

genesis
MEDICAL SCHEME

2024

BENEFITS &
CONTRIBUTIONS

#thesmartchoice

MED-100 | MED-200 | MED-200 Plus





	MED-100	MED-200	MED-200 Plus
Contributions 2024			
All Adults	R1 530	R2 130	R3 000
All Children	R490	R610	R610
Annual out-of-hospital benefits			
Emergency Medical Evacuation	✓	✓	✓
Dental Benefits	✓	✓	✓
X-rays / MRI / CT Scans	X	✓	✓
Diagnostic Scopes	X	✓	✓
Self Managed Fund (SMF)	X	X	✓

MED-100

- This hospital plan is ideally suited for **younger** individuals/families.
- Provides in-hospital cover for planned and emergency hospital admissions.
- Doctors and specialists are covered at **100% of the Scheme Tariff**.
- Out-of-hospital benefits for cancer are limited to PMB treatment in public hospitals only.
- Also includes generous benefits for **basic dentistry** – an additional benefit covered by Genesis and not from your own pocket.

MED-200

- This hospital plan is ideally suited for individuals/families who also **require some out-of-hospital benefits** (e.g. **X-rays & MRI / CT scans**).
- Provides in-hospital cover for planned and emergency hospital admissions.
- Doctors and specialists are covered at **200% of the Scheme Tariff**.
- Also includes generous benefits for **basic dentistry** – an additional benefit covered by Genesis and not from your own pocket.

MED-200 Plus

- This plan is ideally suited for individuals/families who require in-hospital cover for planned and emergency hospital admissions, as well as **generous day-to-day benefits** by means of a **Self Managed Fund (SMF)**.
- Includes **out-of-hospital cover** for **X-rays & MRI / CT scans**.
- Doctors and specialists are covered at **200% of the Scheme Tariff**.
- Also includes generous benefits for **basic dentistry** – an additional benefit covered by Genesis and not from your own pocket.

In Hospital & Related Benefits



	MED-100	MED-200	MED-200 Plus
STATUTORY PRESCRIBED MINIMUM BENEFITS (PMBs)	In private hospitals, benefits and limits as below In public hospitals, benefits as prescribed by law	In private hospitals, benefits and limits as below In public hospitals, benefits as prescribed by law	In private hospitals, benefits and limits as below In public hospitals, benefits as prescribed by law
WARD FEES	Cost up to 100% of Scheme Tariff	Cost up to 100% of Scheme Tariff	Cost up to 100% of Scheme Tariff
GENERAL PRACTITIONERS AND MEDICAL SPECIALISTS (including maternity benefits)	Cost up to 100% of Scheme Tariff	Cost up to 200% of Scheme Tariff	Cost up to 200% of Scheme Tariff
MENTAL ILLNESS	Benefits limited to PMBs Claims will be paid in full when obtained from a DSP When treated in a non-DSP, claims will be paid up to 100% of Scheme Tariff when hospitalised, or the lower of the cost or R1 100 per contact out of hospital, further limited to R42 000 per beneficiary p.a.	Benefits limited to PMBs Claims will be paid in full when obtained from a DSP When treated in a non-DSP, claims will be paid up to 200% of Scheme Tariff when hospitalised, or the lower of the cost or R1 100 per contact out of hospital, further limited to R42 000 per beneficiary p.a.	Benefits limited to PMBs Claims will be paid in full when obtained from a DSP When treated in a non-DSP, claims will be paid up to 200% of Scheme Tariff when hospitalised, or the lower of the cost or R1 100 per contact out of hospital, further limited to R42 000 per beneficiary p.a.

