



JOIN SAMWUMED 2024 BENEFITS

Affordable Quality Health Care.

SILA – (We are still here) for Municipality Workers nationally.
We have been serving and inspiring members to live healthy lives since 1952.

 Samwumed  @SAMWUMEDhealth  Samwumed

This Brochure is designed purely for marketing purposes of the Scheme's product offering. The information herein contained does not supersede the Scheme Rules. This 2024 Brochure is subject to the approval of the Council for Medical Schemes (CMS).

SAMWUMED
Real Heritage. Real People. Real Health Care.



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JOIN US FOR **AFFORDABLE QUALITY HEALTHCARE.**
THIS IS HOME.



WELCOME TO SAMWUMED

SILA (We are still here) - For Municipality Workers!

SAMWUMED has a long and rich history of working to improve people's health and quality of life.

As the SAMWUMED team, we believe that all South Africans and **Municipality Workers** in particular, are entitled to affordable, quality healthcare.

That is why our internal motto is **"Inspiring communities to live healthy and happy lives."**

SILA (We are still here) providing **HIGH-VALUE** and **HIGH-QUALITY** medical aid benefits for all Municipality Workers at Affordable Contributions. We have been doing this since 1952.

Join Us. This is home.

The SAMWUMED Team



ABOUT SAMWUMED

The South African Municipal Workers Union National Medical Scheme (SAMWUMED) is a fully funded, national-accredited and self-administered medical aid scheme which covers approximately **73 000** lives throughout South Africa.

We welcome and cover all South African municipality workers irrespective of gender, colour and affiliation. Our Scheme is financially healthy. It has good reserve levels, meaning that it has funds to pay claims.



REASONS TO JOIN & STAY WITH SAMWUMED

There are many reasons to **Join** and **Stay** with SAMWUMED.



SAMWUMED provides high-value medical aid benefits.



SAMWUMED's contributions are affordable.



Members enjoy comprehensive day-to-day & Hospital benefits.



Members enjoy comprehensive maternity benefits.



Members enjoy free health screenings and assessments.



Members can visit GP's and Specialists.



No co-payment for visiting specialists on the Scheme's network (Scheme in negotiations for 2024).



The drug and alcohol benefit is a stand-alone benefit.



Members access a national network of private hospitals.



SAMWUMED has no Late Joiner fees.



IMPROVED HEALTHCARE BENEFITS



DOCTOR BENEFITS

GP & Specialist Consultations, Visits and Procedures



Members and their dependents on **Option A** and **Option B** are covered for treatments by GPs, either at the GPs' rooms or the members' home. They, along with their dependents are also covered for Emergency treatment and procedures.

2024 Benefits Option A

GP consultations, Specialists visits and procedures.

Benefit limit available **R7 119** per beneficiary per year.



Member Only
R4 383



Member + 1
R7 119



Member + 2
R9 657



Member + 3
R12 042



GP & Specialist, and minor Procedures

Pre Authorisation may be required for certain procedures.

2024 Benefits Option B

GP & Specialist consultations and visits.

Benefit limit available **R7 910** per beneficiary per year.



Member Only
R4 870



Member + 1
R7 910



Member + 2
R10 730



Member + 3
R13 380



GP & Specialist, and minor Procedures

R9880 Per family per year.

Subject to Pre Authorisation.

Conditions

- The Emergency Treatment sub-limit is included in GP Consultations, visits and procedures limit. **R1 510** Available on **Option A** only and for non-surgical procedures in Doctors rooms. Included on the Consultation Benefit.
- Aside from GP Consultations, Visits and Procedures, Members under both Options receive additional benefits in the form of **Specialists Visits and Consultations and Tests**.
- The benefits are subject to the Scheme's network of doctors and the appointment of a family practitioner.
- To see the list of Scheme networks, visit www.samwumed.org.



MEDICATION BENEFITS

The Scheme covers beneficiaries for the following medication benefits:



Prescribed

A drug or medicine that legally requires a letter or prescription from a medical Practitioner for a pharmacy or any place that dispenses medicine to make it available to the member and or his or her dependents.



