



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.

Important Contact Details

Call Centre Queries & Communication

Tel: 0860 0021 01
 Fax: (031) 580 0480
 Email: service@alliancemidmed.co.za

Pre Authorisation

Tel: 0860 0021 01
 Fax: (031) 580 0472

On Site Query Office

Tel: (013) 247 3066
 Fax: (013) 247 2278
 Email: Ronelle.Westermann@momentum.co.za

Emergency & Ambulance Service (Europ Assist)

Tel: 0860 2554 26

Personal Health Advisor Service

Tel: 0860 2554 26

Fraud line

Tel: 0800 2005 64

Your Life HIV Programme

Tel: 0860 1097 93

Denis – Dental Management

Queries : allianceeng@denis.co.za
 Claims submission : claims@denis.co.za
 Crown and bridge authorisations : crowns@denis.co.za
 Orthodontic authorisations : ortho@denis.co.za
 Implant authorisation : ortho@denis.co.za
 Periodontic programme : perio@denis.co.za
 Fax number : 0866 7703 36
 Denis website : www.denis.co.za

Benefits paid from the major medical pool

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).	100% of Alliance Midmed Rate	Pre-authorisation required. Call the Scheme on 0860 00 21 01.
Out-patient: Treatment at a hospital when you are not admitted.	100% of Alliance Midmed Rate Subjected to sub limits as listed	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 Elim 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 6 000 M+1 R15 000	Pre-authorisation required for appliances over R500. R500.00 co-payment on appliances. R2000.00 co-payment applicable to Hearing Aids. 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	100% Alliance Midmed Rate	
Out of Hospital	100% Alliance Midmed Rate	R10 co-payment per consultation. The Alliance Midmed Rate is R310.20.
	MO R2 020 - limited to 4 cons M+1 R3530 - limited to 9 cons M+2 R4 640 - limited to 13 cons M+3 R5 750 - limited to 17 cons M+4 R6 450 - limited to 19 cons M+5 R7 360 - limited to 23 cons M+6 R8 170 - limited to 25 cons	
CONSULTATIONS: Specialist		
In Hospital	150% Alliance Midmed Rate	
Out of Hospital	150% Alliance Midmed Rate	
	MO R1 610 - limited to 4 cons M+1 R3 010 - limited to 8 cons M+2 R3 330 - limited to 9 cons M+3 R3730 - limited to 9 cons M+4 R4 230 - limited to 9 consults M+5 R4 440 - limited to 11 consults M+6 R4 690 - limited to 11 consults	
DENTISTRY:		
Out of Hospital	As per dental schedule on page 3.	
General	As per dental schedule on page 3.	
Specialised	As per dental schedule on page 3.	
In Hospital	No benefit	
IMMUNE DEFICIENCY RELATED TO HIV/AIDS		
Anti-retroviral and related medicines		Pre-authorisation required. Call Your Life HIV Wellness Programme in confidence on 0860 10 97 93.
All other services	Unlimited per beneficiary administered through Your Life HIV Wellness Programme (MMSA)	
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.

Co-payments are introduced for specialised procedures as detailed below (co-payments must be made at the hospital or clinic when you are admitted):

MEDICATION		
ACUTE MEDICATION	100% of MMAP MO R3 950 M+1 R7 220 M+2 R8 470 M+3 R9 710 M+4 R10 950 M+5 R11 400 M+6 R12 650	10% to a max of R20 levy per script. TIO Medicines also included in limit but NO co-payment is applicable for TIOs.
CHRONIC MEDICATION	MO R14 674 M+1 R30 705	Pre-authorization 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.	100% Alliance Midmed Rate R34 000 per family	Pre-authorization required. Call the Scheme on 0860 00 21 01. Designated Provider is Denmar Clinic - Tel: (012) 998 6062
Out of Hospital: Consultations, visits	100% Alliance Midmed Rate, Included in Specialist Consultations	
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-authorization 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-authorization 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-authorization required. Call the Scheme on 0860 00 21 01.
RADIOLOGY AND RADIOGRAPHERS		
General (In and Out of Hospital)	100% Alliance Midmed Rate MO R1 120 M+1 R1 790 M+2 R2 670 M+3 R3 360	
Specialised (In and Out of Hospital)	R8 960 per family	Pre-authorization required. Call the Scheme on 0860 00 21 01.
REMEDIAL & OTHER THERAPIES		
In Hospital Audiologists, Dieticians, Hearing Aid Acousticians, Occupational Therapy, Podiatry, Speech Therapy, Clinical Psychology and Social Workers.	100% Alliance Midmed Rate	Call the Scheme on 0860 00 21 01 for more information.
Out of Hospital Audiologists, Dieticians, Hearing Aid Acousticians, Occupational Therapy, Orthotics, Podiatry, Speech Therapy, Clinical Psychology and Social Workers.	100% Alliance Midmed Rate R4 500 per family	Call the Scheme on 0860 00 21 01 for more information.
RENAL DIALYSIS: Acute & Chronic	100% Alliance Midmed Rate	Pre-authorization required. Call the Scheme on 0860 00 21 01.
NON-SURGICAL PROCEDURES		
Non-Surgical procedures & tests		
In Hospital	100% Alliance Midmed Rate	Pre-authorization required. Call the Scheme on 0860 00 21 01.
Out of Hospital	100% Alliance Midmed Rate subject to MO R3 850 M1 R5 980	Pre-authorization required. Call the Scheme on 0860 00 21 01.
SURGICAL PROCEDURES & TESTS		
In Hospital	100% Alliance Midmed Rate	Pre-authorization required. Call the Scheme on 0860 00 21 01.
Out of Hospital	100% Alliance Midmed Rate	Pre-authorization required. Call the Scheme on 0860 00 21 01.
The Scheme will pay the cost of PMB treatment according to legal requirements.		
Benefits paid from the PMSA Benefits in this section are subject to your PMSA. The full value of your 2012 savings are available to you from 1 January of the benefit year.		
ALTERNATIVE HEALTHCARE PRACTITIONER		
(eg: Homeopath, Naturopath)		
Consultations	100% Alliance Midmed Rate	R10 co-payment per consultation.
Medication	100% Single Exit Price	10% to a max of R20 levy per script.
PHARMACY ADVISED THERAPY (PAT)	R120 per purchase up to a max of 12 purchases per family per annum	10% to a max of R20 levy per script.
OPTICAL		
Frame	100% of SAOA Tariff R840 per beneficiary per annum	No benefit for sunglasses and/or repairs to broken glasses.
Lenses	100% of SAOA Tariff, White single vision, bi-focal/multi-focal	
PHYSIOTHERAPY, BIOKINETICS & CHIROPRACTORS		
Out of Hospital	R2 900 per family	