IN-HOSPITAL & RELATED BENEFITS

MED-100

MED-200

MED-200 Plus

MEDICINES USED IN HOSPITAL

100% of legislated cost

100% of legislated cost

100% of legislated cost

PATHOLOGY SERVICES

Cost up to 100% of Scheme Tariff

Cost up to 100% of Scheme Tariff

Cost up to 100% of Scheme Tariff

PLAIN RADIOGRAPHY

(i.e X-rays)

100% of the lower of cost or Scheme Tariff

100% of the lower of cost or Scheme Tariff

100% of the lower of cost or Scheme Tariff

MRI & CT SCANS

Member has a co-payment of R2 750 per scan when hospitalised

100% of the lower of cost or Scheme Tariff when hospitalised

100% of the lower of cost or Scheme Tariff when hospitalised

Up to two (2) scans per member family p.a., further limited to R7 750 per scan

Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Scheme Tariff, further limited to R8 000 per beneficiary p.a.

Scans related to conservative treatment of back / neck conditions paid up to 50% of the lower of cost or Scheme Tariff, further limited to R8 000 per beneficiary p.a.

Subject to approval

Subject to approval

Subject to approval

Scans related to dento-alveolar procedures, migraine and conservative treatment of back / neck conditions excluded

INTERNAL MEDICAL / SURGICAL APPLIANCES OR PROSTHETICS

50% of cost up to R20 000 per beneficiary p.a.

100% of cost up to R30 000 per beneficiary p.a.

100% of cost up to R30 000 per beneficiary p.a.

EXTERNAL MEDICAL / SURGICAL APPLIANCES

75% of cost up to R19 000 per member family p.a. when used for the treatment of fractures

75% of cost up to R19 000 per member family p.a. when used for the treatment of fractures

75% of cost up to R19 000 per member family p.a. when used for the treatment of fractures

Subject to approval

Subject to approval

Subject to approval

PHYSIOTHERAPY

(must be directly related to reason for admission)

Cost up to 100% of Scheme Tariff

Cost up to 100% of Scheme Tariff

Cost up to 100% of Scheme Tariff

BLOOD TRANSFUSION

Cost up to 100% of Scheme Tariff for material, apparatus and operator's fees

Cost up to 100% of Scheme Tariff for material, apparatus and operator's fees

Cost up to 100% of Scheme Tariff for material, apparatus and operator's fees

IN-HOSPITAL & RELATED BENEFITS

MED-100

MED-200

MED-200 Plus

DENTAL

(part of "Basic dentistry" benefit)

Cost up to 100% of Scheme Tariff for the surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

Limited to the lower of cost or R15 000 per case (*all inclusive*)

Cost up to 100% of Scheme Tariff for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R10 000 per case

Subject to Genesis protocols and approval

Limited to one (1) hospital admission per beneficiary p.a.

Cost up to 100% of Scheme Tariff for the surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

Limited to the lower of cost or R15 000 per case (*all inclusive*)

Cost up to 100% of Scheme Tariff for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R10 000 per case

Subject to Genesis protocols and approval

Limited to one (1) hospital admission per beneficiary p.a.

Cost up to 100% of Scheme Tariff for the surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

Limited to the lower of cost or R15 000 per case (*all inclusive*)

Cost up to 100% of Scheme Tariff for child beneficiaries, prior to attaining the age of 9 years, for extractions and fillings (once only, lifetime limit), limited to the lower of cost or R10 000 per case

Subject to Genesis protocols and approval

Limited to one (1) hospital admission per beneficiary p.a.

MAXILLO-FACIAL SURGERY

Cost up to 100% of Scheme Tariff

Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, perio-dontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty and related costs)

Subject to approval

Cost up to 200% of Scheme Tariff

Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, perio-dontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty and related costs)

Subject to approval

Cost up to 200% of Scheme Tariff

Required as a result of major trauma or accident (excluding tooth implants, conservative dental treatment, fillings, X-rays, tooth extractions, root canal treatment, dentures, orthodontics, perio-dontal treatment, orthognathic surgery, osteotomies to correct congenital disorders of the jaw or malocclusion problems, genioplasty and related costs)

Subject to approval

IN-HOSPITAL & RELATED BENEFITS

MED-100

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PAIN RELIEF (epidural injection)

No benefit

Benefit for conservative back and / or neck (spinal / vertebral) condition(s) paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. *(all inclusive)*

