



2024 MEMBER GUIDE

The PG Group Medical Scheme is managed by a Board of Trustees, whose primary objective is to look after the interest of the members.

The Scheme continues to be well managed and it is pleasing to note that we continue to achieve the stringent criteria and solvency levels set by the Registrar of the Council for Medical Schemes.

We are committed to providing members with access to appropriate and quality healthcare benefits at competitive rates in a managed healthcare environment, supported by efficient administration.

Our Scheme is open to PG Group employees only. We believe that our valued members utilise their benefits in an honest and responsible manner and are conscious of the importance of good health.

This member guide is for information purposes only and does not supersede the rules of the Scheme. In the event of any discrepancy between the rules and this guide, the rules shall prevail. A copy of the rules can be obtained from the Scheme.

The Board of Trustees has the right to change the rules of the Scheme to comply with statutory requirements and the sound management of the Scheme, as it may deem necessary.





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Membership

Membership of the PG Group Medical Scheme is compulsory unless you are covered by your spouse's medical scheme and do not wish to change your medical scheme membership.

Responsibilities of a member

Upon joining the Scheme, you need to provide us with all the information regarding any treatment, care and diagnosis that you and your dependants have received in the 12 months preceding your application. It is essential that you familiarise yourself with the Scheme rules to ensure that you understand your rights, responsibilities and benefit entitlement.

You are further required to inform the Scheme timeously of changes to your beneficiaries' details. For example, when a child or any other dependant is no longer eligible to be a dependant, you need to notify the Scheme to cancel their membership as a dependant. You should be familiar with the Scheme's membership eligibility provisions, since the Scheme offers restricted membership. Remember that you and your dependants may only belong to one medical scheme at any given time.

Retirement

The Medical Schemes Act 131 of 1998 and the Scheme rules make provision for you to retain your membership of the Scheme in the event of your services being terminated from the company on account of normal retirement, early retirement or retirement due to ill-health or other disability. For further details and conditions that may apply, contact your human resources department.

Scheme rules

You are bound by the Scheme rules, as amended from time to time.

How do you join?

If you have just joined the PG Group, your employer will issue you with a membership application form. Once you have completed the form, return it to your human resources department, who will inform the Scheme. Remember to include all the details of your dependants that you wish to register on the application form.

Proof of membership

A membership card will be issued to you reflecting your membership number, your name, the names of your registered dependants and the date from which you are entitled to benefits.



Do not lend your card to anyone other than your registered dependants. Use of the card by, or on behalf of, any other party is illegal and will result in criminal prosecution and termination of your membership. Fraudulent use of cards leads directly to increased costs for you.

Who can you register as a dependant?

You can register your spouse or partner and dependent children of your immediate family, in respect of whom you are liable for family care and support.

Dependants of deceased members

Dependants of deceased members are entitled to remain members of the Scheme, provided they were registered as beneficiaries at the time of the member's death.

Remember

Please complete the appropriate form and send it to your human resources department to advise the Scheme of any changes to your personal details, including:

- your marital status;
- the birth or legal adoption of a child;
- any dependant who is no longer entitled to dependant membership;
- your contact telephone or cell phone number;
- your postal or email address; and
- your banking details.

Please inform the Scheme promptly about any changes, as a delay may have an impact on the efficient settlement of your claims.



Glossary

Acute medication	Acute medication is usually prescribed by a doctor to alleviate the symptoms of an acute illness or condition, for example antibiotics to treat an infection or painkillers for headaches. Vaccinations that are clinically indicated and dispensed by a pharmacy are also covered under this benefit.
Adult dependant	A dependant who is 23 years and older is regarded as an adult dependant.
Ambulance services	This includes all medically equipped transport, like ambulances or helicopters, utilised for medical emergencies.
Beneficiary	A beneficiary is a principal member or a person registered as a dependant of the member.
Benefits	The Scheme pays amounts for medical services provided to you and your dependants in accordance with the Scheme rules.
Benefit limits	The Scheme implements maximum treatment/amounts payable for a specific benefit category.
Branded/Patented medication	Pharmaceutical companies incur high costs for research and development before a product is finally manufactured and released into the market. The company is given the patent right to be the sole manufacturer of the specific medication brand for a number of years to recover these costs.
Chronic disease list (CDL)	The CDL consists of 26 chronic conditions covered by the Scheme in terms of the regulations governing all medical schemes.
Chronic conditions	These are illnesses or conditions requiring medication for prolonged periods of time. The Medical Schemes Act 131 of 1998 provides a prescribed minimum benefit (PMB) list that indicates the minimum chronic conditions a medical scheme must cover by law – for example, high blood pressure, diabetes and cholesterol. The diagnoses, treatment and medical management of the CDL conditions are covered according to the Scheme algorithms and designated service providers (DSPs).

Glossary (continued)

Chronic medication	This refers to medication prescribed by a healthcare provider for an uninterrupted, prolonged period of time. It is used for a medical condition that appears on the Scheme's list of approved chronic conditions. It should, however, be noted that not all conditions necessitating treatment for more than three months can be termed chronic conditions – some acute conditions may also last a few months. Chronic conditions usually require life-sustaining medication that is prescribed or dispensed to members registered on the chronic medication programme – Medicine Risk Management (MRM) – and the medication is included in the list of chronic medication.
Claim	After you have received medical treatment, you or the healthcare provider (your GP, specialist or hospital, etc.) submits a claim to the Scheme to request payment. If the healthcare provider charges Scheme rates, the Scheme will pay the healthcare provider directly. Alternatively, you can pay the account from your own pocket and then claim reimbursement from the Scheme.
Clinical guidelines, algorithms and protocols	These are step-by-step, problem-solving procedures specifically established to diagnose and treat illnesses, which considers severity and treatment response.
Consultation	This refers to an appointment with a healthcare provider, such as your GP, specialist, physiotherapist, etc., for treatment.
Contributions	Contributions are the fixed amounts that you are paying monthly to be registered as a member of the Scheme. You pay a fixed amount for each adult dependant and each child dependant registered on your membership.
Costs	Costs represent the actual amount charged by a healthcare provider.
Co-payment	This refers to a percentage of a claim for services rendered by a healthcare provider where fees exceed the Scheme rate. You are liable to pay this amount (out-of-pocket expenses) directly to the healthcare provider.
CT and MRI scans	CT and MRI scans are special X-rays taken of the internal organs of your body to determine the diagnosis and/or treatment.
Day-to-day benefits	You and your dependants can spend a certain maximum amount of money in a particular year for primary healthcare services that do not require hospitalisation.
Dental benefits	These include a wide range of different dental treatments and procedures – please refer to the DENIS dental benefit information guide on the website at www.pggmeds.co.za (Home or Publications pages).
Dependant	A dependant includes your spouse or partner and any dependent children who are not registered as members of another medical scheme.
Designated service provider (DSP)	A DSP is a provider of service or a group of healthcare providers contracted to the Scheme to deliver quality healthcare services to our members. They participate in the managed healthcare process to diagnose and provide treatment and care in respect of PMB conditions or any other relevant healthcare service covered by the Scheme. This includes selected hospitals, pharmacies, doctors, specialists, physiotherapists, pathologists and radiology services.
Disease management	Disease management is an holistic approach that focusses on your chronic conditions, using all the cost elements involved. It can include counselling and education, behaviour modification, therapeutic guidelines, incentives, penalties and case management. The member has to register on the Integrated Care Programme in order to receive the benefit.
Emergency medical condition	An emergency medical condition is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical or surgical treatment. The failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunctions of a bodily organ or part, or would place the person's life in serious jeopardy in accordance with the Scheme protocols.

