have designed health risk management programmes to support our members across the health spectrum. Some of these programmes include:

### Wellness Management

Our approach to wellness is based on proactively managing the health of fund members by means of a personalised wellness strategy, where members are empowered with knowledge and tools to maintain their health and prevent the onset of disease. All plans (except our Hospital Cash Plan) provide one annual

wellness consultation with a general practitioner for health assessment.

### Active Disease Risk Management

This programme focuses on the coordination of care of members with multiple chronic conditions. Case managers make specific outbound calls to members to provide them with support and guidance to improve their health.

### Chronic Medicine Management

A focus on supporting and enabling self-management of disease in members with chronic illnesses to reduce progression of disease and optimize health. All members will have access to a personalised health portal that provides educational support, information and interactive quizzes.

### Oncology Management

Cancer is an emotive disease and, in addition to managing the cost and quality of care, the intervention is also designed to support the beneficiary. Our oncology team has been specifically trained to understand the needs of members and families affected by cancer and in turn provide support and guidance.

### Aid for Aids (AfA) HIV and Aids Management

Our revolutionary integrated approach to HIV disease management, Aid for Aids programme has been delivering an excellent service since 1998. Our approach is to act as a care-coordinator between the funder, doctors, pathology labs, pharmacies and patients. Supported by a team of world-respected clinicians in the field, we enable the optimal care of patients with a comprehensive solution.

### Hospital Benefit Management

A focus on member care co-ordination from pre-admission to eight weeks post discharge in order to ensure best recovery and quality outcomes, and reduce readmissions.

### Value-Based Healthcare

By encouraging high-quality yet cost-effective care, Medscheme Eswatini aims to achieve healthier members, more satisfied providers, and cost-savings. In turn, contributions will be lower and the Fund will be sustainable. It is that word, Sustainability which is a reflection of our commitment to make healthcare delivery more accessible to all, in a way that is financially responsible and cognisant of the needs of all of the Eswatini people, the people we aim to serve.





# Comprehensive Plan

FROM **E2206 PER MONTH**

Our Comprehensive plan offers excellent hospitalisation cover as well as maximum day-to-day benefits.

All quoted amounts are in Emalangeni

CONTRIBUTIONS				
	Principal member	Adult dependant	Child dependant (Max 3)	Parent
<b>Employer Groups</b>				
0 - 249 members	2 206	1 103	552	2 758
250 - 499 members	2 096	1 048	524	2 620
500+ members	1 985	993	496	2 481
<b>Private members</b>				
<60 years	2 537	1 269	634	3 171
>= 60 years	7 611	3 806	1 903	3 806

Medscheme Eswatini 2018	Comprehensive Plan
<b>OVERALL ANNUAL LIMIT (OAL)</b>	2 500 000 per beneficiary
<b>NO / LOW CLAIM BONUS</b>	Yes 30% of contributions minus all claims
<b>TRAVEL BENEFIT TO SOUTH AFRICAN HOSPITALS</b> Pre-authorized travelling costs for referrals to South African acute care hospitals if residing more than 150km from hospital.	100% of Cost
Travelling expenses	1 200 per family per annum
Accommodation expenses	500 per night, limited to 2 nights per family per annum
<b>LOYALTY PROGRAMME</b>	As per benefit schedule
<b>FUNERAL POLICY</b>	
Member/Spouse	15 000
Dependant: 16+ years	15 000
Dependant: 6 - 15 years	7 500
Dependant: 0 - 5 years	3 750
<b>WELLNESS BENEFITS</b>	
	Limited to 1 GP consultation per beneficiary per annum.  1 GP consultation per beneficiary per annum covering: <ul style="list-style-type: none"> <li>• GP consultation fee</li> <li>• Blood pressure</li> <li>• Cholesterol</li> <li>• Blood glucose</li> <li>• Papsmear for female beneficiaries</li> <li>• Prostate test for male beneficiaries</li> <li>• BMI</li> <li>• Osteoporosis screening</li> <li>• Mammogram for female beneficiaries</li> <li>• Flu vaccine</li> <li>• Pneumococcal vaccine</li> </ul>
<b>ALCOHOLISM AND DRUG DEPENDENCY (Substance abuse)</b>	100% NPL / NHRPL (SA) 1 940 per family
<b>ALTERNATIVE HEALTHCARE PRACTITIONERS &amp; PARAMEDICAL SERVICES</b>	
(Audiology, Biokinetics, Chiropractors (including X-Rays), Dieticians, Genetic Counselling, Hearing Aid Acousticians, Homeopathy, Naturopathy (Including medicines), Occupational Therapy, Orthoptics, Physiotherapy, Podiatry & Speech Therapy)	100% NPL / NHRPL (SA) 5 460 per family
<b>AMBULANCE SERVICES (Emergency only)</b>	100% NPL / NHRPL (SA) 15 170 per family

