

**APPENDIX 2: COVER FOR PRESCRIBED MINIMUM BENEFITS**

Type	Designated service provider (“DSP”)	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
Chronic Disease List (“CDL”) – Out of Hospital Consultations	<p><u>Cases Requiring Specialists:</u> All specialists</p> <p><u>GP’s:</u> Any GP participating in the Discovery Health GP network</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP’s:</u> The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and up to the Malcor Rate for services obtained from a DSP.</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP’s:</u> 100% of the Malcor Rate.</p> <p>The co-payment, which the member is liable for is equal to the difference between the DSP rate and any amount the non-DSP provider charges above the agreed DSP/Malcor Rate.</p>
CDL - Diagnosis	<p><u>Cases Requiring Specialists:</u> All specialists</p> <p><u>GP’s:</u> Any GP participating in the Discovery Health GP network</p>	Health care treatment, subject to Scheme’s diagnostic basket for CDL cover.	Health care treatment, subject to Scheme’s diagnostic basket for CDL cover.
CDL - Medicine	<p>The DSP is a defined list of contracted pharmacies and/or providers.</p>	For drugs on the Scheme’s formulary and those that form part of the same medicine class, the Scheme will pay 100% of the Malcor Medication Rate. This is subject to Regulations 15H(c) and 15I(c).	The co-payment that the member is liable for is equal to the difference between the Malcor Medication Rate and any amount the non-DSP provider charges above the Malcor Rate.
CDL-Pathology	A defined list of providers that have contracted with the Scheme.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and	100% of the Malcor Rate.


**REGISTERED BY ME ON**

*M. Leboho*  
Mashilo Leboho 2020/11/18  
02/12/2020 16:29:37 (UTC+02:00)  
Signed by Mashilo Leboho,  
m.leboho@medicalschemes.co.za  
REGISTRAR OF MEDICAL SCHEMES

Type	Designated service provider ("DSP")	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
CDL- Radiology	Any provider charging the Malcor Rate.	100% of the Malcor Rate for services obtained from a DSP. The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.
Diagnostic Treatment Pairs PMBs ("DTPM") - Out of Hospital Consultation	<u>Cases Requiring Specialists:</u> All specialists, and/or any specialist working in a State hospital contracted with the Scheme. Subject to Regulation 8(3)(a)(b).  <u>GP's:</u> Any GP participating in the Discovery Health GP network	<u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.  <u>GP's:</u> The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	<u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.  <u>GP's:</u> 100% of the Malcor Rate.  The co-payment, which the member is liable for is equal to the difference between the DSP rate and any amount the non-DSP provider charges above the agreed DSP/Malcor Rate.
DTPMB - Diagnosis	Any provider that has contracted with the Scheme in respect of member's chosen plan and where it is appropriate for such diagnosis to be made by the provider.	Health care treatment, subject to Scheme's diagnostic basket for out of hospital DTPMB cover.	Health care treatment, subject to Scheme's diagnostic basket for out of hospital DTPMB cover.
DTPMB – In Hospital Consultations	<u>Cases Requiring Specialists:</u> All specialists who form part of the in-hospital specialist network, and/or any specialist working in a State hospital contracted with the	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.  The co-payment, which the member is liable for is equal to the difference between the Malcor Rate and any

REGISTERED BY ME ON

*M. Leboho*  
Appendix Mashilo Leboho  
02/12/2020 16:29:46 (UTC+02:00)  
Signed by Mashilo Leboho  
m.leboho@medicalschemes.co.za

Type	Designated service provider (“DSP”)	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
	<p>Scheme. Subject to Regulation 8(3)(a)(b).</p> <p><u>GP's:</u> Any GP participating in the Discovery Health GP network regardless of the hospital, and or any GP working in a State hospital contracted with the Scheme. Subject to Regulation 8(3)(a)(b).</p>		<p>amount the non-DSP provider charges above the Malcor Rate.</p>
DTPMB - Medicine	<p>The DSP is a defined list of contracted pharmacies and/or providers</p>	<p>For medicine on the Scheme's formulary, the Scheme will pay in full. Payment is subject to Regulations 15H(c) and 15I(c).</p>	<p>The co-payment that the member is liable for is equal to the difference between the Malcor Medication Rate and any amount the non-DSP provider charges above the Malcor Rate.</p>
DTPMB- Pathology	<p>A defined list of providers that have contracted with the Scheme.</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p>100% of the Malcor Rate.</p>
DTPMB- Radiology	<p>Any provider charging the Malcor Rate.</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p>100% of the Malcor Rate.</p>
DTPMB – Hospital Admissions	<p>Any DSP Hospital, including State hospitals contracted with the</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and</p>	<p>100% of the Malcor Rate or the health plan entitlement subject to available benefits.</p>

Type	Designated service provider (“DSP”)	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
	Scheme. Subject to Regulation 8(3)(a)(b).	100% of the Malcor Rate for services obtained from a DSP.	The co-payment, which the member is liable for is equal to the difference between the Malcor Rate and any amount the non-DSP provider charges above the Malcor Rate.
DTPMB – Mental Illness	<p><u>Drug and Alcohol abuse:</u> Any SANCA facility contracted with the Scheme.</p> <p><u>All other Conditions:</u> Any hospital with a psychiatric ward and is contracted with the Scheme, subject to the condition meeting clinical entry criteria and the Scheme’s basket of care.</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p> <p>The Scheme shall pay the costs of PMBs in full subject to the rate contracted with the hospital for a psychiatric ward/facility.</p>	<p>The co-payment that the member may be liable for is equal to the difference between the Malcor Rate or the health plan entitlement subject to a maximum of 21 days.</p> <p>100% of the Malcor Rate or the health plan entitlement subject to available benefits.</p> <p>The co-payment, which the member is liable for is equal to the difference between the Malcor Rate and any amount the non-DSP provider charges above the Malcor Rate.</p>
DTPMB – Terminal Care	Hospice or any terminal care facility or nursing services facility with whom the Scheme has a contract.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.  The co-payment, which the member is liable for is equal to the difference between the Malcor Rate and any amount the non-DSP provider charges