Glossary (continued)

Exclusions	Exclusions refer to medical treatment and/or care that is not covered by the Scheme.
Formulary (list of approved medication)	A formulary is a defined, preferred list of medication used to treat specific conditions. This is a list of cost-effective medication that guides the healthcare provider in the treatment of specific medical conditions. Medication formularies are continuously checked and updated by medical experts to ensure they are consistent with the latest treatment guidelines.
Generic medication	Generic medication is medication that contains exactly the same active ingredients, strength and formulation as the branded/patented equivalents. The same or another pharmaceutical company may produce the same medication once the patent on the branded product has expired. As a result, the generic medication is usually more affordable.
HIV	The human immunodeficiency virus (HIV) is a retrovirus that breaks down the human body's immune system and can cause a chronic immune system disease.
Inception/joining/starting date	This is the date on which you became a member of the Scheme and your dependants' membership is registered. Your contributions are payable from this date.
International Classification of Diseases 10th Revision (ICD-10) codes	Healthcare providers are required to include ICD-10 codes on all claims submitted to medical schemes. Every medical condition and diagnosis has a specific code, called ICD-10 codes. These codes are used primarily to enable medical schemes to accurately identify the conditions for which members seek healthcare services. This coding system ensures that claims for specific illnesses are paid from the correct benefit and that healthcare providers are appropriately reimbursed for services rendered.
Late-joiner penalty (LJP)	This is a penalty in the form of additional contributions that is imposed on an applicant who, at the date of application for membership or admission as an adult dependant is: 35 years and older, who did not have medical scheme coverage before 1 April 2001, and with a break in coverage exceeding three consecutive months since 1 April 2001.
Managed healthcare	Managed healthcare includes any effort to promote the rational, cost-effective and appropriate use of healthcare resources. Usually members only qualify for benefits if they have followed the Scheme guidelines and protocols to manage a particular condition. For example, in the case of cancer treatment, managed healthcare protocols would require you to join the Scheme's Oncology Risk Management Programme. Your doctors and specialists will work with the Scheme's managed healthcare team of clinical experts to decide on the most cost-effective treatment programme for you. Managed healthcare may assist in the appropriate management of conditions that require chronic medication, including HIV.
Medical savings account (MSA)	The Scheme manages a medical savings account (MSA) on your behalf. As part of your monthly contribution, a portion is allocated towards your MSA. When you require day-to-day medical services or supplies, you can use your MSA to pay for these services.
Member	A member is any person who is eligible to be a member of the Scheme in terms of the Scheme rules and who is registered as such by the Scheme.
Minor	A dependant who is younger than 18 years is regarded as a minor.
Network	This refers to a group of institutions or individual healthcare providers contracted to the Scheme to provide specific services according to a defined reimbursement structure, or when a Scheme has negotiated preferential rates with a specific healthcare provider in offering benefits. You may be limited to using healthcare providers (i.e. doctors, pharmacies, hospitals, etc.) registered with this network.
Oncology	This field of medicine involves the treatment of cancer. It may include medication, chemotherapy and radiotherapy.

Glossary (continued)

Out-of-pocket payment	This is a payment that you have to make directly to a healthcare provider where fees exceed the Scheme rate.
Overall annual limit (OAL)	The OAL is the overall maximum benefit that you and your registered dependants are entitled to according to the Scheme rules. This is calculated annually to coincide with the Scheme's financial year.
Over-the-counter (OTC) medication/ Pharmacy-advised therapy (PAT)/ Non-prescribed medication	This is medication obtained without a prescription at a pharmacy. This includes Schedule 0 to 2 medication. Most conditions can be treated effectively with medication available from your pharmacy without a doctor's prescription.
Pre-authorisation	Pre-authorisation is the process of informing the Scheme of a procedure/ treatment that often requires hospitalisation, prior to the event, in order for approval to be obtained. Provided the member's contributions are up to date, the authorisation number confirms that benefits are available and guarantees the member's admission to hospital or authorisation for a procedure/treatment; however, it is not a guarantee of payment.
Pre-existing condition	This is a condition for which medical advice, diagnosis, care or treatment was recommended or received within the 12-month period preceding the date on which an application for membership was made.
Prescribed minimum benefits (PMBs)	These are medical conditions that the Scheme is legally required to cover according to the Medical Schemes Act 131 of 1998.
Prescribed minimum benefit (PMB) list	This is a list of medication that is primarily indicated for a PMB chronic disease list (CDL) condition and some additional chronic conditions.
Pro rata benefits	Certain Scheme benefits are provided on a calendar-year basis, subject to an annual limit. If you joined the Scheme on a date other than 1 January, your benefits will be calculated pro rata. For example, if you joined in March, you will only receive pro rata benefits for the remaining nine months of the year. If you exceed your annual limit, you will be liable to pay the excess costs out of your own pocket.
Rejection codes	This is a list of codes that reflects the reasons for payment discrepancies. They usually appear on your claims statements, which are sent to you monthly if you have claimed.
Scheme rate/tariff	This is the rate determined by the Scheme to pay healthcare providers.
Single exit price (SEP)	The single exit price (SEP) is the price set by the manufacturer or importer of a medication or scheduled substance and combined with the logistics fee and VAT, as regulated in terms of the Medicines and Related Substances Act 101 of 1965, as amended.
South African Medical Association (SAMA) rates	This is the tariff structure that SAMA deems to be appropriate for their members (all healthcare providers). It is a guideline for healthcare providers in private practice regarding the fees that they may charge for their services.
To-take-out (TTO) medication	TTO medication is medication prescribed to you or your dependants while being hospitalised, which you are allowed to take home upon discharge.
Therapeutic reference pricing	Therapeutic reference pricing allows members access to medication from various medication classes within the medication basket for a specific condition.
Underwriting	Depending on your medical scheme history, the Scheme may apply underwriting to your membership upon joining. This means that the Scheme is allowed to impose a three-month general waiting period and/or a 12-month pre-existing condition-specific waiting period. A late-joiner penalty may also be applied.

Glossary (continued)

Waiting period (condition-specific)	Depending on your medical scheme history, the Scheme may impose a waiting period of up to 12 months from the inception date of your membership for any pre-existing conditions, i.e. in respect of a condition for which medical advice, diagnosis, care or treatment was recommended or received prior to an application for membership. No benefits will be paid for any costs relating to any of these conditions.
Waiting period (general)	The Scheme may impose a three-month general waiting period on new members. No benefits will be paid during this period – not even from the MSA – except for treatment of PMB conditions in accordance with the Medical Schemes Act 131 of 1998.



Online member portal and mobile app

Online member portal

You can access the Scheme's web-based self-help facility to view and update your personal medical scheme information. Visit www.pggmeds.co.za to log in.

The following quick guide will help you to register on the Scheme's online member portal, which went live on 1 March 2023.

1. Visit the PG Group Medical Scheme website at www.pggmeds.co.za and click on **Sign in**.
2. Choose the Member login option to be directed to the Member Sign In login screen.
3. On the Member Sign In login screen, new and existing users must select **Register A User** to create an online profile.
4. Complete your details under **New User Registration** and click on 'Register'.
5. You will receive a one-time password (OTP) by email or SMS. Enter your username and OTP on the **Verify Your Account** screen.

Updating your contact details

You can now use the member portal to update your contact details, such as your contact number, email address or postal address. Simply go to **Edit Profile** to update your information and that of your dependants.

Viewing your benefits

On the **Benefits** tab, you have access to view your medical savings balances, chronic medication benefits and you can find out what benefits you have used and what is still available within the benefit year.

View and query claims

The **Claims** screen allows you to view your claims history, refunds and lots more. You can either download documents or even take a screenshot of the current claims being processed if you wish to have a record of it or to query any of the amounts your doctor has charged before the payment is made.

Electronic Health Record

The **Electronic Health Record** refers to you and your dependants' clinical or medical data, which includes information relating to your healthcare providers, diagnoses, treatments, prescription medication, laboratory tests, hospitalisation, treatment plans and chronic registration.

Provider search

You can find any healthcare provider, such as a general practitioner (GP), dentist or a specialist using the **Provider Search** function. It contains the healthcare provider's name, practice number, contact details and their address location.

Mobile app

The PG Group Medical Scheme mobile app allows for quick access to your medical scheme information in the palm of your hands – faster and more efficiently. For example, you can view the status of your medical scheme claims and authorisations in real time, without having to contact the call centre.

Download the PG Group Medical Scheme mobile app from GooglePlay or the AppStore.



Online member portal and mobile app (continued)

Mobile app (continued)

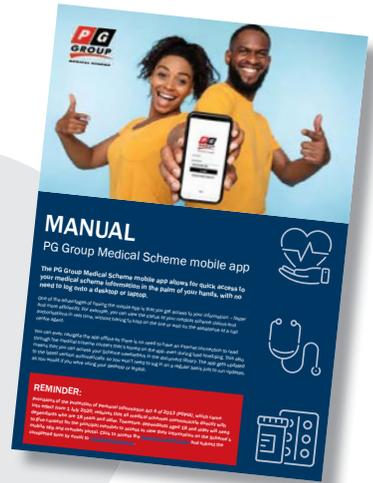
You can use your existing username and password to log in (this is the same details that you would use to log in to the member portal). If you don't have a username and password, you will need to register for one by following the steps in our **Mobile app manual** or contacting the Customer Care Centre for assistance.

Please get in touch with our Customer Care Centre should you require assistance or support to log in to either the member portal or the mobile app.