Acute

This is medicines that have been issued by the GP but not added to a member's repeat prescription records. For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription.



Dispensed

Dispensing refers to the process of preparing and giving medicine to a named person on the basis of a prescription.



Over-the-counter medicine

This is medicine that may be sold at pharmacies or other shops without a doctor's prescription.

Over and above these medications, the Scheme also covers the **26 Chronic Disease List conditions**, as prescribed by Law.

SAMWUMED covers medication for 26 PMB Chronic illnesses and five (5) additional (Non-PMB) illnesses.

Option A

We have added additional Chronic Medication to cover:

- Depression, GORD & Gout.

Option B

We have improved the Formulary List (Medication List)
We have added additional Chronic Medication to cover:

- Eczema, Depression, GORD, Gout & Menopause.

2024 Benefits Option A

Benefit limit available **R3 810** per beneficiary per year.



Member Only
R2 230



Member + 1
R3 810



Member + 2
R5 270



Member + 3
R6 980

Medication is subject to the Scheme's formulary list (medicine list).



Over the Counter Limit:

R2 220 Per family per year.

Included with dispensed or acute medication limit.



Over the Counter Sub Limit:

R190 Per script beneficiary per claim.

2024 Benefits Option B

Benefit limit available **R5 730** Per beneficiary per year.



Member Only
R4 350



Member + 1
R5 730



Member + 2
R8 760



Member + 3
R11 540

Medication is subject to the Scheme's formulary list (medicine list).



Over the Counter Limit:

R3 220 Per family per year.

Included with dispensed or acute medication limit.



Over the Counter Sub Limit:

R230 Per script beneficiary per claim.

Conditions

- Members will pay 25% co-payment (payment by the member of a portion of the cost incurred) if they use a pharmacy that is not on the Scheme's list of service providers or if they use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- To access Chronic medication, your treating doctor will need to call **0860 33 33 87** to register your Chronic Medication.



HOSPITAL BENEFITS

2024 Benefits Option A

HOSPITALISATION BENEFITS

In-patient: R961 280 Per family per year.



Maternity: Caesarean section and Normal delivery

- **Caesarean Section: R31 260** Per beneficiary per year.
- **Normal delivery:** No amount allocated for normal delivery.
- Scheme rules and protocol apply.



Organ Transplant: In and Out of Hospital

- **Out of Hospital:** Subject to Overall Annual Limit.
- **In-Hospital:** Included with In-patient limit.



Renal Dialysis

- Included with In-Patient benefit PMB Only.



Blood Transfusion

- Included with In-Patient benefit.



Oncology

- **Out of Hospital:** Non PMB subject to **R243 000**.
- **In-Hospital:** Subject to Annual Limit.



Alternatives to Hospitalisation

- Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.

Conditions

The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000** co-payment).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.

2024 Benefits Option B

HOSPITALISATION BENEFITS

In-patient: R1 920 980 Per family per year.



Maternity: Caesarean section and Normal delivery

- **Caesarean Section: R33 440** Per beneficiary per year.
- **Normal Delivery:** No amount allocated for normal delivery.
- Scheme rules and protocol applies.



Organ Transplant: In and Out of Hospital

- In & Out of Hospital.
- Subject to Annual Limit & Scheme Networks.



Renal Dialysis

- Included with In-Patient benefit.



Blood Transfusion

- Included with In-Patient benefit.



Oncology

- **Out of Hospital:** Non PMB subject to **R365 400**.
- **In-Hospital:** Included with In-patient benefit.



Alternatives to Hospitalisation

- Private Nursing, Frail Care, Hospice & Step Down Facilities Included with In-patient benefits.

Conditions

The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a **R1000** co-payment).
- Members are required to be hospitalised and treated at Scheme network hospitals (DSP) or pay 25% co-payment.
- Scheme rules and PMB protocols apply.



MATERNITY BENEFITS

2024 Maternity Benefits **Option A** & **Option B**.

SAMWUMED's Maternity Programme helps expecting moms to receive the help they need to take better care of themselves and their unborn baby by taking advantage of a wide range of maternity preventative care and early detection benefits.



Ultrasounds

Frequency: 100% of Scheme rate. Limited to three ultrasounds for maternity.

