

**ANNEXURE D****PRESCRIBED MINIMUM BENEFITS (PMBs)****Definitions****"Prescribed Minimum Benefits"**

the benefits contemplated in section 29 (1) (o) of the Act and consist of the provision of the diagnosis, treatment and care costs of -

- (a) the Diagnosis and Treatment Pairs (DTPs) and 26 Chronic Disease List conditions listed in Annexure A of the regulations, subject to any limitations specified therein; and
- (b) any emergency medical condition.

**"Prescribed Minimum Benefit Condition"**

A condition contemplated in the Diagnosis and Treatment Pairs listed in Annexure A of the Regulations or any emergency medical condition.

**"ICD-10 Code"**

Service providers must quote an accurate ICD-10 code on each PMB claim submitted to the Scheme to ensure that the claim is paid against the correct benefit category.

**1. Designation of Service Providers****1.1. Designation of Service Providers for the Plus Option**

Pick n Pay Medical Scheme designates the following Service Providers for the delivery of Prescribed Minimum Benefits to its Beneficiaries, subject to provisions contained in paragraph 4:

- Private Hospitals
- State Hospital facilities
- Centre for Diabetes and Endocrinology (CDE) for all diabetes related care
- ER24 for emergency transport

- The Pick n Pay Pharmacy Network which includes any Medikredit enabled Pharmacy
- Independent Clinical Oncology Network (ICON) for all oncology related services

## 1.2. Designation of Service Providers for the Primary Option

Pick n Pay Medical Scheme designates the following Service Providers for the delivery of Prescribed Minimum Benefits to its Beneficiaries, subject to provisions contained in paragraph 4:

- The Momentum CareCross Primary Healthcare Network for all Primary health care needs (GP, Dentistry, Optometry, Medications, etc)
- The MMI Health Specialist Network
- The Momentum CareCross Pharmacy Network for all medication and is inclusive of all Mediscor-enabled pharmacies
- The Pick n Pay Medical Scheme Primary Hospital network, inclusive of the hospital groups listed below:
  - Life Healthcare, where fees have been negotiated on behalf of the Scheme
  - Mediclinic, where fees have been negotiated on behalf of the Scheme
  - State Hospitals
- The Independent Clinical Oncology Network ('ICON') is a DSP for the provision of oncology benefits
- ER24 for the provision of emergency medical services only
- LifeSense for the management of HIV/AIDS

The above Service Providers shall for the purpose of this Annexure be referred to as "Designated Service Providers".

## 2. Prescribed Minimum Benefits obtained from Designated Service Providers

The Scheme shall pay claims at 100% of the Cost in respect of diagnosis, treatment and care costs of Prescribed Minimum Benefit Conditions if those services are obtained from Designated Service Providers.

**3. Prescribed Minimum Benefits voluntarily obtained from other providers**

If a Beneficiary voluntarily obtains diagnosis, treatment and care in respect of a Prescribed Minimum Benefit condition from a provider other than a Designated Service Provider, the benefit payable in respect of such service is subject to such benefit limitations as are normally applicable in terms of the Scheme's Benefit structure and Rules and a 30% co-payment may apply.

**4. Prescribed Minimum Benefits involuntarily obtained from other providers**

4.1. If a Beneficiary involuntarily obtains diagnosis, treatment and care in respect of a Prescribed Minimum Benefit Condition from a provider other than a Designated Service Provider, the medical scheme will pay 100% of cost in relation to those Prescribed Minimum Benefit Conditions.

4.2. For the purposes of paragraph 4.1, a Beneficiary will be deemed to have involuntarily obtained a service from a provider other than a Designated Service Provider, if -

4.2.1. the service was not available from the Designated Service Provider or would not be provided without unreasonable delay;

4.2.2. immediate medical or surgical treatment for a Prescribed Minimum Benefit condition was required under circumstances or at locations which reasonably precluded the Beneficiary from obtaining such treatment from a Designated Service Provider; or

4.2.3. there was no Designated Service Provider within reasonable proximity to the Beneficiary's place of business or personal residence.

4.3. Except in the case of an emergency medical condition, pre-authorisation shall be obtained by a Member prior to involuntarily obtaining a service from a provider other than a Designated Service Provider,, to enable the Scheme to confirm that the circumstances contemplated in paragraph 4.2 are applicable.

## 5. Medication

- 5.1. Where a Prescribed Minimum Benefit includes medication, the Scheme will pay 100% of the cost of that medication, subject to Maximum Medical Aid Pricing (MMAP), if that medication is obtained from a Designated Service Provider or is involuntarily obtained from a provider other than a Designated Service Provider.
- 5.2. Where a Prescribed Minimum Benefit includes medication, benefit limitations normally applicable in terms of the Scheme's benefit structure and Rules will apply if that medication is voluntarily obtained from a provider other than a Designated Service Provider and a co-payment of 30% may apply.

## 6. Chronic Conditions

The Scheme covers the full cost for services rendered in respect of the Prescribed Minimum Benefits, which includes the diagnosis, medical management and medication to the extent that it is provided for in terms of the therapeutic algorithm as prescribed for the specified chronic conditions, and where the Scheme's Designated Service Provider is used and/or a drug formulary has been approved. Members suffering from one of the 26 PMB CDL chronic conditions, have to apply for registration on the relevant Managed Care Programme.

DIAGNOSIS	
Addison's disease	Asthma
Bipolar mood disorder	Bronchiectasis
Cardiac Failure	Cardiomyopathy disease
Chronic renal dialysis	Coronary artery disease
Chronic obstructive pulmonary disorder	Crohn's disease
Diabetes insipidus	Diabetes mellitus type 1 & 2
Dysrhythmias	Epilepsy
Glaucoma	Haemophilia
Hyperlipidaemia	Hypertension
Hypothyroidism	Multiple sclerosis

<b>DIAGNOSIS</b>	
Parkinson's disease	Rheumatoid arthritis
Schizophrenia	Systemic lupus erythematosus
Ulcerative colitis	HIV/AIDS*

\*The HIV/AIDS benefit provided will be in accordance with the National Antiretroviral Treatment Guidelines and the algorithms specified within the Prescribed Minimum Benefits for the treatment and management of HIV/AIDS.