**REGISTERED BY ME ON**

*Mleboho*  
Mashilo Leboho 2020/11/18  
021 2020 16 30 03 (UTC+02:00)  
Signed by Mashilo Leboho,  
m.leboho@medicalschemes.co.za  
REGISTRAR OF MEDICAL SCHEMES

Type	Designated service provider (“DSP”)	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP above the Malcor Rate or the health plan entitlement.
Oncology – Out of Hospital Treatment	<p><u>Specialists:</u> Any Oncologist and/or the State and/or ICON and/or SAOC providers.</p> <p>The ICD-10 code and procedure must correspond with the Scheme’s basket of care.</p> <p><u>GP’s:</u> Any GP participating in the Discovery Health Network who is an ICON/SAOC/Premier Network Specialist member. The ICD-10 code and procedure must correspond with the Scheme’s basket of care.</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP’s:</u> 100% of the Malcor Rate.</p> <p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP’s:</u> 100% of the Malcor Rate.</p> <p>The co-payment, which the member is liable for is equal to the difference between the DSP rate and any amount the non-DSP provider charges above the agreed DSP/Malcor Rate.</p>
Oncology - Pathology	<p>A defined list of providers that have contracted with the Scheme.</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p>100% of the Malcor Rate.</p>
Oncology - Radiology	<p>Any provider charging the Malcor Rate.</p>	<p>The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p>100% of the Malcor Rate.</p>

REGISTERED BY ME ON

*Mashilo Leboho*  
Mashilo Leboho 2020/11/18  
02/12/2020 16:30:12 (UTC+02:00)  
Signed by Mashilo Leboho,  
m.leboho@medicalschemes.co.za  
REGISTRAR OF MEDICAL SCHEMES

Type	Designated service provider ("DSP")	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
HIV – Out of Hospital Consultations	<p><u>Cases Requiring Specialists:</u> All specialists</p> <p><u>GP's:</u> Any GP participating in the Discovery Health GP network</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP's:</u> The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.</p>	<p><u>Cases Requiring Specialists:</u> The Scheme shall pay the costs of PMBs in full.</p> <p><u>GP's:</u> 100% of the Malcor Rate.</p> <p>The co-payment, which the member is liable for is equal to the difference between the DSP rate and any amount the non-DSP provider charges above the agreed DSP/Malcor Rate.</p>
HIV - Pathology	A defined list of providers that have contracted with the Scheme.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.
HIV - Radiology	Any provider charging the Malcor Rate.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.
HIV - Medicine	The DSP is a defined list of contracted pharmacies and/or providers.	For drugs on the Scheme's formulary, the Scheme will pay the Malcor Medication Rate. If the drug is not listed on the formulary, the Scheme will pay to the maximum of the Malcor Medication Rate. This is subject to Regulations 15H(c) and 15L(c).	The co-payment that the member is liable for is equal to the difference between the Malcor Medication Rate and any amount the non-DSP provider charges above the Malcor Rate.

REGISTERED BY ME ON

*Mleboh*

Mashilo Leboho, 2020/11/18  
02/12/2020 16:30:20 (UTC+02:00)  
Signed by Mashilo Leboho,  
m.leboho@medicalschemes.co.za

REGISTRAR OF MEDICAL SCHEMES

Appendix 2 Cover for PMBs

Malcor Medical Aid Scheme

Page 6 of 7

Type	Designated service provider ("DSP")	Reimbursement rate if the beneficiary uses the DSP or involuntarily uses a Non-DSP	Reimbursement rate if the beneficiary voluntarily does not use the DSP
HIV – VCT	Any vendor that has contracted with the Scheme.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate.
Renal – Specifically as regards Chronic Renal Dialysis, Pathology and Drugs	Any provider contracted with the Scheme in respect of chronic renal dialysis and/or the State.	The Scheme shall pay the costs of PMBs in full for involuntary use of a non-DSP and 100% of the Malcor Rate for services obtained from a DSP.	100% of the Malcor Rate or the health plan entitlement subject to available benefits.  The co-payment, which the member is liable for is equal to the difference between the Malcor Rate and any amount the non-DSP provider charges above the Malcor Rate.

REGISTERED BY ME ON

*M. Leboho*

Mashilo Leboho, 2020/11/18  
02/12/2020 16:30 UTC+02:00  
Signed by Mashilo Leboho,  
m.leboho@medicalscchemes.co.za

REGISTRAR OF MEDICAL SCHEMES

The above service providers shall for the purpose of this Annexure be referred to as Designated Service Providers (DSPs).

1. The Scheme will pay prescribed minimum benefits obtained from DSPs at 100% of the cost or agreed rate where relevant, in respect of diagnosis, treatment and care. The same will apply where service was involuntary obtained from any other provider.
2. 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 will be paid at 100% of the Scheme rate or contracted rate where relevant.

**Notes:**

1. For approved PMB conditions, all treatment codes and procedure codes must accord with the Scheme's baskets of care. The Scheme may have regard to Regulations 15H(c) and 15I(c).
2. No healthcare costs associated with a PMB will be paid if such costs are incurred outside of the borders of South Africa.