Conditions: Limited to 3 screenings per beneficiary per year for **Option B** and 2 screenings per beneficiary per year for **Option A**.



HIV Screening

Frequency: Screen of first test per maternity event. Within 1st trimester (first three months).

Conditions: Limited to one per beneficiary per year.



Ante Natal Consultations

Frequency: 8 Ante-Natal consultations per maternity event.

Conditions: Limited to 8 Ante-Natal consultations per maternity.



Pap Smear

Frequency: (6 weeks post partum) one per beneficiary per year.

Conditions: Limited to one per beneficiary per year.



Vitamins

Folic Acid and Iron Supplements.

Conditions: Limited to first 3 months of pregnancy.



Baby essentials

Baby bag with baby essentials for new born.



OPTOMETRY BENEFITS

SAMWUMED members on both **Option A** and **Option B** qualify for optical (eye) cover.

OPTICAL

■ Option A

Members are covered for eye tests, frames and lenses.
- No contact lenses benefit on **Option A**.

■ Option B

Members are covered for eye tests, frames, lenses as well as contact lenses.

Conditions

The following conditions apply for members accessing the optical benefits:

- A visit to an ophthalmologist (treatment of disorders and diseases of the eye) requires a referral from an optometrist (eye care practitioner) or GP.
- Exclusions apply, including but not limited to repairs.

Option B - Spectacle lenses and contact lenses cannot be taken at the same time. Benefits apply to either or but not both.

- Two year benefit cycle applies for frames and lenses.
- One eye test consultation per beneficiary per year is allowed.
- Access to benefits is subject to family limit.



OPTOMETRY BENEFITS



2024 Benefits Option A



R8 070 per family
subject to prescribed cycles.



R2 680
Per beneficiary per year.



Frames: R1 030
Per beneficiary every 2 years.



White lenses:
100% of the lower cost.
- Covered at 100% Scheme rates.



Eye Test:
Covered at **100% Scheme rates**,
limited to one per beneficiary per year.



Photochromic lenses:
100% of the lower cost or Scheme Rates.
Up to a maximum of **R470** per pair
and subject to a prescription of
+0.50/-0.50 and above.
Fixed or gradient tints up to 35%.

2024 Benefits Option B



R10 840 per family
subject to prescribed cycles.



R4 030
Per beneficiary per year.



Frames: R1 340
Per beneficiary every 2 years.



Contact lenses:
R3 000 Per beneficiary every 2 years.
Spectacle lenses and contact lenses
cannot be obtained at the same time.



White lenses:
100% of the lower cost.
- Covered at 100% Scheme rates.



Eye Test:
Covered at **100% Scheme rates**,
limited to one per beneficiary per year.



Photochromic lenses:
100% of the lower cost or Scheme Rates.
Up to a maximum of **R470** per pair
and subject to a prescription of +0.50/-0.50
and above.
Fixed or gradient tints up to 35%.

The two year benefit cycle applies for frames, lenses and contact lenses on anniversary date, on both Options respectively.



DENTISTRY BENEFITS

Basic Dentistry

Members and their dependents are covered for basic and advanced dentistry services depending on the option chosen. Dentistry is the treatment of diseases and other conditions that affect the teeth and gums.

Option A

- The amount reflected covers basic dentistry.
- No benefit for advanced dentistry on this Option.

Option B

- The amount reflected covers both basic and advanced dentistry.

2024 Benefits Option A



Member Only
R4 230



Member + 1
R5 040



Member + 2
R7 010



Member + 3
R8 450

2024 Benefits Option B



Member Only
R9 030



Member + 1
R10 370



Member + 2
R12 050



Member + 3
R13 580

Basic Dentistry benefits include:

- Fillings.
- Root canal treatments (dental treatment for removing infection from inside a tooth and protecting a tooth from future infections).
- Scaling (which refers to deep cleaning of teeth that reaches below the gum line to remove plaque build-up).
- Polishing.
- Extractions (removal of teeth).
- Fissure sealants (treatment aimed at preventing tooth decay).
- Denture repairs (a removable plate or frame holding one or more artificial teeth).
- Dentistry is subject to quantity protocols.

