



# 2022 Benefit Structures

## Benefit Description

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
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### ANNUAL LIMITS

#### Overall Annual Limit (OAL)

All services rendered in and out of hospital	<b>5 000 000</b> Per family <b>1 500 000</b> Per Beneficiary	<b>1 600 000</b> Per family <b>700 000</b> Per Beneficiary	<b>800 000</b> Per family <b>350 000</b> Per Beneficiary
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#### Healthy Living Reward

10% of contributions minus all claims paid at year-end	Included: Automatic payment	Included: Automatic payment	Included: Automatic payment
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#### Savings

Medical Savings Account	Optional	<b>Level 1 1 980</b> <b>Level 2 3 000</b> <b>Level 3 6 000</b> <b>Level 4 10 800</b> <b>Level 5 15 000</b> <b>Level 6 20 000</b>	Optional
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### OUT - OF - HOSPITAL BENEFITS

#### Doctors' Consultations & Clinic Visits

General Practitioners, Specialists & Nurse Practitioners	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
Consultations in-rooms & out-of-hospital	<b>7 099</b> M0 <b>8 115</b> M1 <b>9 477</b> M2+	Subject to available Savings	<b>4 733</b> M0 <b>5 587</b> M1 <b>6 764</b> M2+

#### Acute Medicines

100% of Cost	<b>5 171</b> M0	Subject to available Savings	<b>3 898</b> M0
Prescription Medication	<b>10 078</b> M1 <b>14 255</b> M2+		<b>6 949</b> M1 <b>9 534</b> M2+

#### Over the Counter Medication

100% of Cost. Value covered per script: 300	<b>1 300</b> M0	Subject to available Savings	<b>935</b> M0
Subject to Acute Medicine limit	<b>2 447</b> M1		<b>1 755</b> M1
Schedule 0, 1 and 2 included	<b>3 600</b> M2+		<b>2 355</b> M2+

## Benefit Description

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
<b>Chronic Medicines</b>			
Only cover for: hypertension, diabetic, asthma, epileptic, ulcer, bipolar, schinzophrenia, allergic rhinitis, arthritis, chronic obstructive pulmonary disease, cardiac failure and cardiomyopathy, coronary artery disease, hyperlipidaemia, gout and hypothyroidism.	100% of Cost	100% of Cost	100% of Cost
	<b>3 971</b> M0	<b>1 260</b> M0	<b>2 508</b> M0
	<b>7 260</b> M1	<b>2 500</b> M1	<b>4 381</b> M1
	<b>8 870</b> M2+	<b>3 132</b> M2+	<b>6 275</b> M2+
<b>Dentistry</b>			
<b>Basic &amp; Restorative Dentistry</b>	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
Including: Plastic Dentures, Dental Technicians, Dental Therapists	<b>2 436</b> M0	Subject to available Savings	<b>1 858</b> M0
	<b>4 456</b> M1		<b>2 531</b> M1
	<b>6 233</b> M2+		<b>4 987</b> M2+
	<b>2 436</b> per beneficiary		<b>1 858</b> per beneficiary
<b>Advanced Dentistry &amp; Oral Surgery</b>	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
Inlays, Crowns, Bridges, Study Models, Metal Base, Oral medicines	<b>5 887</b> M0	Subject to available Savings	<b>4 040</b> M0
Orthodontists, Periodontists, Prosthodontists & Dental Technicians	<b>10 042</b> M1		<b>7 272</b> M1
	<b>13 851</b> M2+		<b>10 504</b> M2+
	<b>5 887</b> per beneficiary		<b>4 040</b> per beneficiary
<b>Osseointegrated Implants</b>			
Including hospitalisation, Dental Practitioner, Anaesthetist	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
Subject to advanced dentistry limits		Subject to available Savings	
<b>Alternative Healthcare Services</b>			
Audiology, Biokinetics, Chiropractors (including X-Rays), Dieticians, Genetic Councillng, Hearing Aid Acousticians, Homeopathy, Naturopathy (Including medicines), Occupational Therapy, Orthoptics, Physiotherapy, Podiatry & Speech Therapy	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
	<b>5 460</b> per family	Subject to Savings	<b>4 052</b> per family
<b>Optometry</b>			
<b>Frames, Lenses, Readers</b>	100% LPL / SAOA	100% of Cost	100% LPL / SAOA
One in 2 year claiming period	<b>4 386</b> M0	Subject to available Savings	<b>2 863</b> M0
	<b>6 591</b> M1		<b>5 148</b> M1
	<b>7 157</b> M2+		<b>5 760</b> M2+
	<b>4 386</b> per beneficiary		<b>2 863</b> per beneficiary
<b>Eye Examinations</b>			
	100% LPL / NHRPL (SA)	100% of Cost	100% LPL / NHRPL (SA)
	One per beneficiary per annum	Subject to available Savings	One per beneficiary per annum