Medscheme Eswatini 2018	Comprehensive Plan
<b>APPLIANCES - MEDICAL AND SURGICAL</b>	100% NPL / NHRPL (SA)
Wheelchairs - within above limit Hearing Aids - within above limit	12 230 per family 7 080 per family 7 290 per family
<b>BLOOD AND BLOOD PRODUCTS</b>	100% Cost
<b>CONSULTATIONS AND VISITS (General Practitioners, Specialists &amp; Nurse Practitioners)</b>	
<b>Rooms or Home</b>	100% NPL / NHRPL (SA) 6 350 M0 7 240 M1 8 450 M2+
<b>In Hospital</b>	100% NPL / NHRPL (SA)
<b>DENTISTRY</b>	
<b>Advanced Dentistry/Oral Surgery</b> (Inlays, Crowns, Bridges, Study Models, Metal Base, Oral medicines by: Orthodontists, Periodontists, Prosthodontists and Dental Technicians)"	100% NPL / NHRPL (SA) 5 250 M0 8 970 M1 12 440 M2+ 5 250 per beneficiary
<b>Basic/Ordinary &amp; Restorative</b> (Including Plastic Dentures, Dental Technicians & Dental Therapist) Joint limit with Advanced Dentistry	100% NPL / NHRPL (SA) 2 150 M0 3 930 M1 5 560 M2+ 2 150 per beneficiary
<b>Osseointegrated Implants</b> (Including hospitalisation, Dental Practitioner, Anaesthetist) Joint limit with Advanced Dentistry	100% NPL / NHRPL (SA)
<b>Maxillo Facial Surgery</b>	100% NPL / NHRPL (SA)
<b>HOSPITALISATION</b>	
<b>In-patient</b> (Accommodation - General Ward, Theatre Fees, Medicines, Materials & Equipment)	100% NPL / NHRPL (SA)
TTO's	500 per admission
<b>Out-patient</b> (Facility fee, consultation and medicine)	100% NPL / NHRPL (SA)
<b>Inpatient General Practitioner Consultations</b>	100% NPL / NHRPL (SA) 1 360 M0 1 730 M1 2 040 M2+
<b>Alternatives to Hospitalisation</b> (Step down nursing Facilities, Private Nursing, Frail Care, Hospice & Physical rehabilitation in hospital)	100% NPL / NHRPL (SA) 17 480 per family
<b>IMMUNE DEFICIENCY (related to HIV/AIDS)</b>	
(Services, Materials, Medicines) Limited to acute medicine and consultation benefit	100% NPL / NHRPL (SA)
<b>MEDICINES &amp; INJECTION MATERIAL</b>	
<b>Chronic Medicines</b> Only cover for: asthma, allergic rhinitis, epilepsy, GORD, hypertension, diabetes (Type 1&2), hyperlipidaemia.	100% Cost 3 510 M0 6 510 M1 8 870 M2+
<b>Acute Medicines</b>	100% Cost 4 620 M0 9 030 M1 12 750 M2+
<b>Pharmacy Advised Therapy (OTC)</b> Within acute medicine limit Schedule 0, 1 and 2 only	100% Cost 1 150 M0 2 150 M1 3 090 M2+ 220 per script
<b>Contraceptives (oral)</b> Within acute medicine limit	100% Cost 100 per script
<b>MENTAL HEALTH (In and out of hospital)</b>	100% NPL / NHRPL (SA) 15 170 per family
<b>MOTOR VEHICLE ACCIDENTS (In hospital)</b> (Subject to MVA Protocols)	100% NPL / NHRPL (SA) 207 000 per family
<b>NON-SURGICAL PROCEDURES AND TESTS</b>	
<b>In Hospital</b>	100% NPL / NHRPL (SA)
<b>Out of Hospital</b> (Sleep Studies is paid only when authorised by the Fund)	100% NPL / NHRPL (SA)