Advanced Dentistry benefits include:

- Orthodontists, crowns, bridge-work, inlays, root canal, treatment by periodontists, prosthodontists, dental technicians and any other anaesthetic procedure.

*Motivation, referrals and quotes required.

CONDITIONS

Members have to claim according to the Scheme's approved cycles outlined below:

- **Full dentures** - Every three years.
- **Partial dentures** - Every two years.



RADIOLOGY

SAMWUMED offers its members general and specialised radiology benefits. In both cases in and out-of-hospital cover is provided.

2024 Benefits Option A



General out of Hospital

R2 790

Per family per year.



Specialised in and out of Hospital

R10 890

Per family per year.

2024 Benefits Option B



General out of Hospital

R11 140

Per family per year.



Specialised in and out of Hospital

R16 790

Per family per year.

Conditions

- Protocols apply for specialised in and out-of-hospital benefits.
- General in Hospital **Unlimited**, based on clinical protocols.
- Subject to Pre – Authorisation.

**The general Radiology benefit has a separate In and Out of Hospital benefit.*



PATHOLOGY BENEFITS

SAMWUMED members are covered for both in and out of hospital pathology treatment (diagnosis of diseases based on the laboratory analysis of bodily fluids such as blood and urine, as well as tissues).

2024 Benefits **Option A**



Benefit available
R5 500
Per family per year.
Subject to Scheme Network.

2024 Benefits **Option B**



Benefit available
R11 140
Per family per year.
Subject to Scheme Network.

*This benefit has a separate In and Out of hospital benefit.

*Pathology In hospital = Unlimited.

***Subjected** to clinical protocols.



APPLIANCES BENEFITS

Members and their dependents are covered for medical and surgical appliances including crutches, walking aids and blood pressure monitors, etc. This benefit is basically more to help patients with movement challenges.

2024 Benefits Option A



Member Only
R3 390



Member + 1
R4 800



Member + 2
R6 090

2024 Benefits Option B



Benefit Available
R7 490

Conditions

Members can enjoy this benefit subject to the following conditions:

- They have to submit a motivation, complete with costs for pre-authorisation or approval by the Scheme.
- Members have to be within their benefit limits and cycles in order to qualify.
- The Scheme (or contracted managed care company on behalf of the Scheme) may from time to time partner with other parties or centres of excellence in order to ensure cost effective and appropriate care.
- Members have to submit a motivation, quotation and referral letter for certain appliances.
- Some appliances requires a member to be registered for a chronic condition in order to obtain the appliance.



PROSTHESES BENEFITS

SAMWUMED provides cover for both internal and external prostheses. These are artificial body parts such as legs, arms and eyes.

2024 Benefits Option A



Internal
R32 790 Per family per year.



External
R16 850 Per family per year.

2024 Benefits Option B



Internal
R33 440 Per family per year.



External
R19 670 Per family per year.

Conditions

- Included with in-hospital benefit.
- Quotations from at least three (3) service providers are required.
- Scheme networks applies for hip and knee replacements. **R10 000** co-payment will apply for out-of-network voluntary use.



AUXILLARY BENEFITS

The Scheme allows members to be able to access or receive services from:

Occupational therapists

A health care professional who is trained to treat injured, ill, or disabled patients through therapeutic use of everyday activities. The patients develop, recover, improve, as well as maintain the skills needed for daily living and working.

Audiologists

A health care professional who is trained to evaluate hearing loss and related disorders, including balance (vestibular) disorders and tinnitus (ringing in the ears) and to rehabilitate individuals with hearing loss and related disorders.

Speech therapists

A health care professional who is trained to assist patients with speech and language problems to speak more clearly.

Dieticians

A health care professional who is trained to assist patients with expert advice on diet and nutrition.

2024 Benefits Option A



Subject to sub-limit of **R2 700**
Per family per year.
Included in GP and Specialist consultations and procedures.

2024 Benefits Option B



R5 580
Per family per year.

Conditions

- Members will require a referral from a GP to access the benefits.
- The sub-limit applies for in and out of hospital.



