

2019 Changes

Average increase: 8.9%

Beat1	Beat1N	Beat2	Beat2 N	Beat3	Beat3 N	Beat4
8,93	8,93	7,63	7,63	7,63	8,93	9,68

Pace1	Pace2	Pace3	Pace4	Pulse1	Pulse2
8,97	9,28	9,28	10,93	8,93	11,97

All MSA percentages have been decreased by 1%

What's new?

Day-to-day dentistry

Out-of-hospital Basic and Specialised dentistry limits increased by 10% increase on:

- Beat4
- Pace1
- Pace2
- Pace3
- Pace4

Wellness programme updates

All plan options qualify for the following benefits per year:

- 3x dietician consultations pbpa (ages 18+) pre-approval required
- 3x biokineticist consultations pfpa pre-approval required

Preventative care updates

Female contraceptive

The female contraceptive benefit has been increased by 7.5% to R 2 097 per year on all plan options.

HPV vaccinations

HPV vaccinations have been included on the below options:

- Beat
- Beat1
- Beat1 Network
- Beat2
- Beat2 Network
- Beat3
- Beat3 Network
- Pulse1

Spinal prosthesis combined

The spinal prosthesis limit has been combined with the artificial disk limit:

Pace	Spinal prosthesis limit +	Artificial disk limit	Total
Pace2	R 36 600	R 16 000	R 52 600
Pace3	R 36 700	R 16 000	R 52 700
Pace4	R 42 000	R 18 850	R 60 850

Introducing HaloCare (Pty) - Diabetes Program

We have partnered with HaloCare to manage our disease management programme. They are fully accredited by the Council for Medical Schemes. HaloCare provides comprehensive disease management services to beneficiaries and employees living with HIV/AIDS and/or diabetes mellitus.

Dental and oral surgery

Beneficiaries aged 7 and younger get access to:

- PULP
- Extraction and restorations limited to R 5,000 per family at day hospitals

Only applicable on Beat 2 options

Co-payments for the use of voluntary DSP hospitals increased to R 10 750 for Beat 1, 2, 3, Pulse 1 and Pulse 2 options.

More maternity benefits under the Wellness programme

In order to access the maternity benefit that is paid from risk on the wellness programme, members must first complete the health risk assessment.

9 antenatal consultations at either a Gynaecologist or General Practitioner or Midwife

10 – 12 weeks

Ultrasound	Practitioner	Frequency
2D ultrasound nuchal translucency scan at 10-20 weeks OR	Gynaecologist or General Practitioner	1
2D ultrasound first trimester	Radiologist	1

20 – 24 weeks

Ultrasound	Practitioner	Frequency
2D ultrasound scan OR	Gynaecologist or General Practitioner	1
2D ultrasound first trimester	Radiologist	1

Antenatal iron supplements (9 fills)

Antenatal folic acid (9 fills)

Beat updates

Beat 1

- The co-payment for in-hospital endoscopic procedures is R3 440, this is in line with our principle of keeping co-payments to a minimum.
- The co-payment on MRI/CT scans is only applicable if the member is hospitalised. Pre-authorisation is required for in-hospital MRI/CT scans.
- The internal prosthetic limit has been increased by 7.5% to R71 380

Actual increases:

Beat1 Non-network	Increase
Principal member	R122
Adult dependant	R94
Child dependant	R51
Beat1 Network	Increase
Principal member	R109
Adult dependant	R85

Child dependant	R46
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Beat 2

- The co-payment for in-hospital endoscopic procedures is R3440, this is in line with our principle of keeping co-payments to a minimum.
- The co-payment on MRI/CT scans is only applicable if the member exhausts their savings account. Pre-authorisation is required for in-hospital MRI/CT scans.
- The internal prosthetic limit has been increased by 7.5% to R71 380.
- The DBC programme is now paid from risk provided the member receives pre-authorisation.

Actual increase:

Beat2 Non-network	Increase
Principal member	R129
Adult dependant	R99
Child dependant	R54
Beat2 Network	Increase
Principal member	R116
Adult dependant	R90
Child dependant	R48

Beat 3

- The co-payment for in-hospital endoscopic procedures is R3440, this is in line with our principle of keeping co-payments to a minimum.
- The co-payment on MRI/CT scans is only applicable if the member exhausts their savings account. Pre-authorisation is required for in-hospital MRI/CT scans.
- The internal prosthetic limit has been increased by 7.5% to R72 133.

Actual increase:

Beat3 Non-network	Increase
Principal member	R194
Adult dependant	R139
Child dependant	R76
Beat3 Network	Increase

Principal member	R176
Adult dependant	R125
Child dependant	R30

Beat 4

- The internal prosthetic limit has been increased by 7.5% to R88 050.

Beat4	Increase
Principal member	R380
Adult dependant	R314
Child dependant	R94

Pace updates**Pace1**

- The internal prosthetic limit has been increased by 7.5% to R81 700.

Pace1	Increase
Principal member	R297
Adult dependant	R209
Child dependant	R75

Pace 2

- The internal prosthetic has been increased by 7.5% to R104 920.

Pace2	Increase
Principal member	R434
Adult dependant	R426
Child dependant	R96

Pace 3

- The internal prosthetic limit has been increased by 7.5% to R 105 458

Pace3	Increase
Principal member	R298
Adult dependant	R401
Child dependant	R86

Pace 4

- The internal prosthetic limit has been increased by 7.5% to R 121 690

Pace4	Increase
Principal member	R722
Adult dependant	R722
Child dependant	R169

Pulse updates

Pulse1

- The internal prosthetic limit has been increased by 7.5% to R 48 053
- The following co-payments apply:

Procedure	Co-payment
Laparoscopic procedures	R3440
Prolapse/incontinence	R3440
Arthroscopy other than acute trauma	R3440
In-hospital endoscopy investigations	R3440

Actual increase:

Pulse 1 R0 - R5 500	Increase
Principal member	R121.00
Adult dependant	R116.00
Child dependant	R74.00
Pulse 1 R5 501 - R8 500	Increase
Principal member	R148

Adult dependant	R139
Child dependant	R89.00
Pulse 1 R8 501>	Increase
Principal member	R176.00
Adult dependant	R160.00
Child dependant	R89.00

Pulse 2

- The internal prosthetic limit was increased by 7.5% to R96 213

Pulse2	Increase
Principal member	R566
Adult dependant	R566
Child dependant	R135