Benefit for conservative back and / or neck (spinal / vertebral) condition(s) paid up to 75% of the cost, further limited to R5 000 per beneficiary p.a. *(all inclusive)*

HEMODIALYSIS

No benefit

100% of cost up to R300 000 per member family p.a. at Scheme Tariff

100% of cost up to R300 000 per member family p.a. at Scheme Tariff

BREAST REDUCTION AND AUGMENTATIONS

No benefit

No benefit

100% of cost subject to available SMF balance

COSMETIC SURGERY (including treatment for obesity and elective or planned procedures not directly caused by or related to illness, accident or disease)

No benefit

No benefit

100% of cost subject to available SMF balance

TREATMENT RELATING TO IMPOTENCE

No benefit

No benefit

100% of cost subject to available SMF balance

SURGICAL PROCEDURES IN DOCTORS' ROOMS

Cost up to 100% of Scheme Tariff for qualifying surgical procedures that would otherwise necessitate admission to a hospital

Cost up to 200% of Scheme Tariff for qualifying surgical procedures that would otherwise necessitate admission to a hospital

Cost up to 200% of Scheme Tariff for qualifying surgical procedures that would otherwise necessitate admission to a hospital

In / Out of Hospital Benefits



MED-100

MED-200

MED-200 Plus

MAJOR MEDICAL ILLNESS BENEFITS

	MED-100	MED-200	MED-200 Plus
CANCER	Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs) in public hospitals only	In- and out-of-hospital benefits for oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRT / CT / PET and bone scans, pathology tests, medication and materials up to R250 000 per beneficiary p.a.	In- and out-of-hospital benefits for oncologist consultations, chemotherapy, radiotherapy (including brachytherapy), MRT / CT / PET and bone scans, pathology tests, medication and materials up to R250 000 per beneficiary p.a.
ORGAN TRANSPLANT	Out-of-hospital benefits limited to Statutory Prescribed Minimum Benefits (PMBs) in public hospitals only	Cost of immunosuppressant medication up to R84 000 per beneficiary p.a.	Cost of immunosuppressant medication up to R84 000 per beneficiary p.a.
HOSPICE: Accommodation Home care visits Home visits by medical practitioner	No benefit	- 100% of cost - R200 per day - Cost up to 100% of Scheme Tariff	- 100% of cost - R200 per day - Cost up to 100% of Scheme Tariff

DIAGNOSTIC ENDOSCOPY BENEFITS

COLONOSCOPY	No benefit	R7 000 per procedure (<i>all inclusive</i>)	R7 000 per procedure (<i>all inclusive</i>)
GASTROSCOPY	No benefit	R4 500 per procedure (<i>all inclusive</i>)	R4 500 per procedure (<i>all inclusive</i>)
COLONOSCOPY & GASTROSCOPY (performed at the same time)	No benefit	R9 000 per event (<i>all inclusive</i>)	R9 000 per event (<i>all inclusive</i>)
PATHOLOGY SERVICES (related to endoscopy benefits)	No benefit	R1 500 per beneficiary p.a.	R1 500 per beneficiary p.a.

EMERGENCY SERVICES BENEFITS

EMERGENCY PRE-HOSPITAL TREATMENT, TRANSPORT AND EVACUATION, INCLUDING INTER-HOSPITAL TRANSFERS WITHIN RSA	100% of cost when using the preferred provider (ER24)	100% of cost when using the preferred provider (ER24)	100% of cost when using the preferred provider (ER24)
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CHRONIC BENEFITS (subject to approval & registration)

PRESCRIBED CHRONIC DISEASE LIST CONDITIONS	Limited to the extent of the therapeutic algorithms 100% of the cost of formulary drugs	Limited to the extent of the therapeutic algorithms 100% of the cost of formulary drugs	Limited to the extent of the therapeutic algorithms 100% of the cost of formulary drugs
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Out of Hospital Benefits



