



transmed
MEDICAL FUND

Transmed Benefit Plans for 2009

Healthcare innovations designed exclusively for Transnet employees.

The Transmed Medical Fund is a medical scheme open to employees and pensioners of the Transnet Group, its subsidiaries and former subsidiaries. With a range of benefit plans incorporating all current healthcare models, the Transmed Medical Fund has a benefit plan to meet all its members' needs, from low to high income employees.

Overleaf you will find a brief overview of the benefits and contributions of each of the Transmed benefit plans. Please call the Transmed Call Centre on 0800 450 010 if you require any further information.

This brochure does not replace the Rules. The Registered Rules are legally binding and always take precedence and are available on request.

for all our people

BENEFITS	STATE PLUS NETWORK (PRIME CURE NETWORK)	STATE PLUS OWN CHOICE	UBUNTU (PRIME CURE NETWORK)	PRIVATE COVER PLUS SAVINGS ACCOUNT	
A. DAY-TO-DAY COVER					
A.1	GP Consultations	Unlimited if Prime Cure provider used. One visit to non-Prime Cure provider per beneficiary, with maximum of two visits per family per annum. Limited to R650, with 20% co-payment. Member must pay non-Prime Cure provider and claim refund from Prime Cure.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Unlimited if Prime Cure provider used. One visit to non-Prime Cure provider per beneficiary, with maximum of two visits per family per annum. Limited to R650, with 20% co-payment. Member must pay non-Prime Cure provider and claim refund from Prime Cure.	Paid at 100% Transmed rate* from Personal Medical Savings Account (PMSA)
A.2	Specialist Consultations	Three specialist visits per beneficiary per year, with a maximum of five per family per year, up to a maximum of R1800 per beneficiary or R2450 per family. Pregnant beneficiaries entitled to additional two specialist visits per year. Subject to pre-authorisation (0861 665 665) and referral by Prime Cure general practitioner or accredited service provider. Contracted-out fee if charged by specialist for member's own account.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Three specialist visits per beneficiary per year, with a maximum of five per family per year, up to a maximum of R1800 per beneficiary or R2450 per family. Pregnant beneficiaries entitled to additional two specialist visits per year. Subject to pre-authorisation (0861 665 665) and referral by Prime Cure general practitioner or accredited service provider. Contracted-out fee if charged by specialist for member's own account.	Paid at 100% Transmed rate* from PMSA
A.3	Acute medication	Unlimited from Prime Cure accredited pharmacies, network dispensing doctors and medical centres according to the Prime Cure formulary. Over-the-counter medication paid at R55 per event up to a maximum of R165 per family per year.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Unlimited from Prime Cure accredited pharmacies, network dispensing doctors and medical centres according to the Prime Cure formulary. Over-the-counter medication paid at R55 per event up to a maximum of R165 per family per year.	Paid at 100% Transmed rate* from PMSA
A.4	Pathology (Out-of-hospital)	Unlimited pathology according to Prime Cure list of codes. Subject to referral by Prime Cure general practitioner or accredited service provider.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Unlimited pathology according to Prime Cure list of codes. Subject to referral by Prime Cure general practitioner or accredited service provider.	Paid at 100% Transmed rate* from PMSA
A.5	Radiology (Out-of-hospital)	Unlimited radiology according to list of codes. Subject referral by Prime Cure general practitioner or accredited service provider.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Unlimited radiology according to list of code. Subject referral by Prime Cure general practitioner or accredited service provider.	Paid at 100% Transmed rate* from PMSA
A.6	Optical benefits	One examination per beneficiary per annum. One pair of single vision or bifocal lenses and frame or contact lenses, every 24 months according to Prime Cure criteria. Contact lenses benefit limited to R500 per beneficiary. <i>Prime Cure</i> *1	Limits per beneficiary every 24 months cycle (two years)*2 1) R600 Single Vision Lenses or R940 Bifocal, Multifocal and Tri-focal Lenses or 2) R600 Contact Lenses or 3) R940 Surgical Procedures (all inclusive)	One examination per beneficiary per annum. One pair of single vision or bifocal lenses and frame, or four boxes of disposable contact lenses, or one pair of hard/permanent lenses to the value of R850 per beneficiary every 24 months according to Prime Cure criteria.	Paid at 100% Transmed rate* from PMSA (Includes refractive surgery)
A.7	Basic dental benefit (for dentures, see Dentures benefit)	Unlimited basic dentistry. One preventative treatment and general examination per annum per beneficiary through a Prime Cure designated provider.	Paid at 100% Transmed rate* Annual limits: M0 R1220 M + R1660	Unlimited basic dentistry. One preventative treatment and general examination per annum per beneficiary through a Prime Cure designated provider.	Paid at 100% Transmed rate* from PMSA
A.8	Specialised dentistry	No benefit subject to PMBs	Paid at 100% Transmed rate* Annual limits: R2160 per beneficiary every two years*2.	No benefit subject to PMBs	Paid at 100% Transmed rate* from Major Medical Cover and not from PMSA. R2160 per beneficiary per two years*2.
A.9	Orthodontics	No benefit	Included in Specialised dentistry benefit.	No benefit	Paid at 100% Transmed rate* from Major Medical Cover and not from PMSA. R6480 per beneficiary per lifetime*3.