Medscheme Eswatini 2018	Comprehensive Plan
<b>OPTOMETRY</b>	
<b>Frames, Lenses, Readers</b> One in 2 year claiming period	100% NPL / SAOA 3 880 M0 5 880 M1 6 400 M2+ 3 880 per beneficiary
<b>Eye Examinations</b>	100% NPL / NHRPL (SA) One per beneficiary per year
<b>Refractive Surgery</b> (Radial Keratotomy/ Excimer Laser)	100% NPL / NHRPL (SA) 2 940 per family
<b>ORGAN TRANSPLANTS</b>	
For pathology & radiology the separate benefit limits apply	186 000 per family
<b>ONCOLOGY</b>	
<b>Radiotherapy and Chemotherapy</b> (Including medicine, radiology and pathology.)	100% NPL / NHRPL (SA) 278 000 per family
<b>Bracytherapy</b> (Within oncology limit above)	100% NPL / NHRPL (SA) 44 600 per family
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b>	
<b>In Hospital</b>	100% NPL / NHRPL (SA) 41 600 per family
<b>Out of Hospital</b>	100% NPL / NHRPL (SA) 6 140 per family
<b>PHYSIOTHERAPY AND BIOKINETICS</b>	
<b>In Hospital</b> (Only applicable when there is a referring doctor)	100% NPL / NHRPL (SA) 2 310 M0 4 560 M1 6 820 M2+
<b>Out of Hospital</b>	Subject to Paramedical Services Benefit limit
<b>PREGNANCY/CONFINEMENT</b>	
<b>Hospitalisation</b> (Accommodation, Theatre Fees, Labour Ward Fees, Drugs, Dressings, Medicines and Materials.) Physio will only be applicable to post caesarean cases during hospital stay. Abnormal vaginal delivery will be considered for physiotherapy on application and authorisation.	100% NPL / NHRPL (SA) 33 100 per family
<b>Global fee for delivery</b> Within Maternity limit above	100% NPL / NHRPL (SA) 6 450 per family
<b>Services (Consultations, Visits &amp; Scans)</b> Ante-natal consults are from the Consultation benefit and Scans from Radiology benefit and scans are limited to two.	100% NPL / NHRPL (SA) 4 x post natal midwife consultations per pregnancy
<b>PROSTHESIS</b>	
<b>Internal</b> (e.g. Knee & Hip Replacements, etc.) - surgically implanted	100% Cost 57 200 per family
<b>External</b> (Includes External Fixators)	100% cost 37 000 per family
<b>RENAL DIALYSIS</b>	
Acute & Chronic - for Pathology & Radiology the separate benefit limits apply.	100% NPL / NHRPL (SA) 101 000 per family
<b>RADIOLOGY &amp; RADIOGRAPHY</b>	
<b>In Hospital</b> General and Specialised (including CT Scans, MRI Scans, etc)	100% NPL / NHRPL (SA) 24 500 per family
<b>Out of Hospital</b> Within Radiology limit above	100% NPL / NHRPL (SA) 3 990 per family
<b>PET Scan and PET-CT Scans</b> Bone Densitometry Within Radiology limit above	1 per family per annum 1 per family per annum
<b>SURGICAL PROCEDURES</b>	
	100% NPL / NHRPL (SA)

General 3 month waiting period and 12 month condition specific waiting period for Private members and dependants of Group members which join more than 3 months after main member.

In addition, no maternity benefits payable during first 9 months of membership for Private members and dependants of Group members which join more than 3 months after main member.

NPL: Medscheme Eswatini Price List

NHRPL (SA): National Health Reference Price List (inside South Africa)

SAOA: South African Optometrists Association





# Flexible Plan

FROM **E877 PER MONTH**

Our Flexible Plan includes a day-to-day savings portion, which you can choose based on how much you want to spend per month.