PHYSIOTHERAPY & BIOKINETICS BENEFITS

The Scheme offers both out-of-hospital and in-hospital physiotherapy benefits (treatment of sprains, back pain, arthritis, strains, reduced mobility, etc).

2024 Benefits Option A



Out of Hospital
R2 500 Per family per year.

2024 Benefits Option B



Out of Hospital
R5 580 Per family per year.



Out of Hospital
Sub Limit of:
R2 290 Per beneficiary per year.

Conditions

- In-hospital on both options.
- For non-PMB Two (2) sessions only, thereafter motivation is required.

****This benefit has a separate In and Out of hospital benefit***



MENTAL HEALTH & SUBSTANCE DEPENDENCY

SAMWUMED covers its members for mental health and substance dependency (drug abuse), including hospitalisation. The benefits apply to consultations or visits as well as procedures.

HOSPITALISATION

Benefits for mental health and substance dependency include hospitalisation.

- A referral from a specialist is required for mental health hospitalisation.
- PMB conditions apply.

2024 Benefits Option A

Benefit available

R3 000 Per family per year.

Subject to clinical and PMB protocols.

- Requires registration on the Mental Health Programme, subject to clinical criteria.
- Benefit includes 10 consultations for non-PMB conditions per beneficiary.

2024 Benefits Option B

Benefit available

R5 000 Per family per year.

Subject to clinical and PMB protocols.

- Requires registration on the Mental Health Programme, subject to clinical criteria.
- Benefit includes 10 consultations for non-PMB conditions per beneficiary.

REHABILITATION FOR SUBSTANCE ABUSE

- Unlimited, subject to PMB conditions, protocols and Scheme DSP.

Conditions

Out of Hospital:

- GP referral required for psychologist and psychiatrist.
- Psychiatrist referral required for Social workers, registered counsellors etc.
- 10 Non-PMB conditions covered.

In-Hospital:

- Benefits are subject to the Scheme's network.
- Enrollment into a Mental Health Programme at private Hospital Network.
- Drug & Alcohol rehab standalone benefit (Scheme covers for up to 21 days per beneficiary, per year).
- PMB conditions apply.



INFERTILITY BENEFITS

Members are covered for infertility, commonly known as the inability by women or men of child bearing age to conceive children.

Conditions

- PMB conditions apply.
- Limited to PMB only for **Option A** and **Option B**.



AMBULANCE SERVICES

Due to our understanding that sickness can strike anywhere, and at any time, we cover our members for Road and Air Ambulance Services.

Conditions

Members must note the conditions listed below when activating this benefit:

- The Road and Air Ambulance Services can only be provided by Designated Service Providers (service providers selected by the Scheme) for the patient only.
- The benefit is unlimited for emergency assistance only.
- Case management and protocols apply.
- Members will be held responsible for the full cost of the Road and Air Ambulance Services should it be determined that the costs were incurred unnecessarily and cannot be justified from a medical perspective.



ALTERNATIVE HEALTHCARE

Our Scheme not only covers members for visits or consultations with General Practitioners (GPs), it also covers them for alternative healthcare services.

Members are allowed to consult healthcare practitioners listed below for treatments:

- Podiatrist (refers to the medical care and treatment of the human foot).
- Homeopath (which is the treatment of ailments through the use of natural medicine).
- Chiropractor (refers to the treatment of misaligned joints).
- Naturopath (Healthcare providers who use natural therapies to support and stimulate healing).

2024 Benefits Option A



R2 690
Per family per year.

This benefit is included in GP/Specialist consultation limits.

2024 Benefits Option B



R4 110
Per family per year.

This benefit is included in GP/Specialist consultation limits.

Conditions

- The practitioners have to be registered with the Health Professions Council of SA or Allied Health Professionals Council of South Africa.