BENEFITS		STATE PLUS NETWORK (PRIME CURE NETWORK)	STATE PLUS OWN CHOICE	UBUNTU (PRIME CURE NETWORK)	PRIVATE COVER PLUS SAVINGS ACCOUNT
A. DAY-TO-DAY COVER					
A.10	Dentures	One pair of acrylic dentures every two years per family. 20% co-payment payable. <i>Prime Cure</i> ^{*1}	Included in Specialised dentistry benefit.	One pair of acrylic dentures every two years per family. 20% co-payment payable. <i>Prime Cure</i> ^{*1}	Paid at 100% Transmed rate* from Specialised dentistry limit
A.11	Physiotherapy, Occupational and Remedial therapy, Audiology	Subject to referral by Prime Cure general practitioner or accredited service provider, paid from Out-of-Network benefit.	Paid at 100% Transmed rate* Included in General day-to-day limit.	R1200 per beneficiary limited to R1800 family per year. Subject to referral by Prime Cure general practitioner or accredited service provider.	Paid at 100% Transmed rate* from PMSA
A.12	Out-patient services	If emergency according to Medical Schemes Act and Rules, paid as emergency visit (see Emergency visits/hospital casualty below), otherwise regarded as visit to non-Prime Cure provider (see GP Consultations).	Paid at 100% Transmed rate* Included in General day-to-day limit.	If emergency according to Medical Schemes Act and Rules, paid as emergency visit (see Emergency visits/hospital casualty below), otherwise regarded as visit to non-Prime Cure provider (see GP Consultations).	Paid at 100% Transmed rate* from PMSA
A.13	Emergency visits/hospital casualty	Unlimited emergency visits according to Medical Schemes Act and Rules. Call Prime Cure on 0861 665 665 for further details.	Paid at 100% Transmed rate* Included in General day-to-day limit.	Unlimited emergency visits according to Medical Schemes Act and Rules. Call Prime Cure on 0861 665 665 for further details.	Paid at 100% Transmed rate* from PMSA
A.14	General day-to-day limit	Not applicable	Day-to-day benefits are paid at 100% Transmed rate* limited to: M0 R3380 M+ R4640	Not applicable	Not applicable
A.15	Out-of-Network benefits limit	Out-of-Network benefits are limited to: M0 R1680 M+ R2520	Not applicable	Not applicable	Not applicable
A.16	All other day-to-day benefits	Prime Cure or from Out-of-Network benefit	Paid at 100% Transmed rate* Included in General day-to-day limit.	Prime Cure or Prime Cure referred provider	Paid at 100% Transmed rate* from PMSA
B. CHRONIC MEDICATION					
B.1	Benefits	Network Formulary ^{*4}	Essential Formulary ^{*5} at 100% of the cost for PMBs. QMP ^{*6} applies Co-payment of 20% for non-PMB illness/medicine.	Network Formulary ^{*4}	Standard Formulary ^{*5} at 100% of the cost for PMBs. QMP ^{*6} applies Co-payment of 20% for non-PMB illness/medicine.
B.2	Pharmacy	Prime Cure Medical Centre or network pharmacy, network dispensing doctor	Network pharmacies (Clicks, Dis-Chem and Family Care). Pharmacy of choice (outside the Network) may result in a co-payment ^{*9} .	Prime Cure Medical Centre or network pharmacy, network dispensing doctor	Network pharmacies (Clicks, Dis-Chem and Family Care). Pharmacy of choice (outside the Network) may result in a co-payment ^{*9} .
C. MAJOR MEDICAL COVER					
C.1	Financial Limit for Major Medical event per family	Unlimited State hospital only	Unlimited State hospital only	Private hospital: Prime Cure Network only. R650 000 per family with sub-limits.	Unlimited
C.2	Co-payments	Not applicable	Not applicable	Not applicable	Co-payment on hospital services for non-emergencies and non-PMB conditions: - Less than R2000 = R250 - R2000 to R9999 = R500 - R10000+ = R1000 Maximum co-payment of R4000 per family per year.
C.3	State hospital	Full cover	Full cover	Full cover as part of Prime Cure Network	Full cover
C.4	Enhanced state facilities Folateng	Pre-authorisation required 0800 225 151	Pre-authorisation required 0800 225 151	Pre-authorisation required 0861 665 665	Pre-authorisation required 0800 225 151
C.5	Private hospital admission	No benefit	No benefit	Subject to: • Referral by Prime Cure doctor or Prime Cure referred specialist • Pre-authorisation 0861 665 665 • Financial Limit of R650 000 for Major Medical event per family and sub-limits for certain procedures.	Paid at 100% Transmed rate* Subject to pre-authorisation 0800 225 151

