

2011 Benefit Guide

This benefit guide is a summary of your benefits for 2011. Where benefits have changed, it will be marked in (red). This summary should be read in conjunction with the 2008 Member Handbook and the Rules of the Scheme. The Rules of the Scheme will ultimately prevail.

NOTE: This Benefit Guide is for information purposes only and does not supersede the Rules of the Scheme. If there is a discrepancy, the Rules will be used.
For a full list of definitions, please access the Scheme's website at www.alliancemidmed.co.za.

2011 Benefit News!!

- **The scheme has agreed to a 6% contribution increase for 2011.**
- The savings component has also been changed to 10%.
- As from 2011 the HIV Programme will move from AFA to Your Life HIV Wellness Programme (Administered by MMSA)



Photographs used in this Publication are of Employees Children

Immunisations

The Scheme has a comprehensive immunisation programme as part of the Life Stages Benefit. It incorporates Rotarix (used to prevent severe rotavirus diarrhea) and Prevenar (prevention of major infections like pneumonia, blood infections and meningitis) vaccines as suggested by the Department of Health. The Scheme will also cover malaria prevention medications under this benefit. Please note that malaria medication will be paid only when you have a doctor's prescription. Also note that the Scheme supports you taking preventive medication for malaria. Please contact us on **0860 00 21 01** for further information.

Important Contact Details

Emergency & Ambulance Services (Europ Assist)
Call Centre: 0860 25 54 26

Call Centre Queries & Communications
Telephone: 0860 00 21 01 Fax: (031) 580 0480
Email: service@alliancemidmed.co.za

On Site Query Office
Telephone: (013) 247 3066 Fax: (013) 247 2278
Email: Ronelle.Westermann@momentum.co.za

Hospital Authorisations
Call Centre: 0860 00 21 01 Fax: (031) 580 0472

Your Life HIV Programme
Telephone: 0860 10 97 93

Fraud Hotline
Telephone: 0800 11 28 11

"Columbus Stainless members can access the Scheme's website through the "Open Access Internet Sites" option on the Columbus intranet, even if you do not have internet access".

Alliance Midmed 2011 Benefits

Benefits paid from the Major Medical Pool

IMPORTANT: All claims, unless otherwise stated, will be paid at 100% of the Alliance Midmed Rate.
NOTE: This summary is for information purposes only and does not supersede the Rules of the Scheme.
 In the event of any discrepancy between the summary and the Rules, the Rules will prevail.