## Benefit Description

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
<b>Contraceptives (oral)</b>			
Subject to Acute Medicine limit	<b>130</b> per script	Subject to available Savings	<b>130</b> per script
<b>Mental Health</b>			
In and out of hospital treatment	100% LPL / NHRPL (SA) <b>33 936</b> per family	100% LPL / NHRPL (SA) <b>20 800</b> per family	100% LPL / NHRPL (SA) <b>20 800</b> per family
<b>Wellness Benefit</b>			
Linked to Healthy Living Reward	<b>1x GP consultation per beneficiary per annum:</b> GP consultation fee Blood Pressure Cholesterol Blood glucose Papsmear for female beneficiaries Prostate test for male beneficiaries BMI Osteoporosis screening Mammogram for female beneficiaries Flu vaccine Pneumococcal vaccine	<b>1x GP consultation per beneficiary per annum:</b> GP consultation fee Blood Pressure Cholesterol Blood glucose Papsmear for female beneficiaries Prostate test for male beneficiaries BMI Osteoporosis screening Mammogram for female beneficiaries Flu vaccine Pneumococcal vaccine	<b>1x GP consultation per beneficiary per annum:</b> GP consultation fee Blood Pressure Cholesterol Blood glucose Papsmear for female beneficiaries Prostate test for male beneficiaries BMI Osteoporosis screening Mammogram for female beneficiaries Flu vaccine Pneumococcal vaccine
<b>Radiology</b>			
Out of hospital cover Subject to overall Radiology Benefit	100% LPL / NHRPL (SA) <b>3 990</b> per family	100% of Cost Subject to available Savings	100% LPL / NHRPL (SA) <b>2 309</b> per family
<b>Pathology</b>			
Out of hospital cover	100% LPL / NHRPL (SA) <b>6 880</b> per family	100% of Cost Subject to available Savings	100% of Cost <b>4 202</b> per family
<b>Non-surgical procedures &amp; Tests</b>			
Out of hospital cover Sleep Studies, paid only when authorised by Lidwala Health	100% LPL / NHRPL (SA)	100% of Cost Subject to available Savings	100% LPL / NHRPL (SA)
<b>Out-patient Treatment</b>			
In-rooms procedures or day procedures Facility fee, consultation, and medicine	100% LPL / NHRPL (SA)	100% of Cost Subject to available Savings	100% LPL / NHRPL (SA)
<b>AMBULANCE SERVICES</b>			
Emergency Services	100% LPL / NHRPL (SA) <b>29 000</b> Per Family	100% LPL / NHRPL (SA) <b>13 500</b> Per Family	100% LPL / NHRPL (SA) <b>13 500</b> Per Family

## Benefit Description

### PREMIUM OPTION

### FLEX OPTION

### BASE OPTION

## HOSPITALISATION & ADDITIONAL COVER

### Medical and surgical appliances

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
Reimbursement Rate	100% of Cost	100% of Cost	100% of Cost
Medical & Surgical	<b>13 621</b> Per family	Subject to available Savings	<b>10 550</b> Per family
Wheelchair	<b>7 918</b> Per family		<b>6 372</b> Per family
Hearing Aids	<b>8 149</b> Per family		<b>5 979</b> Per family

### In-patient Treatment

Ward fees, Theatre Fees, Medicines, Materials & Equipment	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
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### Surgical Procedures

In hospital	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
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### Total Take-out Medication (TTO)

Continuation of medicine care outside of hospital	<b>600</b> per admission	<b>600</b> per admission	<b>600</b> per admission
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### In-Patient GP Consultations

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
GP consultations during hospital admission	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
	<b>1 558</b> M0	<b>1 558</b> M0	<b>1 258</b> M0
	<b>1 939</b> M1	<b>1 939</b> M1	<b>1 477</b> M1
	<b>2 320</b> M2+	<b>2 320</b> M2+	<b>1 778</b> M2+

### Blood & Blood Products

In and out of hospital	100% of Cost	100% of Cost	100% of Cost
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### Maxillo Facial Surgery

In and out of hospital	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
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### Alternative Care Facilities

Step-down nursing facilities, private nursing, frail care, hospice & physical rehabilitation in hospital	100% LPL / NHRPL (SA) <b>19 500</b> per family	100% LPL / NHRPL (SA) <b>19 500</b> per family	100% LPL / NHRPL (SA) <b>19 500</b> per family
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### Human Immunodeficiency Virus (HIV) & AIDS Benefit

Services, materials & medicines. Subject to acute medicine and consultation benefit (in support of National Programme)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
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### Non-surgical procedures & Tests

In Hospital	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)	100% LPL / NHRPL (SA)
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### Refractive Surgery

Radial Keratotomy/ Excimer Laser	100% LPL / NHRPL (SA) <b>3 324</b> per family	100% of Cost Subject to available Savings	100% LPL / NHRPL (SA) <b>2 424</b> per family
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## Benefit Description