☎ 0860 005 037

📞 0860 005 037

✉ info@pggmeds.co.za



Netcare 911 emergency services

In emergency situations, Netcare 911 provides ambulance services by road and air throughout South Africa. Netcare 911 is South Africa's largest private emergency service, with highly skilled medical staff and a national network of emergency vehicles. Their emergency care practitioner-based helicopter service can be dispatched, should it be required. By simply dialling **082 911** from any landline or cell phone, you and your dependants have access to excellent emergency medical care.

Points to remember when calling Netcare 911:

- Dial 082 911 if there is a medical emergency.
- Give your name and the telephone number you are calling from.
- Give a brief description of the incident and try to explain how serious the situation is.
- Give the address or location of the incident and the nearest cross streets or other landmarks to assist paramedics to reach the scene as quickly as possible.
- Please inform the controller that you are a member of the PG Group Medical Scheme.
- Do not put the phone down until the controller has disconnected.

Ambulance authorisation procedure

Should you be admitted to hospital and need to be transferred to another hospital (an inter-hospital transfer), please inform the admitting hospital that you are with Netcare 911 and that any transfers must be arranged by contacting **082 911**.

What do you need to do with the Netcare 911 vehicle sticker you receive?

Netcare 911 encourages you to place the vehicle sticker, which you will receive from the Scheme, on one of the side windows of your motor vehicle. This will alert any emergency services on the scene that you use Netcare 911.

Your benefits include:

- **Health-on-Line – emergency telephonic medical advice and information**
Assistance and advice is just a phone call away through Health-on-Line, which provides emergency and non-emergency telephonic medical advice to you by qualified nurses via the Netcare 911 24-hour emergency operations centre and in accordance with current clinical best practice.
- **Emergency medical response by road or air from the scene of a medical emergency**
Netcare 911 offers immediate response by using the most appropriate and closest road or air medical resource, which is staffed by doctors, nurses and paramedics, administering instant, life-saving treatment, resuscitation and stabilisation.



We encourage you to share this information with your family, so that they too will know what to do in an emergency situation.

Contact details

Emergencies/Health-on-Line
Central Customer Service Centre
Email
Website

082 911
010 209 8911
customer.service@netcare.co.za
www.netcare911.co.za





Managed healthcare programmes

YourLife Programme (HIV management)

The Scheme has contracted with Momentum Health Solutions to provide the **YourLife** Programme for the benefit of members who are at risk of being HIV positive, or have been diagnosed as a person living with HIV.

The **YourLife** Programme **ensures absolute confidentiality** and motivates participating members to manage their condition appropriately. We focus on education and support to empower you with the skills and knowledge you require to effectively manage your condition.

Call **0860 005 037** (option 4) or email yourlife@pggmeds.co.za to register. All correspondence with the programme is **100% confidential**.

YourLife
PROGRAMME

Maternity Programme

The programme affords pregnant members additional benefits during their pregnancy at no extra cost. The programme is managed by qualified midwives who are available to answer questions relating to the confinement, postnatal care as well as any questions about the newborn baby. Registration on the programme is compulsory during the first trimester of pregnancy. Please contact **0860 005 037** (option 2) during office hours.

Benefits of joining the Maternity Programme:

- Free access to all services offered by the programme
- Information to enable you to understand the benefits offered by the Scheme during your pregnancy and after the birth of your baby
- Advice on the number of days of hospital accommodation that will be covered by the Scheme during your confinement and other alternatives you may have
- Access to healthcare information that will enable you to participate with your midwife or doctor in making decisions about your health and birthing options
- Authorisation for your admission to the hospital/birthing facility of your choice
- Telephonic advice and support if you encounter problems during the first few weeks of parenthood.



Belly Babies online support

Belly Babies is an online support programme, which provides expert antenatal and postnatal support to registered members in the comfort of their own home.

By registering on www.bellybabies.co.za, you will have access to the following:

- an online antenatal course consisting of a comprehensive collection of videos, presented by various experts within the maternity field;
- an online face-to-face consultation with a highly qualified lactation (breastfeeding) specialist, to help you and your baby establish and maintain a happy breastfeeding routine. You can book your personal consultation through the Belly Babies online platform; and
- a follow-up online face-to-face consultation with a lactation specialist, if needed.



Managed healthcare programmes (continued)

Oncology Risk Management Programme

All members diagnosed with cancer need to register on the programme to access oncology benefits. Your treating oncologist must provide a detailed treatment plan with histology results, outlining all chemotherapy, radiotherapy, radiology, pathology, supporting medication and anti-nausea medication. All individual treatment plans for oncology are assessed and authorised according to clinical protocols. Please negotiate with your oncologist to charge you preferred rates. Please feel free to contact the oncology programme on **0860 005 037** (option 2).

Renal Management Programme

All patients with impaired kidney/renal function need to register on the programme to ensure detailed treatment plans and protocols for renal dialysis and renal transplants are adhered to. You are advised to negotiate preferred rates with your healthcare providers. Please contact the renal management programme on **0860 005 037** (option 2).



Medication

Chronic medication

Chronic medication is medication taken continuously for a period of three months or longer for chronic conditions that are usually recognised as life threatening. To ensure that medication is paid from your chronic medication benefit rather than your acute medication benefit or MSA, you must contact the Medicine Risk Management (MRM) department to register your medication. The MRM department is responsible for the management of your chronic medication benefits. An effectively managed chronic condition will result in fewer acute or long-term medical complications or side effects.

The MRM department, which includes registered pharmacists and clinicians, uses set guidelines and protocols to assess each application for chronic medication benefits and ensures that the medication prescribed is appropriate, cost-effective and prescribed in the correct therapeutic dosages. The MRM department's guidelines are maintained in conjunction with medical specialists and local and international treatment protocols.

By following the telephonic process, you can now apply for chronic medication or change your existing chronic medication authorisation. Should you require access to your chronic medication benefit or need to update your existing authorisation, please ask your healthcare provider or pharmacist to contact the Scheme on **0860 005 037** (option 5), where our team of pharmacists and assistants will process your authorisation online.

The MRM department does not supply the medication – it is their function to authorise the medication as chronic. You must register with the MRM department in order to qualify for benefits. Failure to register will result in benefits being paid from your positive MSA balance.

Chronic medication can be obtained from our preferred pharmacies listed below:

Clicks Pharmacy	Please visit or contact your nearest branch to make enquiries
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Dis-Chem Pharmacy	Please visit or contact your nearest branch to make enquiries
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Medipost Pharmacy	Telephone 012 426 4000
	Email info@medipost.co.za
	Website www.medipost.co.za

Schuin-Villa Pharmacy	322 Cape Road, Newton Park, Gqeberha 6045 (Port Elizabeth, Eastern Cape)
	Telephone 041 364 3566

Strubenvale Pharmacy	Corner of Ermelo & Largo Road, Strubenvale, Springs 1559 (Gauteng)
	Telephone 011 362 5597

Alternatively, visit www.pggmeds.co.za (Healthcare Programmes > Medicine Risk Management) to find a pharmacy registered on the Scheme's pharmacy network list.



Medication (continued)

Chronic disease list (CDL)

The CDL includes 26 conditions that the Scheme is required to cover in terms of diagnosis, treatment and medical management. This is done according to the Scheme's algorithms and DSPs.

- Addison's disease
- Asthma
- Bipolar mood disorder
- Bronchiectasis
- Cardiac (heart) failure
- Cardiomyopathy disease
- Chronic obstructive pulmonary disease (COPD)
- Chronic renal (kidney) disease
- Coronary artery (heart) disease
- Crohn's disease
- Diabetes insipidus
- Diabetes mellitus type 1 and 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV
- Hyperlipidaemia (high cholesterol)
- Hypertension (high blood pressure)
- Hypothyroidism (under-active thyroid)
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic lupus erythematosus
- Ulcerative colitis

Acute medication

Members are advised to 'shop around' to secure the best discount from pharmacies for their acute medication requirements. Reduced costs will enable members to purchase more within their benefit limits.

Please note: Many of the Clicks and Dis-Chem pharmacies offer courier services. Please ask for details at the pharmacy counter on your next visit.

Generic medication

Generic medication can help you save money. Did you know that it is not necessary for a pharmacist to consult your healthcare provider to make a generic substitution? The decision to substitute medication now rests with you, following the advice of your pharmacist.

What is generic medication?

Generic medication is equivalent to the brand-name medication. They contain the same active ingredient, strength and dosage form as the original product. It is, however, important to purchase your medication from a reputable and trustworthy source.