The Cover/Benefit	Monetary Limit	Authorisation Required
HOSPITALISATION In-patient: Accommodation in general ward, high care & intensive care, theatre fees (including medication, materials & hospital equipment). Out-patient: Treatment at a hospital when you are not admitted.	100% of Alliance Midmed Rate 100% Alliance Midmed Rate Subject to sub limits as listed	Pre-authorisation required. Call the Scheme on 0860 00 21 01. R150 co-payment per outpatient visit. If the treating doctor classifies that particular outpatient visit as a medical emergency, NO co-payment is applicable.
ALTERNATIVES TO HOSPITALISATION Frail care, step-down nursing facilities, private nursing, rehabilitation centres & hospice.	100% of Alliance Midmed Rate R35 000 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
ALCOHOLISM AND DRUG DEPENDENCY	100% of Alliance Midmed Rate	Pre-authorisation required. Designated Provider is Elm Clinic - Tel: (011) 975 2951.
AMBULANCE	100% Alliance Midmed Rate	Pre-authorisation required - Designated Provider is Europ Assist - Tel: 0860 25 54 26.
APPLIANCES Hearing aids, nebulisers, humidifiers, oxygen cylinders	100% of cost MO R 4 000 M+1 R15 000	Pre-authorisation required for appliances over R500. Call the Scheme on 0860 00 21 01.
ACUTE MEDICATION	100% of MMAP MO R3 950 M+4 R10 950 M+1 R7 220 M+5 R11 400 M+2 R8 470 M+6 R12 650 M+3 R9 710	R15 co-payment per script. TTO Medicines also included in limit but NO co-payment is applicable for TTOs.
CHRONIC MEDICATION	MO R14 674 M+1 R30 705	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
BLOOD, BLOOD EQUIVALENTS & BLOOD PRODUCTS	100% Alliance Midmed Rate	
CONSULTATIONS: General Practitioner In Hospital Out of Hospital CONSULTATIONS: Specialist In Hospital Out of Hospital	100% Alliance Midmed Rate 100% Alliance Midmed Rate MO R2 020 M+4 R6 450 M+1 R3 530 M+5 R7 360 M+2 R4 640 M+6 R8 170 M+3 R5 750 150% Alliance Midmed Rate 150% Alliance Midmed Rate MO R1 610 M+4 R4 230 M+1 R3 010 M+5 R4 440 M+2 R3 330 M+6 R4 690 M+3 R3 730	R10 co-payment per consultation. The Alliance Midmed rate is R294.
DENTISTRY: Also applies to in-hospital dentistry. General Specialised	100% Alliance Midmed Rate Unlimited Unlimited	25% co-payment applies to specialised dentistry except where crowns/caps are done. A maximum of 3 caps per family per annum. Pre-authorisation required. No benefit for cosmetic dentistry and implants.
IMMUNE DEFICIENCY RELATED TO HIV/AIDS Anti-retroviral and related medicines All other services	Unlimited per beneficiary administered through Your Life HIV Wellness Programme (MMSA)	Pre-authorisation required. Call Your Life HIV Wellness Programme in confidence on 0860 10 97 93.
INFERTILITY Investigation & treatment	Payable at Public sector rate and subject to PMBs	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
MATERNITY: Everything related to pregnancy, ante-natal consults, scans, midwifery, accommodation, theatre fees, drugs, dressings, medicines & materials, labour ward fees. All specialists (gynaecologists, anaesthetists, etc).	100% Alliance Midmed Rate	Pre-authorisation and registration on Maternity Programme required. Call the Scheme on 0860 00 21 01.
MENTAL HEALTH In Hospital: Accommodation general ward, electro-convulsive treatment, medication, injection materials, hospital equipment, consults & visits. Out of Hospital: Consultations, visits and procedures.	100% Alliance Midmed Rate R32 000 per family 100% Alliance Midmed Rate R8 000 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01. Designated Provider is Denmar Clinic - Tel: (012) 998 6062
OPTICAL Eye examinations	100% of SAOA Tariff 1 per beneficiary per annum	
ONCOLOGY (Cancer Treatment): When your registration is accepted, the Scheme will pay all costs associated to your condition according to the agreed treatment plan.	100% Alliance Midmed Rate	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
ORGAN TRANSPLANTS Harvesting of organ & transplantation Post-operative anti-rejection medicines	100% Alliance Midmed Rate	Pre-authorisation as well as detailed treatment plans are required. Call the Scheme on 0860 00 21 01.
PATHOLOGY AND MEDICAL TECHNOLOGY In Hospital Out of Hospital	100% Alliance Midmed Rate Unlimited MO R4 070 M+1 R6 325	
PHYSIOTHERAPY & BIOKINETICS In Hospital	100% Alliance Midmed Rate R5 000 per family	Except in ICU where benefit is unlimited.
PROSTHESIS Internal (eg: knee replacement) & external (eg: false arm)	100% Cost R30 500 per member family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
RADIOLOGY AND RADIOGRAPHERS General (In and Out of Hospital) Specialised (In and Out of Hospital)	100% Alliance Midmed Rate MO R1 120 M+1 R1 790 M+2 R2 670 M+3 R3 360 R8 960 per family	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
REMEDIAL & OTHER THERAPIES In Hospital Audiologists, Dieticians, Hearing Aid Acousticians, Occupational Therapy, Podiatry, Speech Therapy, Nursing Services, Clinical Psychology and Social Workers. Out of Hospital Audiologists, Dieticians, Hearing Aid Acousticians, Occupational Therapy, Orthoptics, Podiatry, Speech Therapy, Nursing Services, Clinical Psychology and Social Workers.	100% Alliance Midmed Rate 100% Alliance Midmed Rate R4 500 per family	Call the Scheme on 0860 00 21 01 for more information. Call the Scheme on 0860 00 21 01 for more information.
RENAL DIALYSIS: Acute & Chronic	100% Alliance Midmed Rate	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
NON-SURGICAL PROCEDURES Non-Surgical procedures & tests In Hospital Out of Hospital The Scheme will pay the cost of PMB treatment according to legal requirements.	100% Alliance Midmed Rate 100% Alliance Midmed Rate subject to MO R3 850 M1 R5 980	Pre-authorisation required. Call the Scheme on 0860 00 21 01. Pre-authorisation required. Call the Scheme on 0860 00 21 01.
Benefits paid from the PMSA Benefits in this section are subject to your PMSA. The full value of your 2011 savings are available to you from 1 January of the benefit year.		
ALTERNATIVE HEALTHCARE PRACTITIONER (eg: Homeopath, Naturopath) Consultations Medication	100% Alliance Midmed Rate 100% Single Exit Price	R10 co-payment per consultation. R15 co-payment per script.
PHARMACY ADVISED THERAPY (PAT)	R120 per purchase up to a max of 12 purchases per annum	R15 co-payment per script.
OPTICAL Frame Lenses	100% of SAOA Tariff R840 per beneficiary per annum White single vision, bi-focal/multi-focal	No benefit for sunglasses and/or repairs to broken glasses.
PHYSIOTHERAPY, BIOKINETICS & CHIROPRACTORS Out of Hospital	R2 900 per family	