	MED-100	MED-200	MED-200 Plus
SELF MANAGED FUND (SMF)	No benefit	No benefit	R9 000 per adult p.a. Pro-rated and advanced quarterly
MEDICINES	No benefit	No benefit	100% of legislated cost subject to available SMF balance
PRESCRIPTION SPECTACLE / CONTACT LENSES	No benefit	No benefit	100% of cost subject to available SMF balance
CONSULTATION BENEFIT: (General practitioners, medical specialists, speech therapy and audiology, psychologist, chiropractic services, dietetic services, social worker, physiotherapy / biokinetics, occupational therapist, optometrist, homeopath and related services)	No benefit	No benefit	Cost up to 200% of Scheme Tariff subject to available SMF balance Healthcare provider to be registered with the Health Professions Council of South Africa
EXTERNAL SURGICAL APPLIANCES (including repair)	No benefit	No benefit	100% of cost subject to available SMF balance

OUT OF HOSPITAL BENEFITS

	MED-100	MED-200	MED-200 Plus
PATHOLOGY SERVICES	No benefit	No benefit	Cost up to 200% of Scheme Tariff subject to available SMF balance
PLAIN RADIOGRAPHY (i.e. X-rays)	No benefit	50% of the lower of cost or Scheme Tariff further limited to R5 250 per beneficiary p.a.	50% of the lower of cost or Scheme Tariff further limited to R5 250 per beneficiary p.a.
MRI & CT SCANS	No benefit	50% of the lower of cost or Scheme Tariff further limited to R8 000 per beneficiary p.a.	50% of the lower of cost or Scheme Tariff further limited to R8 000 per beneficiary p.a.
BASIC DENTISTRY	<p>Covered at the lower of cost or Scheme Tariff for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner:</p> <ul style="list-style-type: none"> - Three (3) dental oral examinations - Six (6) fillings - Tooth extractions - Plain X-rays and/or wide angle / Panorex imaging limited to the lower of cost or Scheme Tariff further limited to R750 - Two (2) root canal treatments, excluding root canal treatment on wisdom teeth - Crowns, bridges or dentures limited to the lower of cost or Scheme Tariff, further limited to R5 500 	<p>Covered at the lower of cost or Scheme Tariff for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner:</p> <ul style="list-style-type: none"> - Three (3) dental oral examinations - Six (6) fillings - Tooth extractions - Plain X-rays and/or wide angle / Panorex imaging limited to the lower of cost or Scheme Tariff further limited to R750 - Two (2) root canal treatments, excluding root canal treatment on wisdom teeth - Crowns, bridges or dentures limited to the lower of cost or Scheme Tariff, further limited to R5 500 	<p>Covered at the lower of cost or Scheme Tariff for the following qualifying dental benefits (per beneficiary p.a.) when obtained from a registered Dental Practitioner:</p> <ul style="list-style-type: none"> - Three (3) dental oral examinations - Six (6) fillings - Tooth extractions - Plain X-rays and/or wide angle / Panorex imaging limited to the lower of cost or Scheme Tariff further limited to R750 - Two (2) root canal treatments, excluding root canal treatment on wisdom teeth - Crowns, bridges or dentures limited to the lower of cost or Scheme Tariff, further limited to R5 500

OUT OF HOSPITAL BENEFITS

MED-100

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MED-200 Plus

BASIC DENTISTRY (continued)

– Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

– Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

– Surgical removal of bony impacted wisdom teeth, where pathology and pain are directly associated with wisdom teeth

– One (1) scale and polish

– One (1) scale and polish

– One (1) scale and polish

– One (1) dental implant limited to R10 000 per three year financial year cycle of membership

– One (1) dental implant limited to R10 000 per three year financial year cycle of membership

– One (1) dental implant limited to R10 000 per three year financial year cycle of membership

ADVANCED DENTISTRY (i.e. orthodontic treatment)

No benefit

No benefit

100% of cost subject to available SMF balance

AUXILIARY SERVICES

MAMMOGRAM

100% of the lower of cost or Scheme Tariff further limited to the following conditions:

100% of the lower of cost or Scheme Tariff further limited to the following conditions:

100% of the lower of cost or Scheme Tariff further limited to the following conditions:

≤ **39 years**: one claim p.a. when prescribed by a general practitioner or gynaecologist

≤ **39 years**: one claim p.a. when prescribed by a general practitioner or gynaecologist

≤ **39 years**: one claim p.a. when prescribed by a general practitioner or gynaecologist

≥ **40 years**: one claim p.a.