Medication (continued)

Generic medication (continued)

Why is brand-name medication more expensive than generic medication?

Once the brand-name medication has undergone research and development, which is very costly and time consuming, the pharmaceutical manufacturer receives a license or a patent. This patent gives the pharmaceutical manufacturer exclusive rights to market the product to the public for a certain period of time while they recover their costs. Once the patent expires, other pharmaceutical manufacturers may produce the same medication under a generic name. The generic medication is less costly because it does not have to undergo the same expensive research and development.

Is generic medication as safe as the original product?

The Medicines Control Council (MCC) of South Africa requires that all medication, whether brand name or generics, meet the standards of safety, strength, purity and effectiveness. For a medication to be marketed under a generic label, the manufacturer must comply with the MCC's standards. The MCC determines the guidelines and requires strict testing to ensure generic medication is the same as the original product.

Remember

The Scheme will only pay for generic medication and does not cover brand-name products if there are generic alternatives available.

Prescribed minimum benefit (PMB) list

The PMB medication list is primarily indicated for a PMB CDL condition and some additional chronic conditions. The medication on the list is carefully chosen to avoid medication that has possible acute indications. You are entitled to one submission of this type of medication (which will usually have been directed to the chronic medication benefit) to be claimed from the acute medication benefit. If you attempt to claim this type of medication from your acute medication benefit for a second time, the claim will be rejected and you will be requested to register this particular medication on the chronic medication benefit (a message will be displayed on the pharmacy's system).





Pre-authorisation for hospitalisation

If you require hospitalisation for procedures and treatment, you need to obtain prior approval by contacting the Scheme on **0860 005 037** (option 2).

When contacting the Scheme for hospital pre-authorisation, you need to have the following important information on hand:

- your membership number;
- name and practice number of the admitting doctor;
- date of admission to hospital or healthcare facility;
- name of hospital or healthcare facility;
- medical condition;
- diagnosis;
- ICD-10/procedure code(s);
- type of procedure/operation (where applicable); and
- expected length of stay.

Once the hospitalisation has been approved, you will receive an authorisation number that is valid for 30 days from the date of issue. You are required to provide the authorisation number to your treating healthcare provider and the relevant hospital or clinic.

The authorisation number confirms that benefits are available and guarantees your admission provided that your contributions are paid up to date; however, it is not a guarantee of payment.

Failure to obtain hospital pre-authorisation will result in you being liable for the full cost of hospitalisation and any related expenses.

Other treatment that requires pre-authorisation includes (but is not limited to):

- bone densitometry (DEXA) scans;
- cancer treatment;
- dentistry in hospital;
- dialysis;
- emergency services via Netcare 911;
- external appliances;
- mammograms;
- MRI, CT and PET scans;
- organ transplants;
- oxygen supply;
- private nursing and hospice;
- psychiatric hospitalisation;
- rehabilitation;
- stomatherapy; and
- surgical prostheses.

Emergency admission

In the event of emergency hospitalisation, where you are unable to obtain pre-authorisation, your next of kin member must inform the Scheme on **0860 005 037** (option 2) within 48 hours (two days) of admission. This will enable the Scheme to ensure you receive quality care and that the account is processed correctly.

Please refer to the benefits table on page 23 for more information.





Motor vehicle accidents (MVAs) and injuries

Accidents and injuries **resulting from motor vehicle accidents** will be reimbursed at 100% of cost if PMB related, even if you are involved as a third party, e.g. a pedestrian.

Members are required to submit claims to the Road Accident Fund. Any amounts recovered for medical expenses already paid by the Scheme, are immediately refundable to the Scheme.

The following documents should be submitted for your claim to be considered:

- an accident injury report;
- a police/accident report; and
- a signed legal undertaking.

Reports on injuries

Even if you suffer a minor injury, you will be required to submit a report/letter from your healthcare provider detailing the cause of the injury. Where the injury is severe, you will be required to complete and submit an accident/injury report before any claims will be considered for payment. Please contact **0860 005 037**.



Tips to combat high healthcare costs

Remember, this is your Scheme and it is your responsibility to manage it effectively in order to maximise your benefits.

The following suggestions can help reduce costs and minimise high annual contribution increases:

- Please request a copy of your account even if the healthcare provider/pharmacist submits the account to the Scheme directly.
- Check all accounts carefully.
- Ensure that your healthcare provider only prescribes the required amount of medication (not surplus medication).
- Enquire about equivalent substitute medication (generic as opposed to patented medication).
- Prior to undergoing treatment, find out if your healthcare provider will charge Scheme rates.
- When you consult a specialist, please ensure the results of all pathological and radiological tests (including X-rays and blood tests) are provided to the specialist. The Scheme will not pay for duplicated tests.
- Keep a record of all claims submitted and check that they appear on your claims statement.





Claims procedure

Please submit your claims by email to claims@pggmeds.co.za. Please include one claim per email to ensure that all claims are received.

Alternatively, you may submit claims by post directly to:
PG Group Medical Scheme, PO Box 2070, Bellville 7535.

Original prescriptions have to be submitted. Submit your claims promptly as all claims expire four months after the end of the month in which the treatment was received. Approved claims will be paid within 30 days of receipt.

Members must ensure that all claims and prescriptions reflect:

- the Scheme's registered name – PG Group Medical Scheme;
- the principal member's name and the name of the patient treated (principal member or dependant) as registered and indicated on the membership card;
- the correct medical scheme membership/reference number;
- the member's signature and date;
- the treating healthcare provider's and/or healthcare facility's name and practice number; and
- proof of payment signed by the member and indicated as '**paid**' (where applicable).

Keep copies of all claims submitted to the Scheme for payment. The onus rests on you to check your claims statements regularly to ensure that payments have been made. It is also your responsibility to provide healthcare providers (doctor, pharmacist, etc.) with the Scheme name and your membership details.

Payment of claims – Scheme rate

Claims for services rendered by healthcare providers who charge fees in accordance with the Scheme rate will be paid directly to the healthcare providers.

If healthcare providers charge fees in excess of the Scheme rate, the Scheme will reimburse you. It remains your responsibility to settle the healthcare provider's account in full.

If you pay cash for treatment and/or medication, you are required to attach a signed receipt to your claim as proof that payment has been made. The word '**paid**' should be clearly reflected on the claim to prevent the Scheme from inadvertently paying the healthcare provider instead of you.

Remember the ICD-10 codes

All healthcare providers are required, by law, to indicate ICD-10 codes on their claims and next to each medication item on a prescription. Even if you submit a claim after having paid for the services upfront, a valid applicable ICD-10 code should be indicated on the claim.

If items on a prescription are used for the treatment of more than one condition, the correct and applicable ICD-10 code should be indicated next to each medication item and not only once on the prescription.

You should, therefore, confirm with your healthcare provider that they have indicated the correct ICD-10 codes on all prescriptions and claims. Check your claims statements regularly to ensure that claims have been paid correctly. A claim where the ICD-10 codes are missing or the incorrect ICD-10 codes have been indicated, will be rejected and a revised claim reflecting the correct ICD-10 codes will have to be submitted for payment.

Rejection codes

An explanation of the transaction codes and any rejections will be reflected on your claims statement.



Scheme exclusions

The following services are **excluded** from Scheme benefits:

- All costs relating to appointments not kept or cancelled by a member.
- Any other medical costs referred to as exclusions by the Benefits Committee.
- Cosmetic procedures, including treatment for obesity.
- Costs related to legal fees arising out of overdue medical accounts.
- Dangerous sport and activities, e.g. racing contest*.
- Elective, non-medically justifiable treatment.
- Executive medical examinations.
- Holidays for recuperative purposes.
- Injuries arising out of riots, unrest, etc*.
- Injury caused by alcohol or drug abuse*.
- Insurance or physical fitness examinations.
- Laser refractive eye surgery.
- Medical costs in excess of defined limits*.
- Medical costs that can be recovered from a third party.
- Participation in medical research/trials.
- Patent, proprietary medication and bandages, patent food preparations and domestic/biochemical remedies*.
- Sunglasses.
- Fertility treatment and artificial insemination*.
- Wilful, self-inflicted injury*.

* Subject to prescribed minimum benefits (PMBs)



Underwriting

Waiting periods and exclusions are categorised under the broader definition of underwriting and are measures prescribed by law, particularly the Medical Schemes Act 131 of 1998, which allow medical schemes to protect their financial wellbeing. All medical schemes may apply certain underwriting policies to new members. Risk underwriting refers to the risk factors of members, such as their average age, the pensioner ratio, as well as the number of chronic medication users in the group. Once this information has been determined, the Scheme applies underwriting criteria to the group with regard to new applicants.

