



2026 Member Booklet



Throughout our **49-year** history, we have often seen membership continue from one generation to the next.



Universal[®]

Administered by Universal Healthcare Administrators (Pty) Ltd

Looking for an affordable Medical Scheme for you and your family



Makoti Medical Scheme 2026

Clinically Administered by Enabled
Member Information Guide

1. BACKGROUND TO MAKOTI

With a track record over 48 years, delivering a sound and caring service to its members, Makoti Medical Scheme (Makoti) is known for its innovative and ground-breaking solutions.

Makoti Medical Scheme was developed with the following in mind:

- To provide affordable, high quality cover for medical care
- To ensure long-term sustainability
- To promote wellness in the communities we serve

2. BENEFITS YOU ARE ENTITLED TO

Makoti offers two benefit options. You need to choose one of these options, taking your healthcare needs and affordability into account.

Please note that cover provided is for healthcare services rendered within the borders of South Africa and is paid at 100% of the Makoti Scheme tariff.

OPTION 1: PRIMARY OPTION

Day-to-day benefits

Please contact the 24-hour call centre on 0860 00 24 00 for pre-authorisations

At members nominated GP paid at Scheme Rate



GPs: Unlimited primary healthcare from **your chosen** general practitioner at the Makoti Scheme tariff



Medicines: Acute and chronic as per the Scheme formulary



Over the counter medicine (OTC): Generic medicine limited to **R475 per family per year**

The following benefits are available, subject to pre-authorisation and referral by your chosen general practitioner:



Specialists: Prescribed Minimum Benefits only in State Hospitals



Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy



Pathology: Cover is provided for the following pathology tests:

- 4559 Liquid Based Cytology (1st)
- 4566 Vaginal or cervical smears, each. Pathology Anatomical Exfoliative cytology
- 4057 Glucose: Quantitative. Pathology Biochemical test blood
- 4064 Glycosylated haemoglobin: chromatography. Pathology Biochemical test blood
- 3762 Haemoglobin estimation. Pathology Haematology
- 3797 Platelet count. Pathology Haematology
- 3932 HIV Elisa test
- 3951 Quantitative Kahn, VDRL or other flocculation. Pathology Serology (RPR)
- 3764 Grouping: A B and O antigens. Pathology Haematology
- 3765 Grouping: Rh antigens. Pathology Haematology
- 3785 Leucocytes: total count Pathology Haematology (WCC)



Ambulance services for medical emergencies. The Scheme has contracted with Advanced Paramedic Assist **0860 102 214** as its preferred provider for ambulance services. Please note that the Scheme will not provide ambulance service for non-life-threatening situations. Ambulance services not authorized by APA (Advanced Paramedic Assist) may result in co-payment



Optometry: Limited to **R1 180 per beneficiary every 24 months**. This limit includes the costs of the eye test, frames and lenses. Optometry services must be pre-authorized via the call centre by phoning **0860 002 400**. Cover will only be provided where it is necessary for correcting significant visual impairment. Lenses are subject to a refraction error of more than, or equal to, 0.5 dioptre. Please note that replacement of lost spectacles is not covered



Dentistry: Benefit for consultations, fillings, extractions and prevention as per managed care protocols. All dentistry must be provided by an accredited dentist or dental therapist, after the dentist has obtained pre-authorisation from **Dental Information Systems (Pty) Ltd** at **0860 104 925**. There is no benefit for specialised dentistry or dentures

In-hospital Benefits:

- All benefits are paid at 100% of the medical scheme rate
- Contact the 24-hour call centre on **0860 002 400** for pre-authorisations
- Experienced risk managers review all hospital admissions to optimise care

Services accessed in State Hospitals only.

The statutory Prescribed Minimum Benefits (PMBs) are covered in full as authorised, in respect of the relevant healthcare services as described in terms of section 67(1)(g) of the Medical Schemes Act including **Emergency Stabilisation**.

Maternity: Confinement in a private hospital covered to a maximum of R30 870. Pre-auth to be obtained in 2nd tri-mester of pregnancy.

Internal Prostheses: Limited to **R61 728** per family per year.