BENEFITS		STATE PLUS NETWORK (PRIME CURE NETWORK)	STATE PLUS OWN CHOICE	UBUNTU (PRIME CURE NETWORK)	PRIVATE COVER PLUS SAVINGS ACCOUNT
C. MAJOR MEDICAL COVER					
C. 6	In-hospital services	Full cover State hospital doctor	Full cover State hospital doctor	Subject to: • Referral by Prime Cure doctor or Prime Cure referred specialist • Pre-authorisation 0861 665 665	Paid at 100% Transmed rate* Subject to pre-authorisation 0800 225 151
C. 7	Internal prosthesis	Subject to: • Individual prosthesis limits • Pre-authorisation 0800 225 151	Subject to: • Individual prosthesis limits • Pre-authorisation 0800 225 151	Subject to: • Prosthesis limit of R17 600 per family per year unless PMB • Pre-authorisation 0861 665 665	Subject to internal prosthesis limit. Please call 0800 225 151 for authorisation.
C.8	Orthopaedic, Surgical and Medical appliances	Subject to individual appliance limits. Pre-authorisation/medical motivation required. Please call 0800 450 010 for further information.	Subject to individual appliance limits. Pre-authorisation/medical motivation required. Please call 0800 450 010 for further information.	Subject to: • Appliance limit of R5550 per family per year unless PMB • Pre-authorisation 0861 665 665	Subject to appliance limits. Authorisation/medical motivation required. Please call 0800 450 010 for further information.
C.9	Organ transplants	Subject to pre-authorisation by the Fund.	Subject to pre-authorisation by the Fund.	• State hospital/DSP, subject to Prime Cure pre-authorisation • R120 000 limit per family per year	Subject to pre-authorisation by the Fund.
C.10	Ambulance services	Pre-authorisation required 0800 115 750	Pre-authorisation required 0800 115 750	Pre-authorisation required 082 911	Pre-authorisation required 0800 115 750
C.11	Dialysis	R150 000 per beneficiary if not provided in State hospital. Pre-authorisation required 0800 225 151.	R150 000 per beneficiary if not provided in State hospital. Pre-authorisation required 0800 225 151.	State hospital/DSP, subject to Prime Cure authorisation and R120 000 limit per family per year.	Subject to pre-authorisation 0800 225 151
C.12	Oncology	Paid at 100% Transmed rate* if provided in State hospital and through ICON [®] Network. Pre-authorisation required 0800 225 151 20% co-payment for use of non-ICON Network service provider. Subject to State protocol.	Paid at 100% Transmed rate* if provided in State hospital and through ICON [®] Network. Pre-authorisation required 0800 225 151 20% co-payment for use of non-ICON Network service provider. Subject to State protocol.	State hospital/DSP, subject to Prime Cure authorisation and R120 000 limit per family per year.	Obtained from ICON Network [®] Subject to pre-authorisation 0800 225 151 20% co-payment for use of non-ICON Network service provider. R250 000 per annum per beneficiary limit applies.
C.13	HIV and AIDS Benefit	Subject to registration on Prime Cure HIV Disease Management Programme. Call 0861 665 665, ext 9	Subject to registration on HIV Disease Management Programme. Please call 0861 888 300 for authorisation.	Subject to registration on Prime Cure HIV Disease Management Programme. Call 0861 665 665, ext 9	Subject to registration on HIV Disease Management Programme. Please call 0861 888 300 for authorisation. Unlimited 100% Transmed rate*
D. ADDITIONAL BENEFITS					
D.1	Health Advice Line	Please call 0800 115 750	Please call 0800 115 750	Please call 0861 665 665	Please call 0800 115 750
D.2	Travel insurance	Emergency travel cover up to R1 million per person with maximum of R5 million per family. Call 0800 115 750 for further details.	Emergency travel cover up to R1 million per person with maximum of R5 million per family. Call 0800 115 750 for further details.	Emergency travel cover up to R1 million per person with maximum of R5 million per family. Call 0800 115 750 for further details.	Emergency travel cover up to R1 million per person with maximum of R5 million per family. Call 0800 115 750 for further details.
D.3	Prescribed Minimum Benefits*	Hospitalisation: DSP ^{*7} - State Hospital	Hospitalisation: DSP ^{*7} - State Hospital	Hospitalisation: DSP ^{*7} - State Hospital or Prime Cure Network Private Hospital: Subject to: • Referral by Prime Cure doctor or Prime Cure referred specialist • Pre-authorisation 0861 665 665	Hospitalisation: Private Hospital of member's choice