It is not regarded as fair practice to allow new members to join a medical scheme, not having contributed to the reserves of the medical scheme, to be able to claim and have these claims met by the reserves that existing members have built up over a period of time. The policies also prevent what is known as 'medical scheme hopping', whereby members who have exhausted their funds in one medical scheme, resign and join another medical scheme to be able to claim further. The rules state that anyone who joins a medical scheme, other than as a result of changing employment, will not be able to claim from the medical scheme for the first three months (a general waiting period). In addition, the medical scheme will not pay any claim that arises in the first 12 months for any condition that existed prior to the member joining (a condition-specific waiting period/exclusion).

A penalty is also applied to any person over the age of 35 years who joins a medical scheme for the first time (having not previously belonged to any medical scheme or having had limited or interrupted cover on a medical scheme after the age of 35 years). This is referred to as a late-joiner penalty (LJP). In this case, a percentage penalty will be charged on top of your monthly contribution. This can be as high as 75% and will remain in force for the duration of your membership. Should you join another medical scheme, the penalty will still apply.

We do not apply underwriting to new employees, provided that they join the Scheme within the first month of commencing employment with the PG Group. This will also apply to their dependants. This means that you and your dependants will enjoy cover immediately - waiting periods, exclusions and late-joiner penalties will not apply. Should your family status change, such as marriage, having a baby or adoption, kindly ensure that your new dependant is registered on the Scheme, to avoid underwriting being applied to their membership. Newborns must be registered as a dependant on the Scheme within 30 days of their birth.

It is important that you obtain proof of membership of all previous medical schemes in order to reduce the LJP, failing which, the LJP will be charged until you are able to supply the required proof of previous medical scheme cover. Please note that any LJP applied will not be refunded, even if proof is supplied at a later stage.



Medical savings account (MSA)

You contribute a portion of your monthly contribution towards your medical savings account (MSA).

A fixed amount is allocated to your MSA for the 12 months in the year. The total allocation for the year is made available at the beginning of the year if you are registered from 1 January. Should you join during the course of a year, the amount in your MSA will be prorated according to the number of months during that year that you are a member of the Scheme.

If you have funds available in your MSA at the end of the year, this amount will be carried over and added to your savings balance for the following year. Being careful with your MSA funds will enable you to build up considerable savings over time. If you resign from the Scheme during the course of the year, any money remaining in your MSA will only be paid out after four months. This time lapse ensures that all your outstanding claims are paid first. If you join another medical scheme that has a medical savings option, your remaining funds will be transferred to your new medical scheme. With effect from 1 January 2018, the Scheme no longer pays interest on positive savings balances.

Should you resign from the Scheme during the year and have already spent your entire MSA amount for the year, you will be required to pay the difference between the total amount spent and the benefit entitlement due to the Scheme on your date of termination. Your savings account is administered by the Scheme; however, you have full control over how you spend the funds in your MSA.

The MSA can be used to cover:

- acute and over-the-counter (OTC) medication;
- audiology;
- chiropody and podiatry;
- chiropractors;
- clinical psychology (consultations for members registered for one of the CDL mental health conditions are subject to the member's authorised PMB treatment plan benefits);
- dentistry co-payments;
- dieticians;
- optometry co-payments;
- general practitioner (GP) and some specialist consultations (visit in rooms and at emergency facilities);
- homeopaths and naturopaths (including medication);
- out-of-hospital care;
- physiotherapy (out of hospital);
- social and other auxiliary services; and
- speech and occupational therapy.

What about claims deducted from your MSA?

Should your healthcare provider charge Scheme rates, the Scheme will pay them directly – unless you have paid the account upfront and have included a receipt with your account. If your healthcare provider charges private rates (more than the Scheme rate), you need to settle the account directly with the healthcare provider, whereupon the Scheme will reimburse you with the appropriate benefit at the Scheme rate. The MSA cannot be used to pay for PMBs, including co-payments relating to PMBs.

Note

Should you need to use your positive MSA balance to cover any medical shortfalls on any outstanding claims, please send a written request by email to info@pggmeds.co.za and we will do our best to assist you, where possible.



Preferred Provider Negotiators (PPN)

Optical benefits

Preferred Provider Negotiators (PPN), South Africa's largest optometry network, provides members with enhanced optical benefits on behalf of the Scheme. PPN has agreements with more than 2 200 optometrists throughout South Africa.

By using a PPN provider, you and your beneficiaries are entitled to a composite consultation and, either a frame and/or lens enhancements, or **R1 710** towards an alternative frame and/or lens enhancements, and a pair of clear single-vision, bifocal or multifocal lenses, or contact lenses. Prescriptions less than 0.50 dioptre will not be covered. Once you or your beneficiaries have claimed for any of the products below, you may only do so again after 24 months.

Optical benefits in and out of network	
Frame and/or lens enhancements	R1 710 for frames and/or lens enhancements per beneficiary at a PPN provider and R1 283 per beneficiary at a non-PPN provider every two years
One pair of clear Aquity® single-vision lenses; or	R215 per lens
One pair of clear Aquity® bifocal lenses; or	R460 per lens
One pair of base multifocal lenses	R810 per lens
OR	
Contact lenses	R2 265
Contact lens re-examination (subject to the Scheme rules and can only be claimed in six-monthly intervals)	R255 x 3

In addition to the above benefits, beneficiaries have access to the following:

Network benefits

- One composite consultation, inclusive of refraction, tonometry and visual field screening, artificial intelligence screening and either spectacles or contact lenses. These claims will be paid at 100% of the benefit limits.
- Ready-made readers: two pairs (in a two-year cycle) – **R150** per pair in lieu of spectacle lenses.

Out-of-network benefits

- One consultation paid at **R380** for either spectacles or contact lenses.

Please check the following with your optometrist to ensure that you optimise your optical benefit and reduce the risk of co-payments:

1. Are you part of the PPN network?
2. Please prescribe within my available limits.
3. Kindly explain what my co-payments will be if I choose a higher costing frame and/or lens enhancements.

Shortfalls will automatically be paid from your available positive MSA balance. To view a list of all optometrists who form part of PPN, or for more information about your optical benefits, please visit www.ppn.co.za.



041 065 0650



Please submit optical claims to:

Email claims@ppn.co.za

Fax **041 586 4184**

Post Preferred Provider Negotiators, PO Box 12450, Centrahil 6006



Dental Information Systems (DENIS)

Dental benefits

Dental Information Systems (DENIS), Africa's leading dental funder, manages your dental benefits on behalf of the Scheme. There is a predefined benefit per procedure, which is paid at the published PG Group Dental Tariff (PDT). Visit www.denis.co.za for a list of the dental tariffs. Your dental practitioner will also be able to provide information about your benefits, as DENIS supplies all practitioners with a chair-side and benefit guide, which illustrates the benefits for 2024.

Maxillofacial and oral surgery

These relevant health services (unless otherwise limited or excluded) are regarded as specialist medical services and will only apply in respect of oncology cases. Claims for oral pathology procedures (cysts and biopsies, the surgical treatment of tumours of the jaw and soft-tissue tumours) will only be covered if supported by a laboratory report that confirms the diagnosis.

Dentistry

All claims will be paid at the PDT, published and distributed by DENIS annually.

Conservative dentistry

- **Consultations:** Two check-ups per beneficiary per year (once every six months).
- **Preventative care/oral hygiene:** Two annual scale and polish treatments per beneficiary (once every six months).
- **X-rays:** Subject to managed care protocols.
- **Fillings:** Granted once per tooth every 720 days.
- **Extractions:** Covered at the PDT; two annual check-ups per beneficiary (once every six months); a motivation or treatment plan may be requested for extensive restorative fillings.
- **Fissure sealants:** Limited to beneficiaries younger than 16.
- **Fluoride treatment:** Limited to beneficiaries from age five, and younger than 13.
- **Root canals:** Covered at the PDT.
- **Plastic dentures:** One set of plastic dentures (upper and lower) per beneficiary in a four-year period*.

Specialised dentistry

- **Crowns and bridges:** Covered at the PDT; three crowns per family per year; benefit is granted once per tooth in a five-year period*.
- **Partial chrome cobalt frame dentures:** Two partial chrome cobalt frame dentures per beneficiary in a five-year period*.
- **Orthodontics (fixed braces):** R17 420 per beneficiary per lifetime will apply to each case assessed as severe according to the orthodontic index; limited to individuals from age nine, and younger than 18*.
- **Dental implants:** Two implants per beneficiary in a five-year period; cost of implant components limited to R3 034 per implant*.
- **Surgery in dental rooms:** Covered at the PDT.