All quoted amounts are in Emalangeni

CONTRIBUTIONS				
Level 0	Principal member	Adult dependant	Child dependant (Max 3)	Parent
<b>Employer Groups</b>				
0 - 249 members	877	439	219	1 096
250 - 499 members	833	417	208	1 041
500+ members	789	395	197	986
<b>Private members</b>				
<60 years	1 009	505	252	1 261
>= 60 years	3 027	1 514	757	1 514
Students	450	n/a	n/a	n/a

Additional contributions for day-to-day cover	
Level 0	0
Level 1	200
Level 2	295
Level 3	395
Level 4	790
Level 5	1 190

Medscheme Eswatini 2018	Flexible Plan
<b>OVERALL ANNUAL LIMIT (OAL)</b>	1 500 000 per beneficiary
<b>OVERALL DAY-TO-DAY LIMIT (DTD)</b>	Level 0: 0 Level 1: 2 500 Level 2: 3 750 Level 3: 5 000 Level 4: 10 000 Level 5: 15 000
<b>NO / LOW CLAIM BONUS</b>	Yes 20% of contributions minus all claims
<b>TRAVEL BENEFIT TO SOUTH AFRICAN HOSPITALS</b> Pre-authorized travelling costs for referrals to South African acute care hospitals if residing more than 150km from hospital.	75% of Cost
Travelling expenses	900 per family per annum
Accommodation expenses	375 per night, limited to 2 nights per family per annum
<b>LOYALTY PROGRAMME</b>	Not applicable
<b>FUNERAL POLICY</b>	
Member/Spouse	15 000
Dependant: 16+ years	15 000
Dependant: 6 - 15 years	7 500
Dependant: 0 - 5 years	3 750
<b>WELLNESS BENEFITS</b>	Limited to 1 GP consultation per beneficiary per annum.
	1 GP consultation per beneficiary per annum covering: <ul style="list-style-type: none"> <li>• GP consultation fee</li> <li>• Blood pressure</li> <li>• Cholesterol</li> <li>• Blood glucose</li> <li>• Papsmear for female beneficiaries</li> <li>• Prostate test for male beneficiaries</li> <li>• BMI</li> <li>• Osteoporosis screening</li> <li>• Mammogram for female beneficiaries</li> <li>• Flu vaccine</li> <li>• Pneumococcal vaccine</li> </ul>

Medscheme Eswatini 2018	Flexible Plan
<b>ALCOHOLISM AND DRUG DEPENDENCY</b> (Substance abuse)	Subject to available DTD
<b>ALTERNATIVE HEALTHCARE PRACTITIONERS &amp; PARAMEDICAL SERVICES</b>	
(Audiology, Biokinetics, Chiropractors (including X-Rays), Dieticians, Genetic Counselling, Hearing Aid Acousticians, Homeopathy, Naturopathy (Including medicines), Occupational Therapy, Orthoptics, Physiotherapy, Podiatry & Speech Therapy)	100% NPL / NHRPL (SA) Subject to available DTD
<b>AMBULANCE SERVICES</b> (Emergency only)	100% NPL / NHRPL (SA) 12 120 per family
<b>APPLIANCES - MEDICAL AND SURGICAL</b>	
Wheelchairs Hearing Aids	Subject to available DTD Subject to available DTD
<b>BLOOD AND BLOOD PRODUCTS</b>	100% Cost
<b>CONSULTATIONS AND VISITS</b> (General Practitioners, Specialists & Nurse Practitioners)	
<b>Rooms or Home</b>	100% NPL / NHRPL (SA) Subject to available DTD
<b>In Hospital</b>	100% NPL / NHRPL (SA)
<b>DENTISTRY</b>	
<b>Advanced Dentistry/Oral Surgery</b> (Inlays, Crowns, Bridges, Study Models, Metal Base, Oral medicines by: Orthodontists, Periodontists, Prosthodontists and Dental Technicians)	100% NPL / NHRPL (SA) Subject to available DTD
<b>Basic/Ordinary &amp; Restorative</b> (Including Plastic Dentures, Dental Technicians & Dental Therapist) Joint limit with Advanced Dentistry	100% NPL / NHRPL (SA) Subject to available DTD
<b>Osseointegrated Implants</b> (Including hospitalisation, Dental Practitioner, Anaesthetist) Joint limit with Advanced Dentistry	No Benefit
<b>Maxillo Facial Surgery</b>	100% NPL / NHRPL (SA)
<b>HOSPITALISATION</b>	
<b>In-patient</b> (Accommodation - General Ward, Theatre Fees, Medicines, Materials & Equipment)	100% NPL / NHRPL (SA)
TTO's	500 per admission
<b>Out-patient</b> (Facility fee, consultation and medicine)	100% NPL / NHRPL (SA) Subject to available DTD
<b>Inpatient General Practitioner Consultations</b>	100% NPL / NHRPL (SA) 1 360 M0 1 730 M1 2 040 M2+
<b>Alternatives to Hospitalisation</b> (Step down nursing Facilities, Private Nursing, Frail Care, Hospice & Physical rehabilitation in hospital)	100% NPL / NHRPL (SA) 17 480 per family
<b>IMMUNE DEFICIENCY</b> (related to HIV/AIDS)	
(Services, Materials, Medicines) Limited to acute medicine and consultation benefit	100% NPL / NHRPL (SA)
<b>MEDICINES &amp; INJECTION MATERIAL</b>	
<b>Chronic Medicines</b> Only cover for: asthma, allergic rhinitis, epilepsy, GORD, hypertension, diabetes (Type 1&2), hyperlipidaemia.	100% Cost 1 150 M0 2 360 M1 2 940 M2+
<b>Acute Medicines</b>	100% Cost Subject to available DTD
<b>Pharmacy Advised Therapy (OTC)</b> Within acute medicine limit Schedule 0, 1 and 2 only	100% Cost Subject to available DTD 220 per script
<b>Contraceptives (oral)</b> Within acute medicine limit	100% Cost Subject to available DTD 100 per script
<b>MENTAL HEALTH</b> (In and out of hospital)	100% NPL / NHRPL (SA) 9 290 per family
<b>MOTOR VEHICLE ACCIDENTS</b> (In hospital) (Subject to MVA Protocols)	100% NPL / NHRPL (SA) 139 000 per family
<b>NON-SURGICAL PROCEDURES AND TESTS</b>	
<b>In Hospital</b>	100% NPL / NHRPL (SA)
<b>Out of Hospital</b> (Sleep Studies is paid only when authorised by the Fund)	100% NPL / NHRPL (SA) Subject to available DTD