Specialist procedures/diagnosis that attracts co-payments	Hospital deductible	Day Clinic deductible
Arthroscopies (surgery through a small incision used to diagnose joint problems and repair joint damage).	1,000	400
Carpal tunnel syndrome (pressure on the nerve in the wrist that supplies feeling and movement to parts of the hand, causing numbness, tingling, weakness, or muscle damage in hands & fingers).	1,000	400
Colonoscopy	1,000	400
Cystourethroscopy (or cystoscopy - a procedure to examine the insides of the urethra (tubes that connects the bladder to the genitals for the removal of fluids).	1,000	400
Diseases of Conjunctiva (eyes)	1,000	400
Elective Circumcision	1,000	400
Functional Nasal & Sinus procedures	1,000	400
Gastroscopy – (a test to look inside the oesophagus (food pipe), stomach and duodenum (upper part of the small intestines) with a thin, flexible, telescope containing a light and a tiny video camera).	1,000	400
Laparoscopy (an operation performed in the abdomen or pelvis through small incisions with the aid of a camera, used to inspect and diagnose a condition or to perform surgery).	1,000	400
Nail surgery	1,000	400
Proctoscopy (a procedure to examine the anal cavity, rectum or sigmoid colon to inspect for hemorrhoids or rectal polyps).	1,000	400
Sigmoidoscopy (to inspect the rectum & sigmoid colon (final part of the bowel joined to the rectum)).	1,000	400
Treatment of headaches/ migraines	1,300	1,300

Specialist procedures/diagnosis that attracts co-payments	Hospital deductible
Back & neck treatment / surgery	1,000
Internal nerve stimulators	2,000
Joint replacements	1,700
Nissen fundoplication (a surgical procedure to treat gastroesophageal reflux disease (GORD) and hiatus hernia (protrusion of the upper part of the stomach into the thorax through a tear or weakness in the diaphragm)).	1,000

Dental Benefit Table 2012

Dental benefits are paid at the Scheme's dental benefit rate (SDBR). Pre-authorization is required for crowns, orthodontics, periodontics and IV conscious sedation*. If no pre-authorization is obtained or if pre-authorization is applied for after the treatment has been done, benefits will not apply. Benefits are subject to clinical protocols and managed care interventions (DMP) which may include the requirement of treatment plans and/or radiographs prior to benefit application. Scheme exclusions apply to dental benefits. In the event of a dispute, the rules of the scheme prevail.

Please Note:

- A 25% co-payment applies to Plastic Dentures
- A 25% co-payment applies to ALL Specialised Dentistry

All services relating to Prescribed Minimum Benefits must be pre-authorized by Denis.

	Treatment	Benefit	Rules	Co-Payment
Conservative Dentistry	Consultations	MMP	DMP	
	X-rays: Intra-oral	MMP – Limited to 4 x-rays per beneficiary per annum	DMP	
	X-rays: Extra-oral	MMP - Limited to 1 per beneficiary in a 3 year period	DMP	
	Oral Hygiene	MMP – Limited to 2 scale and polish treatments per beneficiary per annum	DMP	
	Fillings	MMP - Limited to once per tooth in a 3 year period	DMP	
	Root Canal Therapy and Extractions	MMP	DMP	
Specialised Dentistry	Plastic Dentures	MMP - Limited to 1 set of plastic dentures (2 frames) per beneficiary in a 4 year period	DMP	25%
	Partial Metal Frame Dentures	MMP - Limited to 1 set of partial metal frame dentures (2 frames) per beneficiary in a 5 year period	DMP	25%
	Crown & Bridge*	MMP - Limited to 3 crowns per family per year and once per tooth in a 5 year period	DMP	25%
	Implants	No Benefit	DMP	
	Orthodontics*	MMP - Limited to 2 family members per year and individuals younger than 18 years of age	DMP	25%
Anaesthetics	Periodontics *	MMP	DMP	25%
	Maxillo-Facial Surgery in the dental chair	MMP	DMP	25%
	Hospitalisation (general anaesthetic)	No Benefit	DMP	
	Laughing gas in dental rooms	MMP	DMP	
	IV conscious sedation in rooms*	MMP	DMP	

Definitions Annexure: MMP - Major Medical Pool
DMP - Dental Management Program