

Medical scheme funding for hip and knee joint replacement procedures

Benefit limits:

Your medical scheme has established limits for the prosthetic implants that your surgeon will use to replace your hip or knee joint. These limits are a Rand amount that the scheme will pay, and may be calculated as a limit per procedure or event, a limit per person per year or per family per year, and are fully described in your membership brochure.

Limits can differ depending on what plan you have taken and the monthly premiums you pay; in many cases, the higher your premium, the higher the prosthesis benefit limit available to you.

Confirming available benefits:

As soon as your surgeon has advised that you need to undergo hip or knee joint replacement surgery, you should contact the Hospital Preauthorisation Department at your medical scheme, obtain authorisation to perform the procedure and discuss possible dates for surgery, which will then be confirmed with the medical scheme.

Any additional clinical information requested by the scheme will also be provided at this time. You should immediately contact the Client Services Department at your scheme to confirm the Internal Prosthesis Limit available to you, as you will be liable for any costs in excess of the available limit.

What if available benefits are lower than the cost of the prosthesis your surgeon wants to use?

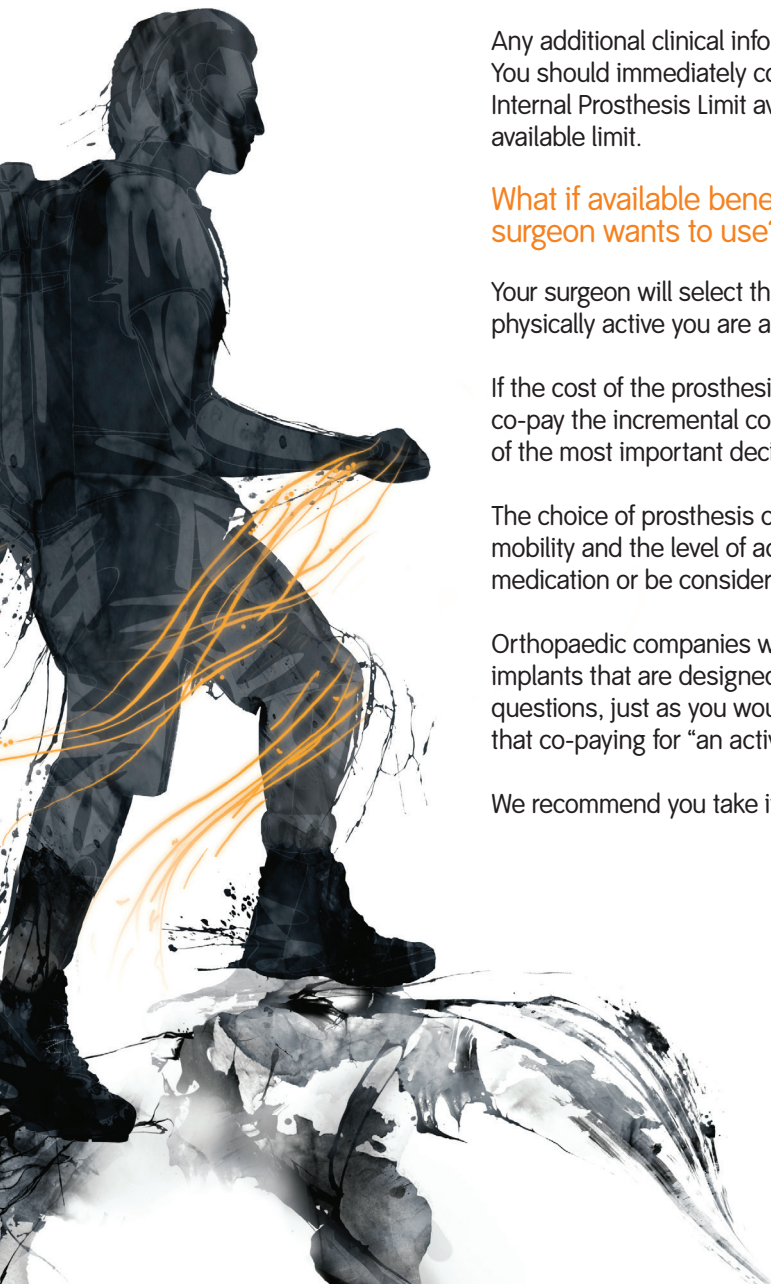
Your surgeon will select the most appropriate prosthesis for you, based on your age, how physically active you are and any other lifestyle considerations.

If the cost of the prosthesis is higher than your available prosthesis limit, you can choose to co-pay the incremental cost. This opportunity to invest in your health, mobility and future is one of the most important decisions you can make.

The choice of prosthesis can make a difference to how quickly you are able to recover full mobility and the level of activity you used to enjoy before you found it necessary to take pain medication or be considered for surgery.

Orthopaedic companies work closely with orthopaedic surgeons to develop hip and knee implants that are designed to meet your needs. Don't be apprehensive about asking a lot of questions, just as you would when you make other important lifestyle choices. And remember that co-paying for "an active hip or knee" will probably be a once in a lifetime decision.

We recommend you take it.



What if you cannot afford the prosthesis co-pay?

Your medical scheme may be able to provide special funding, known as “ex-gratia” funding, which comes out of the reserves the scheme has built up over the years, a pool of money to which all members of your scheme have contributed and which therefore has to be motivated for.

To find out if this special funding option is available to you, contact your Client Services Department to discuss. They will also advise you on the correct procedure to be followed.

Points to consider include:

Does your scheme have a special form to be completed? If yes, ask for this to be faxed or emailed to you.

Whether there is a scheme-specific form or not, you may be asked to provide:

- A motivation letter from your surgeon
- Evidence of financial necessity, and
- A cost quotation from the company who distributes the prosthesis in South Africa

You will also need to find out what date the funding review meeting will be held, so that you can be sure you know how much additional funding will be made available to you before you finalise your surgery date.

Remember also that you are important to your medical scheme; they want to retain you as their member.

Take charge of this opportunity to negotiate with your scheme on this critical lifestyle decision. You won't regret it.

You may be able to “buy up” to a plan that your medical scheme offers, which provides for a higher prosthesis benefit during the course of the year. This will depend on the rules of your specific medical scheme. You may also consider delaying your procedure until your medical scheme allows you to change your plan.

For more information ask your orthopaedic surgeon, or visit: www.rediscoveryourgo.com

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