SAMWUMED Cares Wellness Programme

Apart from ensuring our members do not find themselves in hospitals, the SAMWUMED Cares Wellness Programme and early detection benefit provides members with an opportunity to take ownership of their own health. Our amazing Programmes includes the following screenings:

SCREENING TEST	AGE	2024 BENEFIT
Blood Pressure	18 yrs and older	Up to one screening, per beneficiary per year
Type II Diabetes	18 yrs and older	Up to one screening per beneficiary aged 18 years and older per year
Total Blood Cholesterol	From age 20	Up to one test for all adults at least once from the age of 20 years old and every year for high risk members
Papanicolaou (Pap) Test	18 yrs and older	Up to one screening per beneficiary per year within a 2 year cycle
Chlamydia Screening	18 yrs and older	Up to one screening per beneficiary per year within a 2 year cycle
Folic Acid	Childbearing age	Up to 1 per month for the first 3 months of pregnancy
Faecal Occult Blood Test	50 yrs and older	Up to one screening per beneficiary per year
Mammogram	Over the age of 45 until the age of 70	Up to one screening per female beneficiary every two years over the age of 45 until age of 70 years
Bone Density Test	65 yrs to 70 yrs	Up to one test for male beneficiaries aged 70 years and older and one test for female beneficiaries aged 65 years and older per annum
HIV	All ages	One test per beneficiary per year
Cytology		One test per beneficiary, every three years
TSH Screening	Less than 1 month old	Once-off for hyperthyroidism in new-borns
Flu Vaccine		Up to one vaccination per beneficiary per year
HPV Test		Up to one test per female beneficiary every five years
Child Immunisation		As per Immunisations prescribed by the South African Expanded Immunisation Programme
Pneumococcal Vaccine	2 yrs to 65 yrs	Up to one vaccination per beneficiary 65 years and older and for beneficiaries aged 2 to 64 years who are at risk of serious pneumococcal disease per lifetime
HPV Vaccine	Females 9 yrs to 14 yrs	Up to one vaccination per female beneficiary between age 9 and 14 years per annum. Vaccination includes 2 doses administered over 6 months in the same benefit year
Pertussis (Whooping Cough) Booster	7 yrs to 64 yrs	Up to one vaccination per beneficiary between age 7 and 64 are eligible for the booster dose every 10 years
Health Risk Assessment	All beneficiaries	Up to one assessment per beneficiary per year
Hearing Test	New-borns	One hearing test per new-born baby administered by an audiologist
Prostate Antigen Test	45 yrs to 70 yrs	Up to one test per annum per male beneficiary aged between 45- 70 years

2024 Contributions - Option A

The subsidy amounts differ from employer to employer. Members are encouraged to inquire with their Human Resource for their municipality subsidies.

100% Contribution

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R4 020	1 585,00	1 585,00	559,00
R4 021 - R6 490	1 872,00	1 872,00	657,00
R6 491 - R9 990	2 383,00	2 383,00	832,00
R9 991+	2 617,00	2 617,00	923,00

Member 40%

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R4 020	634,00	634,00	223,60
R4 021 - R6 490	748,80	748,80	262,80
R6 491 - R9 990	953,20	953,20	332,80
R9 991+	1 046,80	1 046,80	369,20

Company 60%

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R4 020	951,00	951,00	335,40
R4 021 - R6 490	1 123,20	1 123,20	394,20
R6 491 - R9 990	1 429,80	1 429,80	499,20
R9 991+	1 570,20	1 570,20	553,80



MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
3 170,00	3 729,00	4 288,00	4 847,00
3 744,00	4 401,00	5 058,00	5 715,00
4 766,00	5 598,00	6 430,00	7 262,00
5 234,00	6 157,00	7 080,00	8 003,00

MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
1 268,00	1 491,60	1 715,20	1 938,80
1 497,60	1 760,40	2 023,20	2 286,00
1 906,40	2 239,20	2 572,00	2 904,80
2 093,60	2 462,80	2 832,00	3 201,20

MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
1 902,00	2 237,40	2 572,80	2 908,20
2 246,40	2 640,60	3 034,80	3 429,00
2 859,60	3 358,80	3 858,00	4 357,20
3 140,40	3 694,20	4 248,00	4 801,80

2024 Contributions - Option B

The subsidy amounts differ from employer to employer. Members are encouraged to inquire with their Human Resource for their municipality subsidies.