Hospitalisation and anaesthesia

- **General anaesthesia in hospital*:** Admission protocols apply.
- **Inhalation sedation in dental rooms:** Covered at the PDT.
- **Moderate/deep sedation in dental rooms*.**

* Subject to pre-authorisation

Shortfalls will automatically be paid from your available positive MSA balance. Please refer to the general benefit exclusion summary in the DENIS dental benefit information guide, which is available on the Scheme's website at www.pggmeds.co.za (Home and Publications pages).

Email addresses per authorisation type

Crowns and bridges: crowns@denis.co.za

Dental implants and orthodontic treatment: ortho@denis.co.za

Periodontic treatment: perio@denis.co.za

In-hospital and moderate deep sedation for dental treatment: hospitalenq@denis.co.za

Dentures: customercare@denis.co.za

Please submit dental claims to:

Email claims@denis.co.za

Post DENIS Claims Department, Private Bag X1, Century City 7446

denis
0860 104 939



Wellness benefits

Where a particular test is driven by an age indicator in the wellness benefits, the same protocol will apply when that test is part of the general physical examination.

Benefit	ICD-10 code(s)	Tariff code(s)	NAPPI code(s)	2024 limits
Vaccinations				
Baby immunisation programme	-	-	-	As required by the Department of Health – covered for the first six years of a child's life
Flu vaccinations	Z25.1	-	-	Once a year – all beneficiaries
Tetanus diphtheria booster	Z23.5	-	-	As needed – all beneficiaries
Pneumococcal vaccinations	Z23.8	-	-	As needed – beneficiaries 60 years and older, and high-risk beneficiaries
Early detection and screening				
General physical examination (in GP's rooms)	Z0.00	0190 0191 0192 4188	-	One medical examination every five years – adults 21 to 29 years old One medical examination every three years – adults 30 to 59 years old One medical examination every two years – adults 60 to 69 years old One medical examination every year – adults 70 years and older
Cholesterol test (Pathologist)	Z13.6	4025 4026 4147	-	Once a year – all adult beneficiaries
Pap smear consultation (GP/Gynaecologist)	Z01.4	0190 0191 0192 4566	-	Once a year – females 15 years and older
Pap smear test				
DEXA bone density scan (Radiologist)	Z01.6	50120	-	Once every three years – beneficiaries 50 years and older
OR				
DEXA bone density scan (GP/Gynaecologist)		3604		Once every three years – beneficiaries 50 years and older
Immunological faecal occult blood test (Pathologist)	-	4352	-	Once a year – beneficiaries 40 years and older
Colorectal screening test (Pathologist)	-	4352	-	Once a year – beneficiaries 40 years and older
Full blood count (FBC)	-	3755	-	All adult beneficiaries, as needed
Erythrocyte sedimentation rate (ESR)	-	3743	-	All adult beneficiaries, as needed
Urea, creatinine and electrolytes	-	4032 4171	-	All adult beneficiaries, as needed
Uric acid	-	4155	-	All adult beneficiaries, as needed
Gamma-glutamyl transferase (GGT)	-	4134	-	All adult beneficiaries, as needed
Fasting glucose	-	4057	-	All adult beneficiaries, as needed
Chest x-ray: lung cancer detection	Z01.6	30100 30110	-	Once a year - all adult beneficiaries: - between the age of 55 to 74 - who are current/former smokers (having quit within the preceding 15 years) - with at least a 30-pack year smoking history and with no history of lung cancer

Wellness benefits (continued)

Benefit	ICD-10 code(s)	Tariff code(s)	NAPPI code(s)	2024 limits
Early detection and screening (continued)				
Prostate-specific antigen (PSA) test	–	4519 4524	–	Male beneficiaries from the age of 40 to 49, once every three years Male beneficiaries from the age of 50, once a year
Human papillomavirus (HPV) vaccine	–	–	00710020001 00710249001 00710249002 03006049001	One treatment (two doses) in a lifetime for male and female beneficiaries Males beneficiaries aged 9 to 18 Female beneficiaries aged 9 to 26 A third dose may be considered for high-risk women up to the age of 45, based on motivation from their treating doctor
Health assessments from a nurse/pharmacy clinic Blood pressure, finger-prick cholesterol, blood glucose (sugar) tests and height, weight and waist circumference or body mass index (BMI)	Z00.0	88001	00711326001	Once a year – all adult beneficiaries
Maternity Programme				
Antenatal visits (GP/Gynaecologist)	–	0190 0191 0192	–	12 visits*
OR				
Antenatal visits (Midwives)	–	88420	–	12 visits*
Urine test (GP/Gynaecologist)	–	4188	–	Included in the 12 antenatal visits*
Scans – one before the 24th week and one after the 24th week (Radiologist)	–	43250 43260 43270 43273 43277	–	Two scans*
OR				
Scans – one before the 24th week and one after the 24th week (GP/Gynaecologist)	–	3615 3617 5106 5107 5108	–	Two scans*
Paediatrician visits	–	0190 0191 0192	–	Two visits in the baby's first year* – babies up to 12 months registered on the programme

* Subject to compulsory registration on the Maternity Programme (0860 005 037 – option 2).





Additional tests covered at no cost to you

Test	ICD-10 code(s)	Tariff code(s)	Limits
Cholesterol screening (Pathologist)	-	4027	One every two years – adult beneficiaries
Mammogram (Radiologist)	-	34100 34101	One every two years – females 40 years and older Once a year – females with risk factors where clinically indicated family history exists
Mammogram (GP/Gynaecologist)	-	3605	
Glaucoma screening	-	3014	One screening every two years – adults 40 years and older
HIV test (Pathologist)	-	3932	Once a year – beneficiaries 15 years and older



2024 contributions

The contribution amounts for 2023 will apply for the first three months of 2024, i.e. 1 January to 31 March 2024; thereafter, new contribution amounts will be charged from 1 April to 31 December 2024.

Please note: Gross income bands will also be adjusted from 1 April 2024.

Total consolidated contribution table

Current contribution amounts continuing from 1 January 2024 to 31 March 2024

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 300	R2 500	R2 500	R680
R5 301 - R9 300	R3 150	R3 150	R850
R9 301 - R13 000	R3 490	R3 490	R890
R13 001 - R17 700	R3 780	R3 780	R960
R17 701 - R22 300	R4 010	R4 010	R1 000
R22 301+	R4 170	R4 170	R1 030

Increased contribution amounts effective from 1 April 2024 to 31 December 2024

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 500	R 2 700	R 2 700	R 810
R5 501 - R9 750	R 3 000	R 3 000	R 810
R9 751 - R11 250	R 3 150	R 3 150	R 850
R11 251 - R13 600	R 3 300	R 3 300	R 890
R13 601 - R15 500	R 3 550	R 3 550	R 960
R15 501 - R18 500	R 3 750	R 3 750	R 1 010
R18 501 - R23 500	R 4 050	R 4 050	R 1 060
R23 501 - R34 000	R 4 350	R 4 350	R 1 100
R34 001 +	R 4 450	R 4 450	R 1 100

Monthly member medical savings account contribution table

Current contribution amounts continuing from 1 January 2024 to 31 March 2024

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 300	R 502	R 502	R 136
R5 301 - R9 300	R 632	R 632	R 171
R9 301 - R13 000	R 700	R 700	R 179
R13 001 - R17 700	R 758	R 758	R 193
R17 701 - R22 300	R 804	R 804	R 201
R22 301+	R 837	R 837	R 207

Increased contribution amounts effective from 1 April 2024 to 31 December 2024

Gross income	Principal member	Adult dependant	Child dependant
R0 - R5 500	R 541	R 541	R 162
R5 501 - R9 750	R 601	R 601	R 162
R9 751 - R11 250	R 631	R 631	R 170
R11 251 - R13 600	R 661	R 661	R 178
R13 601 - R15 500	R 711	R 711	R 192
R15 501 - R18 500	R 751	R 751	R 202
R18 501 - R23 500	R 811	R 811	R 212
R23 501 - R34 000	R 871	R 871	R 220
R34 001 +	R 891	R 891	R 220



2024 benefits

Overall annual limit (OAL):
R400 000 per beneficiary

All individual benefit limits are subject to the OAL.