OPTION 2: COMPREHENSIVE OPTION

Day-to-day benefits

Please contact the 24-hour call centre on 0860 00 24 00 for pre-authorisations



GPs: Unlimited primary healthcare from **your chosen** general practitioner at the Makoti Scheme rate



Medicines: Acute and chronic medicine, as per the medication formulary



Over the counter medicine (OTC): Generic medicine limited to **R505 per family per year** as per formulary

The following benefits are subject to **pre-authorisation and referral by your chosen general practitioner, subject to managed care protocols:**



Specialists - on referral by the chosen GP



Radiology - on referral by the chosen GP



Pathology (refer to Scheme exclusions) - on referral by the chosen GP



Ambulance services for medical emergencies. The Scheme has contracted with Advanced Paramedic Assist **0860 102 214** as its preferred provider for ambulance services. Please note that the Scheme will not provide ambulance service for non-life-threatening situations. Ambulance services not authorized by APA (Advanced Paramedic Assist) may result in co-payment

The following benefits are provided by **accredited providers** and are subject to limits:



Optometry: Limited to **R3 270 per beneficiary every 24 months**. The limit includes the costs of the eye test, frames and lenses, including multi-focal lenses and contact lenses. Optometry services must be authorised via the call centre by phoning **0860 002 400**. Cover will only be provided where it is necessary for correcting significant visual impairment. Lenses are subject to a refraction error of more than, or equal to, 0.5 dioptre. Please note that replacement of lost spectacles is not covered



Dentistry: Benefit for consultations, fillings, extractions and prevention are as per managed care protocols. All dentistry must be provided by an accredited dentist or dental therapist, after the dentist has obtained authorisation from **Dental Information Systems (Pty) Ltd** at **0860 104 925**. **Specialised dentistry** is subject to a limit of **R4 420 per family per year**, including root canal treatment and all periodontal treatment

Other Services

- **Clinical Psychology**
Limited to 8 consultations per family per year and subject to referral from your chosen general practitioner and pre-authorisation at agreed 2025 rate
- **Hearing Aids**
Limited to **R4 285** per beneficiary every 4 years and subject to pre-authorisation
- **External Prostheses/Appliances**
Limited to **R4 245** per family per year for external orthopaedic prostheses including wheelchairs, walking frames, crutches and home oxygen. Glucometers limited to **R315** per member every 24 months. Subject to pre-authorisation and clinical protocols
- **Internal Prostheses**
Limited to **R64 815** per family per year. Subject to pre-authorisation and clinical protocols. Cardiac stents limited to 3 stents, 1 per lesion
- **DBC Back and Neck Programme**
Access to the back and neck programme subject to clinical protocols

Auxiliary Benefits

- **Physiotherapy, Occupational Therapy, Dietitians, Podiatry, Speech Therapy and Audiology**
A maximum of 20 consultations per family per year. Subject to pre-authorisation and clinical protocols
- **Oncology (Chemotherapy, Radiotherapy, Radiology, Related consultations, Pathology)**
Limited to PMB level of care as authorised in terms of the ICON treatment plan
No benefit for Biologicals or Brachytherapy materials
- **COVID-19 Vaccines**
Covid-19 tests subject to Scheme protocol
- **Immunisations/Vaccinations**
1 Flu vaccination per beneficiary per year. 1 HPV vaccination for female beneficiaries between 9 and 12 years. 1 Pneumococcal vaccination (every 5 years) for all immune-compromised beneficiaries and beneficiaries older than 65 years
- **Organ Transplants/Kidney Dialysis**
Subject to PMBs, clinical protocols and pre-authorisation, cost of donor not covered
- **Emergency Room/Casualty**
Life threatening emergencies only

In-hospital Benefits

- All benefits are paid at 100% of the Makoti Scheme rate
- Contact the 24-hour call centre on **0860 002 400** for pre-authorisations
- Experienced risk managers review all hospital admissions to optimise care

The statutory **Prescribed Minimum Benefits (PMBs)** are covered in full as authorised, in respect of the relevant healthcare services as described in terms of section 67(1)(g) of the Medical Schemes Act including **Emergency Stabilisation**.

The Scheme provides unlimited **Hospitalisation** in Private Hospitals and Day Hospitals on the Comprehensive Option and step-down benefits, as medically appropriate. The benefit is subject to pre-authorisation, clinical protocols and PMBs.

Maternity: Confinement is covered at any private hospital subject to pre-authorisation and Scheme protocols.