100% Contribution

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R5 970	2 639,00	2 639,00	926,00
R5 971 - R8 240	3 193,00	3 193,00	1 121,00
R8 241 - R15 240	3 272,00	3 272,00	1 150,00
R15 241+	3 618,00	3 618,00	1 192,00

Member 40%

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R5 970	1 055,60	1 055,60	370,40
R5 971 - R8 240	1 277,20	1 277,20	448,40
R8 241 - R15 240	1 308,80	1 308,80	460,00
R15 241+	1 447,20	1 447,20	476,80

Company 60%

SALARY BAND	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R0 - R5 970	1 583,40	1 583,40	555,60
R5 971 - R8 240	1 915,80	1 915,80	672,60
R8 241 - R15 240	1 963,20	1 963,20	690,00
R15 241+	2 170,80	2 170,80	715,20



MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
5 278,00	6 204,00	7 130,00	8 056,00
6 386,00	7 507,00	8 628,00	9 749,00
6 544,00	7 694,00	8 844,00	9 994,00
7 236,00	8 428,00	9 620,00	10 812,00

MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
2 111,20	2 481,60	2 852,00	3 222,40
2 554,40	3 002,80	3 451,20	3 899,60
2 617,60	3 077,60	3 537,60	3 997,60
2 894,40	3 371,20	3 848,00	4 324,80

MEMBER + SPOUSE	MEMBER + SPOUSE + 1 CHILD	MEMBER + SPOUSE + 2 CHILDREN	MEMBER + SPOUSE + 3 CHILDREN
3 166,80	3 722,40	4 278,00	4 833,60
3 831,60	4 504,20	5 176,80	5 849,40
3 926,40	4 616,40	5 306,40	5 996,40
4 341,60	5 056,80	5 772,00	6 487,20



SAMWUMED HEALTHCARE PROGRAMMES



PRIMARY HEALTHCARE PROGRAMME

SAMWUMED offers members access to a variety of healthcare treatments under its Primary Healthcare Programme.

The treatments include:



Stomach pain, heartburn, indigestion, including reflux.



Treatment of wounds and or infections of the skin.



Upper and lower respiratory tract infections.



Thrush or fungal or yeast infections.



Urinary tract infection.



Skin rashes, insect bites and stings.



Vomiting and diarrhoea.



Headache.



Eye infection.



Worms.



HIV MANAGEMENT PROGRAMME

SAMWUMED offers Members and Beneficiaries with HIV/AIDS complete HIV disease management assistance under its AID for AIDS Programme.



Medicine to treat HIV, including drugs to prevent mother-to-child transmission.



Nurse-Line service which allows a patient to call a nurse whenever the need arises.



Treatment to prevent opportunistic or common infections as a result of HIV. For example, pneumonia and TB.



Clinical guidelines and telephonic support for doctors.



Regular monitoring of the disease and response to therapy.



Help in finding a registered counsellor for emotional support.



Regular tests to pick up possible side-effects of the treatment.

■ Registering on the Programme

If you are diagnosed with HIV, your doctor must contact Aid for AIDS to register you on the HIV Management Programme.

The details are:

Tel: 0860 100 646 or 083 410 9078 | **Fax:** 0800 600 773 | **Email:** afa@afadm.co.za.



MENTAL HEALTH PROGRAMME

Mental illness is a serious illness that can affect a person’s thinking, mood and behaviour, as well as how they deal with stress.



The Mental Health Programme is aimed at helping members and dependents to manage their emotional, psychological and social wellbeing.



It provides support to patients suffering from drug and alcohol abuse and promotes access to the best quality primary mental healthcare that is available.



It provides effective collaboration between family practitioners, psychiatrists and other healthcare professionals.



Members receive direct access to a Care Manager, and an individualised care plan. They also receive relevant education and information on community support groups.



CHRONIC MEDICINE MANAGEMENT (CMM) PROGRAMME

SAMWUMED covers its Members and their dependents for 27 Chronic illnesses.



This Programme is aimed at helping our Members and their dependents who suffer from chronic illnesses to receive their Chronic Medication un-interrupted.



Members and dependents under the Programme have access to a list of pre-approved medicines, referred to as a basket. They are also allowed to change or add new medicine based on the prescription.