Abbreviations:

- CDL** Chronic disease list
- MSA** Medical savings account
- OAL** Overall annual limit
- PMBs** Prescribed minimum benefits
- SEP** Single exit price



In-hospital treatment	Limits	Paid from
<p>PRE-AUTHORISATION REQUIRED FOR ALL IN-HOSPITAL TREATMENT Emergencies must be authorised within 48 hours following admission to hospital. Failure to obtain pre-authorisation will result in you being liable for the full cost of hospitalisation and related expenses. Benefits will be provided in accordance with the Scheme rules, benefits, clinical protocols and limits.</p>		
<p>Hospitalisation* Including ward and theatre fees, intensive care unit (ICU) and high-care wards, medication, material, equipment, blood transfusions and transfer of blood. Excluding cost of dental implants, accommodation in a private ward, refractive surgery, psychiatric treatment, organ transplants (see organ transplants benefit) and to-take-out (TTO) medication (see acute medication benefit).</p>	100% of Scheme rate	In-hospital benefits Subject to OAL
<p>Motor vehicle accidents (MVAs) and injuries* Including injuries relating to third-party cases. Subject to accident/injury report and legal undertaking – to be completed and submitted by you.</p>	100% of Scheme rate	In-hospital benefits Subject to OAL
<p>Maternity benefits (confinements in hospital)* Vaginal and caesarean deliveries in private and State hospitals (includes complications for mother and child).</p>	100% of Scheme rate	In-hospital benefits Subject to OAL
<p>Maternity benefits (home deliveries by a registered nurse/midwife and antenatal visits)* Benefit includes all costs relating to hospitalisation.</p>	100% of cost	In-hospital benefits Subject to OAL
<p>Medical practitioners – in-hospital treatment (consultations and services in hospital)* Treatment and consultations in hospital by specialists and general practitioners (GPs), technicians and physiotherapists. Excluding costs for maxillofacial and oral surgery, except for oncology cases.</p>	100% of Scheme rate	In-hospital benefits Subject to OAL
<p>Ambulance services (emergency services)* Road ambulances, emergency services, general advice line, air evacuation and transportation. Contact Netcare 911 on 082 911.</p>	100% of Scheme rate R3 580 per family if Netcare 911 is not used	In-hospital benefits
<p>Internal prostheses and appliances* Including pacemakers, electronic devices, coronary stents and joint replacements.</p>	100% of agreed cost R57 850 per family per year	In-hospital benefits Subject to OAL
<p>Renal disorders (kidney and home dialysis)* Including related medication therapy (through approved healthcare providers only). All cases subject to full investigation, registration on the Integrated Care Programme (for renal management) and pre-authorisation.</p>	100% of cost R255 090 per family	Subject to OAL

* Subject to pre-authorisation

2024 benefits (continued)

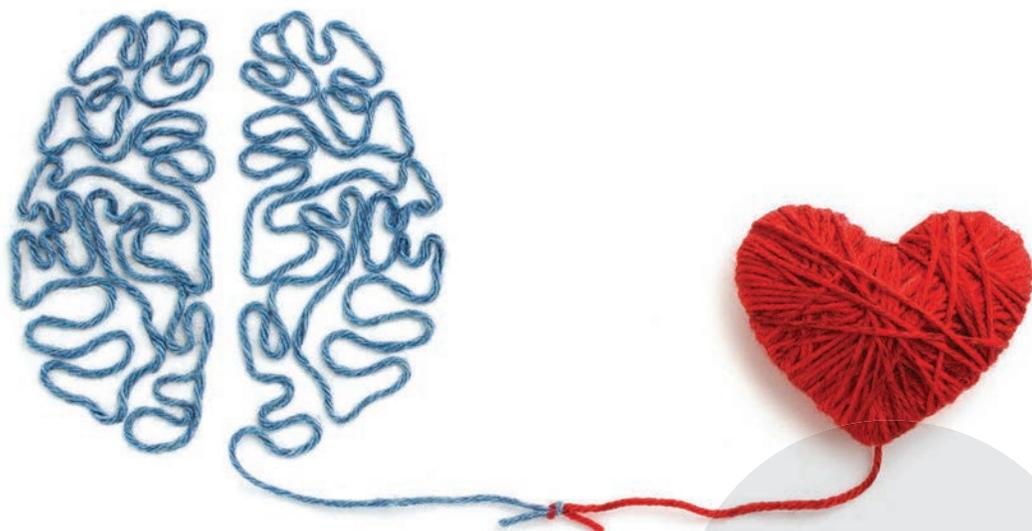
In-hospital treatment (continued)	Limits	Paid from
Organ transplants* Including organ harvesting and immunosuppressive medication therapy. Subject to transplant motivation, PMBs and pre-authorisation.	100% of cost	Subject to PMBs
Mental health* Hospital admissions for mental health conditions include anorexia nervosa, bulimia nervosa, treatment for alcohol and chemical substance abuse and other mental health conditions. Subject to pre-authorisation of all related services at approved facilities.	100% of cost R54 000 per family per annum – 21 days per beneficiary	In-hospital benefits
Out-of-hospital treatment received in rooms	Limits	Paid from
Consultative services (specialist treatment) Specialist conditions and treatment out of hospital by anaesthetists, physicians, neurosurgeons, general or other surgeons, orthopaedic specialists, otorhinolaryngologists (ENT), radiotherapists, thoracic surgeons, urologists and cardiologists and nursing practitioners.	100% of Scheme rate M: R4 570 M+1: R7 470 M+2: R9 150 M+3: R9 830	Out-of-hospital benefits Subject to OAL
General practitioners and certain specialists Outpatients, out-of-hospital consultations, treatment in rooms and procedures in doctors' rooms, includes dermatologists, gynaecologists, ophthalmologists, paediatricians, neurologists, plastic surgeons and medical supplies (including needles, syringes and sterile trays).	100% of Scheme rate	Subject to available MSA
Diagnostic radiology and pathology* Including materials. Referring healthcare provider's practice number must appear on all claims. Pre-authorisation required for MRI, bone densitometry (DEXA), mammograms and CT scans.	100% of Scheme rate M: R17 880 M+1: R29 570 M+2: R33 420 M+3: R41 830	Out-of-hospital benefits Subject to OAL
Out-of-hospital radiology and pathology benefits	80% of Scheme rate	
Oncology* Chemotherapy, radiotherapy, intravenous medication and materials. This benefit is subject to the approval of a comprehensive treatment plan that must be submitted for pre-authorisation by email to info@pggmeds.co.za .	100% of cost	Subject to registration on the Oncology Risk Management Programme
Prescribed chronic medication* Medication prescribed or dispensed to patients registered on the Scheme's Medicine Risk Management (MRM) Programme. Unlimited cover for CDL/PMB chronic medication.	100% of SEP and dispensing fee Limits applicable to non-PMB chronic medication M: R26 650 M+1: R44 400 M+2: R53 290 M+3: R62 290 per family per annum	Subject to registration on the MRM Programme
HIV* Antiretroviral treatment (ART)	100% of cost	Unlimited
Acute medication All medication, including TTO (maximum seven days' supply), except those obtained through the MRM Programme. Clinically and pharmacy-dispensed vaccinations.	100% of SEP and dispensing fee Pharmacy-advised therapy medication prescribed and dispensed by pharmacists limited to R310 per prescription	Subject to available MSA
Physiotherapy/Biokinetics	100% of Scheme rate	Subject to available MSA

* Subject to pre-authorisation

2024 benefits (continued)

Out-of-hospital treatment received in rooms (continued)	Limits	Paid from
External appliances* Includes nebulisers, wheelchairs, stoma products and home oxygen.	100% of cost R7 620 per family per year	Out-of-hospital benefits
Hearing aids*	100% of cost R17 350 per ear per beneficiary every four years	Out-of-hospital benefits
Community care	Limits	Paid from
Private nursing and hospices – in-patient services at an approved facility* In lieu of hospitalisation only. Nursing services and sub-acute facilities. Subject to submission of healthcare provider's comprehensive treatment plan and Scheme approval. Frail care services are not included.	100% of cost	Subject to OAL
Rehabilitation (physical rehabilitation)* Subject to submission and approval of a treatment plan.	100% of Scheme rate 27 days per family per year (except for PMBs)	Subject to OAL
Rehabilitation (psychiatric/substance abuse)* To treat abuse or dependence on psycho-active substances, including alcohol.	100% of Scheme rate Benefit of 21 days per beneficiary per year in a South African National Council on Alcoholism (SANCA)-approved facility	Subject to OAL
Blood transfusion and technologists* Bags, pouches and flanges.	100% of Scheme rate	Subject to OAL
Alternative medical services All services from homeopaths and chiropractors, chiropodists, naturopaths and osteopaths.	100% of Scheme rate	Subject to available MSA
Other medical services Speech therapy, audiology, occupational therapy, podiatry, dieticians, social workers, educational and remedial counselling, marriage counselling, orthoptists and clinical psychologists.	100% of Scheme rate	Subject to available MSA

* Subject to pre-authorisation





Complaints process

Complaints are inevitable in every industry, however we view complaints as an opportunity to enhance our internal processes to create a better member experience. If you are unhappy with any aspect of your membership of the PG Group Medical Scheme, we encourage you to contact the Scheme or our administrator, Momentum Health Solutions. We will deal with your complaints as efficiently and effectively as possible and make sure you are aware of the proper process to follow.