Exclusions (Applicable to Primary and Comprehensive options)

Makoti Medical Scheme will **NOT** cover the following costs unless it forms part of the Prescribed Minimum Benefits (PMBs):

- The treatment of obesity and its direct complications
- Items or treatments that are not medically indicated
- Willfully self-inflicted injuries
- Injuries arising from professional sport and speed contests
- The hire of medical, surgical and other appliances
- The cost of surgical stockings
- Medical services provided by any person not registered with the Health Professions Council of South Africa, the South African Nursing Council or the South African Pharmacy Council
- Recuperative holidays
- Dental extractions for non-medical purposes
- Gold inlays
- Unproven or experimental treatment
- Cosmetic and reconstructive surgery, treatment or appliances
- Frail care and convalescence
- Employee medical examinations initiated by employer
- Injuries where another party is responsible for the costs (e.g. Road Accident Fund or Workmen's Compensation claims)
- Roaccutaine and Retin A for the treatment of skin conditions
- Contraceptives and contraceptive devices
- Member related travelling expenses
- Charges for appointments which a beneficiary fails to keep
- Elective (non-emergency) after hours consultations
- Medical examinations or mass inoculation of employees initiated by employers
- Pathology tests for allergies
- Infertility treatment (except in respect of PMB rules)
- All costs for any cosmetic procedures/treatment/medication, except if as a result of an accident, illness or disease. Operations for nasal or breast reconstruction except due to medical reasons. All costs for operations, medicines, treatment and procedures for obesity, cosmetic purposes, or of the member's own choosing where this has no connection with any illness, presumed illness, accident or other medical disability:
 - Medicines not registered with the Medicines Control Council
 - Toiletries and beauty preparations
 - Homemade remedies
 - Alternative medicines
 - Bandages and aids
 - Patented foods including baby foods and milk substitutes
 - Slimming preparations
 - Tonics and nutritional supplements
 - Household biochemical and herbal remedies
 - Vitamins and mineral supplements
 - The purchase or hire of medical, surgical and other appliances except as pre-authorised by the Scheme

Third party claims

If you are involved in a motor vehicle accident, the Scheme will have a claim against the third party for medical expenses incurred. In order to proceed with this claim, you or your dependant will be required to complete an "Accident Report" form and provide the Scheme with all necessary documentation as required.



3. CONTRIBUTIONS 2026

Contribution Table Effective 1 January 2026

PRIMARY OPTION: Primary Care + Prescribed Minimum Benefits			
INCOME CATEGORY	Principal	Adult	Child
R0 – R7 900	R438	R438	R295
R7 901 – R10 614	R977	R805	R360
R10 615 – R14 152	R1 048	R847	R387
R14 153 – R18 870	R1 125	R900	R408
R18 871 +	R1 207	R940	R432

COMPREHENSIVE OPTION: Full Plan including Hospital and Prescribed Minimum Benefits			
INCOME CATEGORY	Principal	Adult	Child
R0 – R11 009	R3 025	R2 607	R1 006
R11 010 – R14 581	R3 498	R2 913	R1 140
R14 582 – R19 342	R3 771	R3 168	R1 224
R19 343 +	R4 137	R3 546	R1 346

4. YOUR SERVICE PROVIDERS

Your Accredited General Practitioner

Members are required to select a general practitioner. As this is the preferred service provider that you will be able to use, you should therefore carefully consider who you would like to choose as your regular doctor. You can select a general practitioner of your choice who is easily accessible to you and Enabledmed will attempt to contract with this doctor to enable them to provide you with the services as offered by the Scheme. It is important to understand that this will then be the preferred general practitioner you will be able to consult with (except in emergencies).

Choosing a doctor and staying with one provider has many advantages. You will build a relationship of trust with your doctor who will get to know you and your unique requirements better. This approach avoids the risks of conflicting treatments and medicines that may occur if you consult more than one general practitioner. If you wish to change your general practitioner you can do so by completing the Doctor Choice Form.

Dental Services are arranged through the **Dental Information Systems (Pty) Ltd** call centre available on **0860 104 925**.