Medscheme Eswatini 2018	Flexible Plan
<b>OPTOMETRY</b>	
<b>Frames, Lenses, Readers</b> One in 2 year claiming period	100% NPL / SAOA Subject to available DTD
<b>Eye Examinations</b>	100% NPL / NHRPL (SA) Subject to available DTD
<b>Refractive Surgery</b> (Radial Keratotomy/ Excimer Laser)	No Benefit
<b>ORGAN TRANSPLANTS</b>	
	100% NPL / NHRPL (SA)
For pathology & radiology the separate benefit limits apply	152 000 per family
<b>ONCOLOGY</b>	
<b>Radiotherapy and Chemotherapy</b> (Including medicine, radiology and pathology.)	100% NPL / NHRPL (SA) 207 000 per family
<b>Brachytherapy</b> (Within oncology limit above)	100% NPL / NHRPL (SA) 44 600 per family
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b>	
<b>In Hospital</b>	100% NPL / NHRPL (SA) 20 700 per family
<b>Out of Hospital</b>	100% NPL / NHRPL (SA) Subject to available DTD
<b>PHYSIOTHERAPY AND BIOKINETICS</b>	
<b>In Hospital</b> (Only applicable when there is a referring doctor)	100% NPL / NHRPL (SA) 780 M0 1 520 M1 2 410 M2+
<b>Out of Hospital</b>	Subject to Paramedical Services Benefit limit
<b>PREGNANCY/CONFINEMENT</b>	
<b>Hospitalisation</b> (Accommodation, Theatre Fees, Labour Ward Fees, Drugs, Dressings, Medicines and Materials.) Physio will only be applicable to post caesarean cases during hospital stay. Abnormal vaginal delivery will be considered for physiotherapy on application and authorisation.	100% NPL / NHRPL (SA) 31 300 per family
<b>Global fee for delivery</b> Within Maternity limit above	100% NPL / NHRPL (SA) 6 140 per family
<b>Services (Consultations, Visits &amp; Scans)</b> Ante-natal consults are from the Consultation benefit and Scans from Radiology benefit and scans are limited to two.	100% NPL / NHRPL (SA) 4 x post natal midwife consultations per pregnancy Subject to available DTD
<b>PROSTHESIS</b>	
	100% Cost
<b>Internal</b> (e.g. Knee & Hip Replacements, etc.) - surgically implanted <b>External</b> (Includes External Fixators)	26 800 per family No Benefit
<b>RENAL DIALYSIS</b>	
Acute & Chronic - for Pathology & Radiology the separate benefit limits apply.	100% NPL / NHRPL (SA) 69 000 per family
<b>RADIOLOGY &amp; RADIOGRAPHY</b>	
<b>In Hospital</b> General and Specialised (including CT Scans, MRI Scans, etc)	100% NPL / NHRPL (SA) 16 200 per family
<b>Out of Hospital</b> Within Radiology limit above	100% NPL / NHRPL (SA) Subject to available DTD
<b>PET Scan and PET-CT Scans</b> Bone Densitometry Within Radiology limit above	1 per family per annum 1 per family per annum
<b>SURGICAL PROCEDURES</b>	
	100% NPL / NHRPL (SA)