DEFINITIONS:

SAOA
South African
Optometric
Association

**Alliance Midmed
Rate**
A rate as defined
by the Scheme

Your Life HIV Wellness Programme

HIV MANAGEMENT PROGRAMME

Members and beneficiaries of the Alliance Midmed Medical Scheme have access to benefits for the treatment and management of HIV/AIDS. These benefits can be accessed by joining Momentum Medical Scheme Administrator's HIV Programme, **Your Life HIV Wellness Program**.

We care about your quality of life

People with HIV are entitled to live normal, productive lives, free from discrimination or misunderstanding. With advances in medical research, HIV infection and AIDS need no longer be considered as a death sentence, but rather a chronic manageable infectious disease. Every person needs to take care of his/her body and health. For people who are HIV positive, this is more important because their immune systems are unable to fight off diseases or minor ailments.

When should I join?

Join us today!! By joining the HIV programme, you will benefit even if you are at a stage before you and/or your beneficiaries get ill or require treatment with antiretrovirals. Over the years of running this programme, we have achieved wonderful outcomes with members who have had the courage to join the programme. We encourage all members and/or beneficiaries who test HIV-positive to join the programme **as soon as the diagnosis is made**. It is very important that pregnant females who test HIV-positive during the pregnancy, or are already aware of their HIV status when they fall pregnant, to inform us as soon as they are aware of the status. Mother-to-child transmission is very successfully prevented if the pregnant mother receives treatment with antiretrovirals.

How do I register?

The registration process is easy and confidential. Please call our **confidential** telephone line on **0860 10 97 93** for assistance.

Will my condition remain confidential?

We do respect and salute members who have had the courage to disclose their condition and rise above the stigma. **The programme is a confidential programme**. Please be assured that confidentiality will be respected by all staff managing your condition.

Our nursing sisters and the doctor who will be responsible to treat your condition form part of a dynamic team.

A confidential clause ensures that all registered members details are treated with the strictest of confidence. Your status will under no circumstances be disclosed to anyone, **including your employer**.

We understand that this diagnosis brings with it added social burdens and emotions.

Our experienced staff is there to assist you to overcome your fears, and most of all teach you to live a **positive and healthy life**.

What benefits do I qualify for?

Your benefits are focussed on your total wellness and not just the virus. We have experienced that AIDS may not be the same in everybody and that each member has special needs. On registration, you are allocated a dedicated individual Nursing Sister and her support staff who will manage your condition within an allocated budget.

Benefits for Post Exposure Treatment (PEP).

Please call our share call line on **0860 10 97 93** or the after hours mobile line **082 821 0994**. This will enable members to get access to recommended treatment with antiretrovirals specific for the prevention of infection by the virus after accidental exposure. It is important to do this within at least two to six hours after the possibility of having come into contact with the virus in order to meet the optimal treatment guidelines.

Members who need PEP because of rape, will be given advice regarding support groups when relevant.

OTHER

For emergency medical assistance please call the Alliance Midmed Emergency and Advice Line on 0860 25 54 26.

Should you require further information or support, please do not hesitate to contact the HIV Programme on:

Tel: **0860 10 97 93**

Mobile: **082 821 0994**

Fax: **0126753848**





You may have heard the phrase "HIV is not in recession", in light of recent global financial woes. And this is true - the human immunodeficiency virus (HIV) is a pandemic that is spreading to every country in the world and has infected 59 million people worldwide, 20 million of whom have since passed away.

Not enough people are worried. When people diagnosed late with HIV are asked why they didn't test earlier, by far the most common answer is: "I didn't think I'd been at risk."

Some see a hopeless end, while others see an endless hope

Test so that you know your status and more important KNOW WHAT TO DO WITH YOUR STATUS.