5. MANAGED HEALTHCARE

The purpose of managed healthcare is as follows:

- To provide you and your dependants with high quality healthcare protocols that have been developed by the Scheme, and which need to be followed to access your benefits
- To keep healthcare affordable and accessible to as many people as possible
- This will be done for you through your doctor and the staff of the call centre

NB: All services are subject to pre-authorisation and clinical protocols. Please make sure your general practitioner, hospital or other supplier is willing to provide you with the authorised service at the Makoti Medical Scheme tariff. Please call 0860 00 24 00 for more information or pre-authorisation.

When visiting your doctor

When visiting your doctor, please remember to take your Makoti Membership Card and your ID document with you to assist with identifying you as a member of the Scheme. Also make sure you take your health records, such as Baby Clinic card or Family Planning Cards, with when visiting your doctor for the first time.

Making appointments

Some doctors and practices prefer you to make appointments for consultations. This will help to:

- Ensure that you can consult the GP of your choice
- Plan your day better
- Minimise your waiting time

Chronic care programme

Beneficiaries are encouraged to join the care programme by going to your chosen GP to register for the condition by going to their chosen general practitioner to register their condition. The registration process assists the general practitioner and the patient, to ensure that the patient receives optimal care with minimum administration. The chronic care benefit covers the 27 (Chronic Disease List (CDL)) conditions, including HIV/AIDS and 14 Non-CDL conditions. Medication is covered as per the medication formulary once the beneficiary is registered on the chronic care programme by their general practitioner.

Chronic registration programme managed by Mediscor

ChroniLine: 0860 119 553

Email: preauth@mediscor.co.za

What medicines and laboratory tests will be covered?

The Scheme has carefully chosen quality medicines to prevent and treat conditions. It needs to be used in the correct manner and according to the correct dosage and instructions to regain or maintain your health. Where they are used incorrectly this can cause a great deal of harm or lead to death.

The majority of these medicines are proven quality generics. If a patient insists on a more expensive alternative, the member will have to pay the additional cost directly to the pharmacy. Medicines commonly requested that are not on the formulary include: vitamins, laxatives and proton pump inhibitors, which are not covered by the Scheme.

Clinically-appropriate laboratory tests are accessed subject to clinical protocols and pre-authorisation.

6. YOUR MEMBERSHIP AND ADMINISTRATION

Universal Healthcare Administrators (Pty) Ltd is responsible for registering new members and dependants. The Scheme will apply underwriting to all new members as allowed by the Regulations to the Medical Schemes Act.

The following persons are allowed as dependants to the principal member:

A spouse or partner, biological children, adopted children, immediate family. Direct family members that are dependent on the member for family care and support are also eligible.

Cover for children as dependants

Your children may remain on the Scheme as your dependants, until they become employed or reach the age of 21 years. After reaching the age of 21 years, your children may remain on the Scheme as an adult dependant (and pay adult dependant rates) up to the age of 25 (subject to proof of admission and registration as a student at an accredited institution). Third generation babies (i.e. grandchildren) are not eligible for membership.

Adding adult dependants

If you wish to add an adult dependant, underwriting will be done in terms of the Medical Schemes Act.

How many medical aid schemes can a person belong to?

You may not belong to more than one medical scheme.

How often can I change my option?

Once a year, at the end of the year, with the change effective from 1 January. The option change form must reach Makoti by the cut-off date, as specified in the year-end communication.

Change of option may only be done once a year, effective 1 January of the next year.

Your membership status

Please report the following changes to your membership status to the Human Resources department of your company:

- The birth or legal adoption of a child (within 30 days after birth or adoption)
- The change of an ID number of a dependant
- Passing away of a dependant
- Removal of a dependant
- Divorce or marriage
- Addition of dependants
- Change of address

Changes in dependant status must be recorded in order for a new card to be issued and to ensure that you pay the correct contributions. You need to check all the details on your membership card to make sure it is correct. Any mistakes must be reported as soon as possible so that a new card with the correct information can be issued to you. Change of status forms can be collected from your Human Resources department or through the Enabledmed call centre.

Your membership cards

Each member is issued with a membership card. Keep your membership card safe and use it well, as it is your passport to quality healthcare services. Please remember that your membership card is only to be used by yourself and your registered dependants. Lending your membership card to unregistered dependants constitutes fraud, which could impact your membership.



Contributions

Contributions to the Makoti Medical Scheme will be deducted from your wages/salary where the Scheme has a contract with your employer or deducted via debit order from your bank account. Contributions are due monthly in advance (or arrears as in agreement with some employer groups).