General 3 month waiting period and 12 month condition specific waiting period for Private members and dependants of Group members which join more than 3 months after main member.

In addition, no maternity benefits payable during first 9 months of membership for Private members and dependants of Group members which join more than 3 months after main member.

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SAOA: South African Optometrists Association





# Primary Care Plan

FROM **E332 PER MONTH**

Our Primary Care Plan provides basic out-of-hospital cover at affordable rates, ensuring that health cover is now within reach of everyone.

All quoted amounts are in Emalangeni

CONTRIBUTIONS				
	Principal member	Adult dependant	Child dependant (Max 3)	Parent
<b>Employer Groups</b>				
All	332	166	83	415
<b>Private members</b>				
<60 years	382	191	96	478
>= 60 years	1 146	573	287	573

Medscheme Eswatini 2018	Primary Care Plan
<b>OVERALL ANNUAL DAY-TO-DAY LIMIT (DTD)</b>	Not applicable
<b>FUNERAL POLICY</b>	
Member/Spouse Dependant: 16+ years Dependant: 6 - 15 years Dependant: 0 - 5 years	15 000 15 000 7 500 3 750
<b>CONSULTATIONS AND SERVICES</b> (General Practitioners, Nurses or clinics (no specialists))	100% NPL / NHRPL (SA) 5 Consultations per beneficiary per annum
<b>MEDICINES &amp; INJECTION MATERIAL</b>	
<b>Chronic Medicines</b>	No benefit
<b>Acute Medicines</b> Limited to prescribed/dispensed medicine during an acute care visit/consultation Subject to formulary	100% Cost 2 500 per family 1 800 per beneficiary
<b>Pharmacy Advised Therapy (OTC)</b> Schedule 0, 1 and 2 only Subject to formulary	100% Cost 1 250 per family 750 per beneficiary
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b>	
<b>Out of Hospital</b> Basic pathology required to deliver acute care Subject to referral from consultation	100% NPL / NHRPL (SA) 3 500 per family 2 000 per beneficiary
<b>RADIOLOGY &amp; RADIOGRAPHY</b>	
<b>Out of Hospital</b> Black and White X-Rays and ultrasound Subject to referral from consultation Combined limit with Pathology above	100% NPL / NHRPL (SA) Subject to available DTD 3 500 per family 2 000 per beneficiary
<b>DENTISTRY</b>	
<b>Advanced Dentistry/Oral Surgery</b>	No benefit
<b>Basic/Ordinary &amp; Restorative</b>	100% NPL / NHRPL (SA) 2 Consultations per beneficiary per annum
<b>OPTOMETRY</b>	
<b>Eye Examinations</b>	100% NPL / NHRPL (SA) 1 eye test per beneficiary every 2 years
<b>Frames, Lenses, Readers</b>	100% NPL / SAOA 1 pair of single or bifocal vision lenses and standard frame per beneficiary every 2 years

General 3 month waiting period and 12 month condition specific waiting period for Private members and dependants of Group members which join more than 3 months after main member.

NPL: Medscheme Eswatini Price List  
NHRPL (SA): National Health Reference Price List (inside South Africa)  
SAOA: South African Optometrists Association







# Hospital Cash Plan

FROM **E299 PER MONTH**

Going to hospital is expensive. The Hospital Cash Plan provides a lump-sum payment for you to use as you need.