≥ **40 years**: one claim p.a.

≥ **40 years**: one claim p.a.

CERVICAL (PAP) SMEAR

≥ **18 years**: one test p.a. when prescribed by a general practitioner or gynaecologist

≥ **18 years**: one test p.a. when prescribed by a general practitioner or gynaecologist

≥ **18 years**: one test p.a. when prescribed by a general practitioner or gynaecologist

PROSTATE SPECIFIC ANTIGEN (PSA) TEST

≥ **50 years**: one test p.a.

≥ **50 years**: one test p.a.

≥ **50 years**: one test p.a.

Important Information



BENEFITS REFLECTED IN THIS SCHEDULE ARE FOR THE FULL BENEFIT YEAR AND WILL BE PRO-RATED FOR THOSE MEMBERS JOINING GENESIS DURING THE BENEFIT YEAR.

Scheme Tariff: Means the fixed tariff determined by Genesis for the payment of relevant health services / benefits in accordance with the Rules of the Scheme, or the fee determined in terms of any agreement between the Scheme and a service provider(s) in respect of the payment of relevant health services.

Benefits are subject to Genesis issuing a hospital admission reference number, however, payment is not guaranteed if clinical protocols or the terms and conditions as per the Rules are not met.

Beneficiaries on all options share the benefits of adult members, unless expressly stated to the contrary. Genesis does not provide any kind of healthcare service or treatment. Treatment can only be provided by / in a registered healthcare practitioner(s) and / or institution(s). The function of the

Scheme is therefore to provide the funding for such treatment and will accordingly reimburse members' claims in terms of its Rules. Prescribed Minimum Benefits (PMBs) cannot be limited beyond the limits prescribed by law.

Genesis covers all approved conditions, including PMBs, in private hospitals, where the benefits and limits, as set out in the Rules, apply. Hospital accounts, including treatment for PMBs, will usually be paid in full in terms of tariff agreements with the hospital. In private hospitals, the charges of attending doctors / specialists and other healthcare service providers, even for PMBs, will be reimbursed at 100% or 200% of the Scheme Tariff, depending which benefit option you are on. This funding applies to all claims for treatment in private hospitals, even if the condition is listed as a PMB. Shortfalls relating to treatment received in private hospitals usually pertain to charges for attending doctors / specialists if they charge more than 100% or 200% of the Scheme Tariff.

To this end, should your claim be listed as a PMB and you want it to be paid according to the law as provided

for in section 29(1)(p) of the Medical Schemes Act ("paid in full subject to PMB level of care"), then treatment must be obtained from any public hospital in South Africa and the Uniform Patient Fee Schedule (UPFS) tariff will apply. Genesis has selected all public hospitals in South Africa as its Designated Service Providers (DSPs).

In short, PMB treatment in private hospitals is reimbursed in terms of the Rules where limits may apply. PMB treatment in public hospitals will be reimbursed subject to PMB level of care as prescribed in the Medical Schemes Act. This means that you will receive the same entitlement to treatment that applies to a public hospital patient as set out in the regulations to the Act.

The cost of medical services rendered outside the Republic of South Africa, is excluded from the risk benefits on all options.

The Scheme Rules, including a list of excluded conditions, procedures and services for all benefit options, are available on the website or on request from the Scheme.

Whilst every effort has been made to ensure that the benefits set out herein comprise a detailed summary of the relevant Rules of Genesis, any dispute will be resolved by reference to the registered Rules of Genesis approved by the Registrar of Medical Schemes. Rules are subject to registration by the Council for Medical Schemes.



EXISTING MEMBERS

0860 10 20 10



NEW MEMBERS

0861 56 46 66



HOSPITAL ADMISSIONS

0860 10 62 05



EMERGENCY TRANSPORT / EVACUATION

0861 43 63 74



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