BENEFITS		STATE PLUS NETWORK (PRIME CURE NETWORK)	STATE PLUS OWN CHOICE	UBUNTU (PRIME CURE NETWORK)	PRIVATE COVER PLUS SAVINGS ACCOUNT
D. ADDITIONAL BENEFITS					
D.3	Prescribed Minimum Benefits* (cont.)	Day-to-day services DSP ^{*7} : Prime Cure	Day-to-day services DSP ^{*7} : State hospital Own choice of supplier	Day-to-day services DSP ^{*7} : Prime Cure Network	Day-to-day services: Own choice of supplier
		Medicine DSP ^{*7} : Prime Cure	Medicine Network pharmacies: Pharmacy of choice, subject to co-payment	Medicine DSP ^{*7} : Prime Cure	Medicine Network pharmacies: Pharmacy of choice, subject to co-payment
<p>[*] The Transmed rate is based on the recommended guide to benefits as contained in the National Health Reference Price List published by the Council for Medical Schemes.</p> <p>^{*1} If a particular network provider does not provide these services on the premises, you will be referred by the network provider to an appropriate service provider.</p> <p>^{*2} The benefit year starts in 2009.</p> <p>^{*3} "Per Lifetime" means that this is the maximum amount that will be allowed for orthodontic treatment while the member is a beneficiary of the Transmed Fund, and applies even if a beneficiary leaves and later rejoins an applicable plan.</p> <p>^{*4} Please phone the Prime Cure call centre on 0861 665 665 if you are not sure whether your medication is covered by this formulary.</p>		<p>^{*5} Please phone the Transmed Call Centre on 0800 450 010 if you are not sure whether your medication is covered by this formulary.</p> <p>^{*6} QMP stands for the Qualsa Maximum Price.</p> <p>^{*7} DSP stands for Designated Service Provider.</p> <p>^{*8} ICON - (Independent Clinical Oncology Network)</p> <p>^{*9} Co-payment - difference between the price charged by the Network pharmacy and price charged by member's pharmacy of choice that is higher than the Network pharmacy.</p> <p>M0 = member without dependants M+ = member with dependants</p>			

