KeyHealth
MEDICAL SCHEME

Real value speaks for itself



CORE 2027

SCAN ME

CORE

Great-value, entry-level medical benefits that make private healthcare accessible.

Core offers practical medical benefits for individuals and families who want the security of medical scheme cover without paying for benefits they may not need. Designed to provide meaningful healthcare protection and everyday value, this option includes unlimited private hospital benefits through a provider network, cover for chronic medical conditions, routine healthcare consultations, preventative care, and emergency medical support.

It's the smart starting point for quality healthcare benefits.



Unlimited private hospital benefits*



Unlimited DigiDoc virtual consultations



Netcare 911



Preventative care and early detection benefits



Chronic medication benefits

*Subject to Scheme rules, clinical protocols, and use of DSPs.

Do you think medical aid benefits are beyond your budget?

Many people delay joining a medical scheme because they believe it's too expensive. But without medical cover, an unexpected illness, accident or hospital stay can have a significant financial impact. Core provides an accessible starting point, giving you quality healthcare benefits and the reassurance of medical scheme cover when you need it most.

	Principal Member	Adult Dependant	Child Dependant
Monthly contribution	R1 460	R1 460	R1 460

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CORE OPTION

MAJOR MEDICAL BENEFITS	MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
HOSPITALISATION			**Pre-authorisation compulsory**
Varicose vein surgery, facet joint injections, rhizotomy, reflux surgery, back and neck surgery (incl. spinal fusion), joint replacement			PMB level of care / entitlement only All other procedures will be covered at 100% of agreed tariff, subject to case management, use of DSP, and Scheme protocols
Private hospitals			Unlimited, up to 100% of agreed tariff, subject to use of Core DSP hospitals **R15 300 co-payment at non-DSP hospital**
State hospitals			Unlimited, up to 100% of agreed tariff
Specialist and anaesthetist services	100%		Unlimited, subject to use of DSP
Prosthetics / prosthesis Internal, external, fixation devices and implanted devices	100%		Pre-authorisation compulsory and subject to case management, reference pricing, use of DSP, and Scheme protocols. PMB level of care / entitlement only
Medication on discharge	100%	**R400**	Per admission
MAJOR MEDICAL OCCURRENCES			
SUB-ACUTE FACILITIES AND WOUND CARE Hospice, private nursing, rehabilitation, step-down facilities and wound care	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
TRANSPLANTS (solid organs, tissue and corneas) Hospitalisation, harvesting and drugs for immuno-suppressive therapy	100%		Pre-authorisation compulsory and subject to use of DSP, case management, and Scheme protocols. PMB level of care / entitlement in DSP hospitals only
PSYCHIATRIC TREATMENT	100%		Pre-authorisation compulsory and subject to case management. In-hospital benefit only. Out-of-hospital (DigiDoc virtual consultations): PMB level of care / entitlement only
DIALYSIS	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
ONCOLOGY	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
PALLIATIVE CARE	100%		In lieu of hospital admission. Pre-authorisation compulsory and subject to case management and Scheme protocols. PMB level of care / entitlement only
RADIOLOGY	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
MRI and CT scans			Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
X-rays			PMB level of care / entitlement only
PATHOLOGY	100%		PMB level of care / entitlement only. Hospitalisation is not covered if admission is for investigative purposes only
BLOOD TRANSFUSION	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
ENDOSCOPIC PROCEDURES (SCOPES)	100%		Pre-authorisation compulsory and subject to case management, use of DSP, and Scheme protocols. PMB level of care / entitlement only
OUT-OF-HOSPITAL BENEFITS	**MST (≤)**	**BENEFIT**	**EXPLANATORY NOTES / BENEFIT SUMMARY**
DAY-TO-DAY BENEFITS			
ROUTINE MEDICAL EXPENSES General practitioners, family physicians, including virtual and specialist consultations	100%	Unlimited	Unlimited DigiDoc virtual consultations and 3 in-person consultations. Specialist consultations subject to nominated GP referral
PATHOLOGY			PMB level of care / entitlement only, subject to formulary and nominated GP referral
BASIC RADIOLOGY			PMB level of care / entitlement only, subject to formulary and nominated GP referral
MRI/CT SCAN AND PET SCAN			No benefit

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*Subject to Scheme rules, clinical protocols, and use of DSPs.

OUT-OF-HOSPITAL BENEFITS	MST (≤)	BENEFIT	EXPLANATORY NOTES / BENEFIT SUMMARY
CHRONIC MEDICATION			
Category A (CDL)	100%		Unlimited, subject to reference pricing, protocols and formulary. Registration on Chronic Disease Risk Programme compulsory
CONSERVATIVE DENTISTRY	100%		
Consultations			1 check-up pbpa subject to use of DSP
OPTICAL BENEFITS	100%		
Eye examination			1 basic eye test pbp2a Subject to use of DSP
Lenses, contact lenses and frames			No benefit
EARLY DETECTION TESTS	100%		
Pap smear (including consultation and pelvic organs ultrasound: GP or pharmacy clinic)			Female beneficiaries aged ≥15 – every second year
Pap smear (pathologist)			Female beneficiaries aged ≥15 – every second year
HIV / AIDS test (pathologist)			All beneficiaries – once per year
Health assessment (HA): Body mass index (BMI), blood pressure measurement, cholesterol test (finger prick), blood sugar test (finger prick), PSA (finger prick) **AND / OR** Digital Health Assessment (DHA): Blood pressure measurement, heart rate, respiration rate			All beneficiaries – once per year Beneficiaries aged ≥ 18 – once per year
PREVENTATIVE CARE	100%		
Flu vaccination			All beneficiaries
COVID-19 vaccinations and boosters			All beneficiaries
SUPPLEMENTARY BENEFITS	**MST (≤)**	**BENEFIT**	**EXPLANATORY NOTES / BENEFIT SUMMARY**
HIV / AIDS	100%		Unlimited, subject to reference pricing, protocols and formulary. Registration on Chronic Disease Risk Programme compulsory. Chronic Disease Risk Programme managed by LifeSense
AMBULANCE SERVICES	100%		For emergency transport contact 082 911. Unlimited, subject to protocols. **20% co-payment for use of non-DSP**
MEDICAL APPLIANCES			
Wheelchairs and orthopaedic appliances	100%		Pre-authorisation compulsory and subject to case management, quantities, replacement periods, use of DSPs, and Scheme protocols. PMB level of care / entitlement only
Oxygen / nebuliser / glucometer / blood pressure monitor			Pre-authorisation compulsory and subject to case management, quantities, replacement periods, use of DSPs, and Scheme protocols. PMB level of care / entitlement only

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