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
<b>Organ Transplants</b>			
For pathology & radiology the separate benefit limits apply	100% LPL / NHRPL (SA) <b>208 926</b> per family	100% LPL / NHRPL (SA) <b>199 692</b> per family	100% LPL / NHRPL (SA) <b>186 000</b> per family
<b>Oncology</b>			
<b>Radiotherapy and Chemotherapy</b>			
Including medicine, radiology and pathology	100% LPL / NHRPL (SA) <b>333 760</b> per family	100% LPL / NHRPL (SA) <b>232 012</b> per family	100% LPL / NHRPL (SA) <b>290 881</b> per family
<b>Brachytherapy</b>			
Within oncology limit above	100% LPL / NHRPL (SA) <b>49 784</b> per family	100% LPL / NHRPL (SA) <b>49 784</b> per family	100% LPL / NHRPL (SA) <b>49 784</b> per family
<b>Pathology &amp; Medical Technology</b>			
In Hospital	100% LPL / NHRPL (SA) <b>46 472</b> per family	100% LPL / NHRPL (SA) <b>23 236</b> per family	100% LPL / NHRPL (SA) <b>27 911</b> per family admission
<b>Specialised Radiology</b>			
<b>PET-CT Scans</b>	1 per family per annum	1 per family per annum	1 per family per annum
<b>Radiology</b>			
<b>In Hospital</b>			
General and Specialised (including CT Scans, MRI Scans, etc)	100% LPL / NHRPL (SA) <b>27 414</b> per family	100% LPL / NHRPL (SA) <b>18 192</b> per family	1 0% LPL / NHRPL (SA) <b>18 192</b> per family
<b>Physiotherapy &amp; Biokinetics</b>			
<b>In Hospital</b>			
Only applicable when there is a referring doctor	100% LPL / NHRPL (SA) <b>2 310</b> M0 <b>4 560</b> M1 <b>6 820</b> M2+	100% LPL / NHRPL (SA) <b>780</b> M0 <b>1 520</b> M1 <b>2 410</b> M2+	1 0% LPL / NHRPL (SA) <b>780</b> M0 <b>1 520</b> M1 <b>2 410</b> M2+
<b>Maternity &amp; Delivery</b>			
<b>Hospitalisation</b>			
Accommodation, Theatre Fees, Labour Ward Fees, Drugs, Dressings, Medicines and Materials. Physiotherapy cover included post caesarean during admission. Abnormal vaginal delivery will be considered for physiotherapy on application and authorisation.	100% LPL / NHRPL (SA) <b>37 000</b> per family	100% LPL / NHRPL (SA) <b>37 000</b> per family	1 0% LPL / NHRPL (SA) <b>35 000</b> per family
<b>Global fee for delivery</b>			
Within Maternity limit above	100% LPL / NHRPL (SA) <b>7 214</b> per family	100% LPL / NHRPL (SA) <b>7 214</b> per family	1 0% LPL / NHRPL (SA) <b>6 891</b> per family
<b>Services (Consultations, Visits &amp; Scans)</b>			
Ante-natal consultations covered from the Consultation benefit Scans from Radiology benefit and scans are limited to two	100% LPL / NHRPL (SA) 4x post-natal midwife consultations per pregnancy	100% of Cost Subject to available Savings	100% LPL / NHRPL (SA) 4x post-natal midwife consultations per pregnancy
<b>Prosthesis</b>			
<b>Internal Prosthesis</b>			
Surgically implanted joint replacements	100% of Cost <b>63 948</b> per family	100% of Cost <b>30 011</b> per family	100% of Cost <b>42 362</b> per family

## Benefit Description

	PREMIUM OPTION	FLEX OPTION	BASE OPTION
<b>External Prosthesis</b> Benefit includes External Fixators	100% of Cost <b>41 324</b> per family	100% of Cost Subject to available Savings	100% of Cost <b>22 278</b> per family
<b>Renal Dialysis</b> Acute & Chronic Pathology & Radiology: Separate benefit limits apply	100% LPL / NHRPL (SA) <b>208 600</b> per family	100% LPL / NHRPL (SA) <b>77 684</b> per family	100% LPL / NHRPL (SA) <b>102 270</b> per family
<b>Bone Densitometry</b> Within Radiology limit above	1x per family per annum	1x per family per annum	1x per family per annum
<b>Alcoholism &amp; Drug Dependency</b> Assistance Programmes (Substance abuse)	100% LPL / NHRPL (SA) <b>2 176</b> per family	100% of Cost Subject to Savings	100% LPL / NHRPL (SA) <b>2 016</b> per family
<b>FUNERAL POLICY</b> Funeral Cover	<b>20 000</b> Member/Spouse <b>20 000</b> Dep: 16+ years <b>10 000</b> Dep: 6 - 15 years <b>5 000</b> Dep: 0 - 5 years	<b>20 000</b> Member/Spouse <b>20 000</b> Dep: 16+ years <b>10 000</b> Dep: 6 - 15 years <b>5 000</b> Dep: 0 - 5 years	<b>20 000</b> Member/Spouse <b>20 000</b> Dep: 16+ years <b>10 000</b> Dep: 6 - 15 years <b>5 000</b> Dep: 0 - 5 years

**LPL:** Lidwala Price List

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

**SAOA:** South African Optometrists Association