Call **0860 005 037** or email info@pggmeds.co.za, so that we may address your concerns.

In the unfortunate event that you feel your concerns are not being addressed or your complaint has not been resolved to your satisfaction, you may get in touch with the Scheme's Principal Officer directly to raise your concerns.

The contact details are:

Mrs Chontal Dunstan

Telephone **011 417 5800**
Email **cdunstan@pg.co.za**
Post **PG Group Head Office**
18 Skeen Boulevard
Bedfordview
2007



In the unfortunate event that you have exhausted the above options, and your complaint was not resolved internally by the Scheme/administrator to your satisfaction, you may report it to the Council for Medical Schemes (CMS).

The **CMS** is a statutory body established by the Medical Schemes Act 131 of 1998 to provide regulatory supervision of private healthcare financing through medical schemes in South Africa. They also assist with handling complaints from medical scheme members that may not have been resolved with their respective medical schemes.

CMS contact details

Customer care telephone **0861 123 CMS (0861 123 267)**
Enquiries email address **information@medicalschemes.co.za**
Complaints email address **complaints@medicalschemes.co.za**
Physical address **Block A, Eco Glades**
2 Office Park
420 Witch-Hazel Avenue
Eco-Park Estate
Centurion
0157





Important contact details

Customer care

Telephone **0860 005 037**
 WhatsApp **0860 005 037**
 Fax **0861 647 775**
 Email **info@pggmeds.co.za**

Members can dial **0860 005 037** for any Scheme queries
(Monday to Friday, 08:00 to 16:30)

Press

- 1** for benefits confirmation and claims enquiries
- 2** for hospital admissions, pre-authorisations, maternity and oncology
- 3** for dental benefits and authorisation
- 4** for HIV-related queries
- 5** for chronic medication

Physical address

Parc du Cap
 7 Mispel Road
 Bellville
 7530

Postal address

For claims submission, administration and correspondence

PG Group Medical Scheme
 PO Box 2070
 Bellville
 7535

Scheme website

www.pggmeds.co.za

Membership queries

Fax **0861 222 664**
 Email **membership@pggmeds.co.za**

Claims submission

Email **claims@pggmeds.co.za**

Chronic medication registration and queries

Medicine Risk Management (MRM) Programme
 Email **chronic@pggmeds.co.za**

YourLife Programme



HIV management programme
 Email **yourlife@pggmeds.co.za**

Netcare 911



Emergency assistance and ambulance service
 Emergencies/Health-on-Line **082 911**
 Telephone **0860 638 2273**
 Email **customerservice@netcare.co.za**
 Website **www.netcare911.co.za**

Preferred Provider Negotiators (PPN)



Optical benefits
 Telephone **041 065 0650**
 Fax **041 586 4184**
 Email **info@ppn.co.za/claims@ppn.co.za**
 Website **www.ppn.co.za**

Dental Information Systems (DENIS)



Dental benefits
 Telephone **0860 104 939**
 Email **pgenq@denis.co.za/claims@denis.co.za**
 Website **www.denis.co.za**

Medipost Pharmacy



Courier pharmacy for chronic medication
 PO Box 40101
 Arcadia
 0007
 Telephone **012 426 4000**
 Email **info@medipost.co.za**
 Website **www.medipost.co.za**

Important contact details (continued)

Momentum Multiply



Lifestyle and wellness rewards programme

Telephone
Email
Website

0861 886 600
multiply@momentum.co.za
www.multiply.co.za

Hello Doctor



Expert health advice from qualified South African medical doctors

Dial *120*1019# to request a call back from a doctor, or download the Hello Doctor mobile app



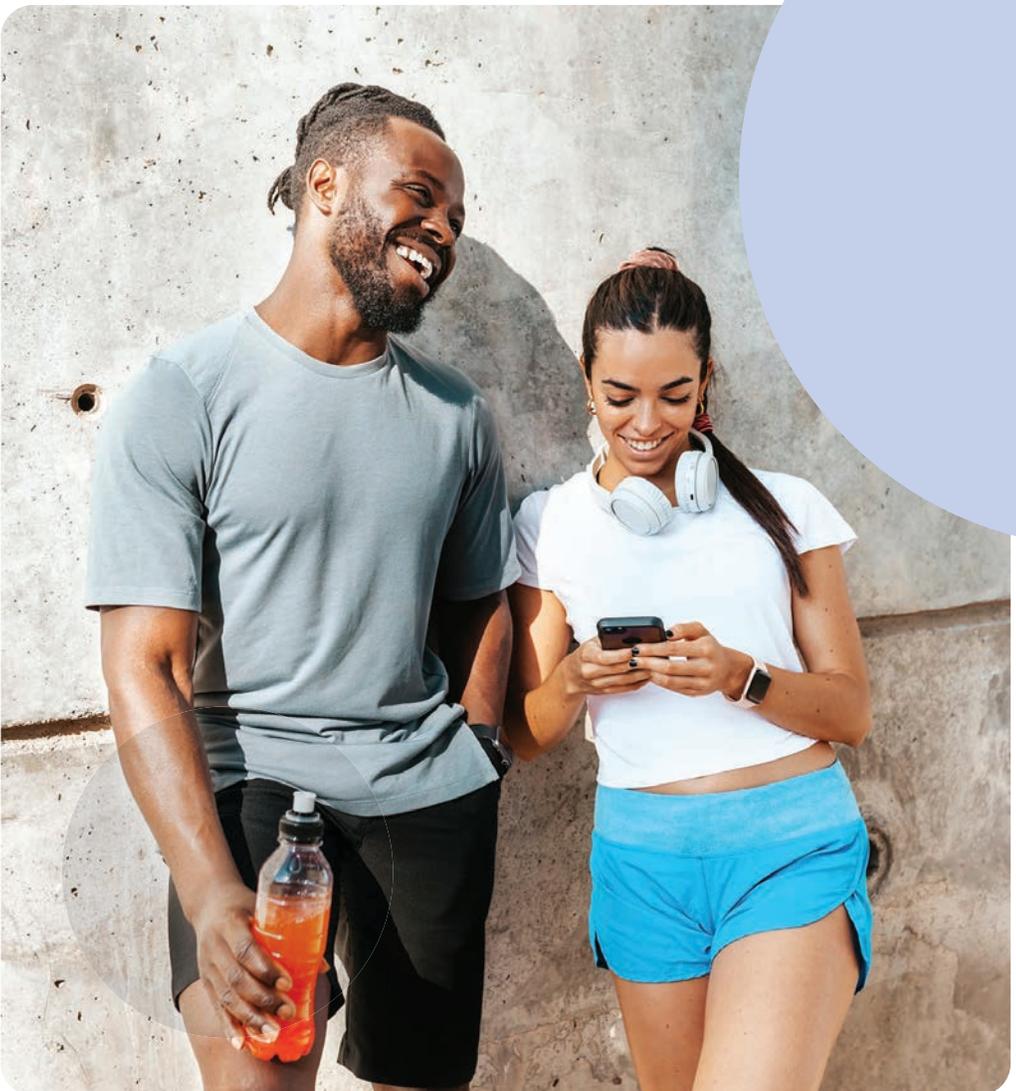
Fraud Hotline

Telephone
Email

0800 000 436
PGGmeds@tip-offs.com

Scheme newsletters

We welcome any suggestions that you may have for future newsletter articles, information on member benefits or enhancing our service to you. Please send your suggestions to the Scheme Manager, **Eugene Eakduth**, by email to eugene.eakduth@momentum.co.za.



PG Group Medical Scheme and the administrator, Momentum Health Solutions (Pty) Ltd, will maintain the confidentiality of your personal information and comply with the Protection of Personal Information Act 4 of 2013 (POPIA) and all existing data protection legislation, when collecting, processing and storing your personal information for the purposes of managing your membership of the Scheme and in accordance with the Medical Schemes Act 131 of 1998.

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0860 005 037
www.pggmeds.co.za