■ Registering on the Programme

To be able to access this benefit, Members and their dependents have to register on the Programme.

Register Telephonically:

Call CMM between 08:30am and 4pm on **0860 33 33 87** and select the chronic option or

Register on Email:

samwumedcmm@medscheme.co.za.



CANCER DISEASE MANAGEMENT PROGRAMME

This Programme is aimed at helping our members and their dependents suffering from Cancer to get the right treatment to manage their disease and also improve the quality of their lives.



Through the Programme, patients are provided with treatment plans that include **hospitalisation, private nursing or hospice services**. Treatment also includes, **MRI scans, CT scans, angiography and radiology**.

■ Registering onto the Cancer or Oncology Programme

Once diagnosed with Cancer, members or dependents have to register onto the Programme where their treatment plans are managed or overseen by the clinical team. All oncology treatment is subject to pre-authorisation and case management. After the treatment plans have been assessed and approved, authorisation is sent to the treating doctor.

■ Pre-Authorisation

Pre authorisation is the process where the treatment process is approved first before it is provided. This is to ensure that there is value through the planned intervention.

The treating doctor can call **0860 100 572** for patient pre authorisation.



DBC BACK & NECK REHABILITATION PROGRAMME

The DBC (Documentation Based Care) back and neck rehabilitation programme is a physiotherapy and rehabilitation programme that helps members and dependents who suffer primarily from back and neck problems.

It takes place at specific DBC Centres and consists of up to 12 sessions over a 6 week period. It helps patients to amongst others:

1. Manage severe neck and back pain.
2. Restore the range of motion.
3. Improve muscle endurance.
4. Re-educate patients on the difference between normal physical loading and pain.
5. Restore muscle co-ordination and movement control.
6. Improve general condition.
7. Reduce fears and avoidance behaviour.
8. Tackle the psychological, social and occupational obstacles to return to normal daily living.

Programme Benefits

- The Scheme covers the full cost of the programme, so it won't impact your Day-to-Day benefits.
- An initial assessment is done to determine the level of treatment required.
- A personalised treatment plan for up to 6 weeks, including doctors, physiotherapists and biokineticists.
- Home care plan to maintain results in the long-term.

Registering on the Programme

Members can access the programme through various ways. For example:

- If admitted to hospital with back or neck surgery, pain management or specialised radiology.
- If a member is identified as being at risk of a back or neck admission within the next year.
- Referral by a specialist or Family Practitioner.
- A member may also contact the Member Contact Centre on **0860 002 103** should they experience chronic, ongoing back or neck pain.



GoSmokeFree PROGRAMME

ARE YOU STRUGGLING TO STOP SMOKING?

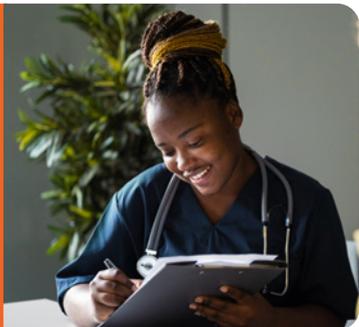
JOIN OUR GoSmokeFree PROGRAMME

SAMWUMED has a programme to help members to stop smoking for their own health.

Programme Benefits

Include:

- Healthcare assessments.
- Help with managing withdrawal symptoms.
- Prevention of backsliding into old habits.
- Improving chances of a successful quit.
- Motivational tool for the quit journey.



SAMWUMED members qualify for up to one course per beneficiary per lifetime.

Please consult with your local pharmacy to confirm if they offer the service.



CONTACT US

WE HAVE CONSULTANTS NATION WIDE

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Contact Centre: 0860 104 117
www.samwumed.org

Download our mobile app

on Google Play, Apple App Store or Huawei App Gallery.

Visit: www.samwumed.org for more information and to download.



Do you have a complaint against SAMWUMED?

Send your complaint to:

complaints@samwumed.org or

Contact Council for Medical Schemes (CMS) on:

(086) 673 2466 (fax), **complaints@medicalschemes.co.za**

or by post

The Council for Medical Schemes Complaints Unit,

Private Bag X34, Hatfield, 0028

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