All quoted amounts are in Emalangeni

CONTRIBUTIONS				
	Principal member	Adult dependant	Child dependant (Max 3)	Parent
<b>Employer Groups</b>				
All	299	150	75	374
<b>Private members</b>				
<60 years	344	172	86	430
>= 60 years	1 032	516	258	516

Medscheme Eswatini 2018	Hospital Cash Plan
<b>OVERALL ANNUAL (OAL)</b>	25 000 per family
<b>FUNERAL POLICY</b>	
Member/Spouse	15 000
Dependant: 16+ years	15 000
Dependant: 6 - 15 years	7 500
Dependant: 0 - 5 years	3 750
<b>HOSPITALISATION</b>	
<b>Acute care hospitals only</b>	3 000 per day from day 3 onwards, subject to 15 000 per admission per beneficiary

Maternity admissions are excluded during the first 12 months of membership.

Also, general 3 month waiting period and 12 month condition specific waiting period for Private members and dependants of Group members which join more than 3 months after main member.





# Hospital Cash Plan + Primary Care Plan

FROM **E531 PER MONTH**

For extra peace of mind, we also offer a combination of these two plans.

All quoted amounts are in Emalangeni

CONTRIBUTIONS				
	Principal member	Adult dependant	Child dependant (Max 3)	Parent
<b>Employer Groups</b>				
All	531	316	158	789
<b>Private members</b>				
<60 years	626	363	182	908
>= 60 years	2 078	1 089	545	1 089

Medscheme Eswatini 2018	Hospital Cash + Primary Care plan
<b>OVERALL ANNUAL LIMIT (OAL)</b>	25 000 per family
<b>FUNERAL POLICY</b>	
Member/Spouse	15 000
Dependant: 16+ years	15 000
Dependant: 6 - 15 years	7 500
Dependant: 0 - 5 years	3 750
<b>CONSULTATIONS AND SERVICES</b> (General Practitioners, Nurses or clinics (no specialists))	100% NPL / NHRPL (SA) 5 Consultations per beneficiary per annum
<b>MEDICINES &amp; INJECTION MATERIAL</b>	
<b>Chronic Medicines</b>	No benefit
<b>Acute Medicines</b> Limited to prescribed/dispensed medicine during an acute care visit/consultation Subject to formulary	100% Cost 2 500 per family 1 800 per beneficiary
<b>Pharmacy Advised Therapy (OTC)</b> Schedule 0, 1 and 2 only Subject to formulary	100% Cost 1 250 per family 750 per beneficiary
<b>PATHOLOGY AND MEDICAL TECHNOLOGY</b>	
<b>Out of Hospital</b> Basic pathology required to deliver acute care Subject to referral from consultation	100% NPL / NHRPL (SA) 3 500 per family 2 000 per beneficiary
<b>RADIOLOGY &amp; RADIOGRAPHY</b>	
<b>Out of Hospital</b> Black and White X-Rays and ultrasound Subject to referral from consultation Combined limit with Pathology above	100% NPL / NHRPL (SA) Subject to available DTD 3 500 per family 2 000 per beneficiary
<b>DENTISTRY</b>	
<b>Advanced Dentistry/Oral Surgery</b>	No benefit
<b>Basic/Ordinary &amp; Restorative</b>	100% NPL / NHRPL (SA) 2 Consultations per beneficiary per annum
<b>HOSPITALISATION</b>	
<b>Acute care hospitals only</b>	3 000 per day from day 3 onwards, subject to 15 000 per admission per beneficiary
<b>OPTOMETRY</b>	
<b>Eye Examinations</b>	100% NPL / NHRPL (SA) 1 eye test per beneficiary every 2 years
<b>Frames, Lenses, Readers</b>	100% NPL / SAOA 1 pair of single or bifocal vision lenses and standard frame per beneficiary every 2 years

Maternity admissions are excluded during the first 12 months of membership.  
General 3 month waiting period and 12 month condition specific waiting period for Private members and dependants of Group members which join more than 3 months after main member.

NPL: Medscheme Eswatini Price List  
NHRPL (SA): National Health Reference Price List (inside South Africa)  
SAOA: South African Optometrists Association







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