PRESCRIBED MINIMUM BENEFITS (PMB) CONDITIONS

Addison's Disease	Diabetes Insipidus	Myasthenia Gravis
Anaemia (iron deficiency)*	Diabetes Mellitus Type 1	Paraplegia/Quadraplegia*
Asthma	Diabetes Mellitus Type 2	Parkinson's Disease
Bipolar Mood Disorder	Endometriosis*	Pemphigus*
Bronchiectasis	Epilepsy	Peripheral Artherosclerotic Disease*
Cardiac (heart) Failure	Glaucoma	Pituitary Malfunction*
Cardiac Dysrhythmias	Haemophilia	Polyarteritis Nodosa
Cardiomyopathy Disease	Hyperlipidaemia	Post-Traumatic Stress Disorder*
Cerebrovascular Disorders (stroke)*	Hypertension	Rheumatoid Arthritis
Chronic Obstructive Pulmonary Disease	Hyperthyroidism*	Schizo-affective Disorders*
Chronic Renal Disease	Hypoparathyroidism/Hyperparathyroidism*	Schizophrenia
Coronary Artery Disease	Hypothyroidism	Systemic Lupus Erythematosus
Crohn's Disease	Menopausal Syndrome*	Thrombocytopenia Purpura*
Cushing's Syndrome*	Motor Neuron Disease	Thrombotic Disorders*
Delusional Disorders	Multiple Sclerosis	Ulcerative Colitis
Depressive Mood Disorders*	Muscular Dystrophy	Valvular Heart Disease*

* No Care Plan benefits

CONTRIBUTION TABLES 2009

STATE PLUS NETWORK							
MONTHLY INCOME	R0 - R2000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R8 000	R8 001 - R10 000 +
Member	352	377	402	427	452	477	527
Adult dependant	141	151	161	171	181	201	211
Child dependant*	105	113	120	128	135	142	157

PRIVATE COVER PLUS SAVINGS ACCOUNT MAJOR MEDICAL CONTRIBUTIONS					
MONTHLY INCOME	R0 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 +
Member	1390	1450	1509	1568	1629
Adult dependant	1008	1051	1094	1137	1181
Child dependant*	431	450	468	486	505

+

STATE PLUS OWN CHOICE							
MONTHLY INCOME	R0 - R2000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R8 000	R8 001 - R10 000 +
Member	388	416	450	517	565	610	698
Adult dependant	175	187	203	233	254	275	314
Child dependant*	113	121	131	150	164	177	202

PRIVATE COVER PLUS SAVINGS ACCOUNT MEDICAL SAVINGS CONTRIBUTION					
MONTHLY INCOME	R0 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 +
Member	236	247	257	267	277
Adult dependant	171	179	186	193	201
Child dependant*	73	77	80	83	86

=

UBUNTU							
MONTHLY INCOME	R0 - R2000	R2 001 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 - R8 000	R8 001 - R10 000 +
Member	765	819	874	929	983	1038	1147
Adult dependant	574	614	656	697	737	779	860
Child dependant*	344	369	393	418	442	467	516

PRIVATE COVER PLUS SAVINGS ACCOUNT TOTAL CONTRIBUTIONS					
MONTHLY INCOME	R0 - R3 000	R3 001 - R4 000	R4 001 - R5 000	R5 001 - R6 000	R6 001 +
Member	1626	1697	1766	1835	1906
Adult dependant	1179	1230	1280	1330	1382
Child dependant*	504	527	548	569	591

* Contributions are payable for a maximum of four child dependants

* Contributions are payable for a maximum of four child dependants

IMPORTANT CONTACT DETAILS

For further information on the **Ubuntu plan**:
0861 665 665

For further information on the other **Transmed plans**:
0800 450 010

Internet and E-mail:

Website address:
www.transmed.co.za

E-mail:
enquiries@transmed.co.za

Postal address:
Transmed Medical Fund
PO Box 32931
Braamfontein
2017

Walk-in-centres:

Johannesburg:
Ground Floor (Main Entrance), 101 De Korte Street, Braamfontein

Pretoria:
173 Church Street, Nedbank Plaza, Arcadia, Pretoria

Cape Town:
Shop 101, N1 Value Centre, Solly Smiedt Street, Goodwood

Port Elizabeth:
Ground Floor, FC Sturrock Building,
Cnr. Flemming and Strand Street, Port Elizabeth Central

Durban:
391 Smith Street, Fourth Floor, Metropolitan Building, Durban

HIV/AIDS Programme
(State Plus Own Choice and Private Cover Plus Savings Account)
0861 888 300

HIV/AIDS Programme
(State Plus Network and Ubuntu)
0861 665 665

For all our people