Accounts

It is the member's responsibility to ensure that all accounts are submitted to Enabled as soon as possible. Accounts received **four months (4)** after the service date will not be paid by the Scheme in terms of the rules of the Scheme and will become the member's responsibility.

Complaints and disputes

Members may lodge their complaints telephonically, or in writing, to the Scheme. The Scheme's dedicated telephone number for dealing with telephonic complaints is **011 208 1000**.

Call centre agents will assist the member immediately, where possible. All unresolved telephone complaints or complaints received in writing will be responded to by the Scheme in writing within 30 days of receipt thereof.

Should the member not be satisfied with the outcome of the query, then this query or dispute can be escalated to the Fund Manager. E-mail escalations can be sent to **escalations@makotihealth.co.za** or the call centre agent can transfer the member to the Senior Client Services Manager or, if not available, to the Fund Manager. All escalations will have to be accompanied by supporting evidence of non-delivery.

Any dispute, which may arise between a member, prospective member, former member or a person claiming by virtue of such membership and the Scheme or an officer of the Scheme, must be referred by the Principal Officer to a disputes committee (appointed by the Board of Trustees) for adjudication.

On receipt of a request in terms of this rule, the Principal Officer will convene a meeting of the disputes committee by giving not less than 21 days' notice in writing to the complainant and all the members of the disputes committee, stating the date, time and venue of the meeting and particulars of the dispute. The disputes committee will determine the procedure to be followed.

The parties to any dispute have the right to be heard at the proceedings, either in person or through a representative. An aggrieved person also has the right to appeal to the Council for Medical Schemes against the decision of the disputes committee. Such appeal must be in the form of an affidavit and directed to Council, and shall be furnished to the Registrar not later than three months after the date on which the decision concerned was made.

CMS e-mail address for complaints:
complaints@medicalschemes.com

DEFINITIONS

Acute medication

Medicine that is used for the treatment of short-term illnesses, such as flu.

Chronic medication

Medicine that is prescribed for an ongoing period longer than 3 months to manage a chronic Condition, such as Diabetes.

PMBs

Prescribed Minimum Benefits (PMBs) is a set of defined benefits to ensure that all medical scheme members have access to certain minimum health services. PMBs are a feature of the Medical Schemes Act, in terms of which medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- any emergency medical condition;
- a limited set of 270 medical conditions (defined in the Diagnosis Treatment Pairs);
- and the 27 chronic conditions (defined in the Chronic Disease List)

Step-down facilities

Treatment facilities when a member has recovered well enough to no longer require treatment in hospital, but still needs medical care.

Accredited provider

Enablened has a network of doctors with whom they have contracted with to provide healthcare services to the members of the Scheme.

Healthcare protocols

Healthcare protocols are documented medical guidelines which assist with decisions and provides criteria regarding diagnosis, management, and treatment in specific areas of healthcare to ensure best clinical outcomes.

Makoti Medical Scheme tariff

This is the maximum amount that the Scheme will pay for healthcare services provided by healthcare service providers.

This guide is for information purposes and provides a summary of the Scheme rules. It does not supersede the rules of the Scheme. In the event of a discrepancy between this information guide and the rules of the Scheme, the rules will prevail.



Sekimi sa Kalafi sa Makoti 2026

Se Tsamaisiwa mo go Tsa Kalafi ke Enabledmed

Kaedi ya Tshedimosetso ya Maloko

1. TSHEDIMOSETSO KA MAKOTI

Ka gonne se na le hisetori ya dingwaga tse di fetang 48, ya go direla maloko a sone tirolo e e molemo le ya go bontsha kamego, Sekimi sa Kalafi sa Makoti (Makoti) se itsege ka ditharabololo tse di mo dinakong le tsa sešweng.

Sekimi sa Kalafi sa Makoti se tshamilwe go akantswe ka tse di latelang:

- Go duelela tlhokomelo ya kalafi e e tlhwatlhwatlase, ya boleng jo bo kwa godimo
- Go simolodisa ditsamaiso tsa taolo go netefatsa go tswela pele ga paka e telele
- Go tswetsa boitekanelo mo setšhabeng se re se direlang

2. DITSHIAMELO TSE O NANG LE TSHWANELO YA GO DI BONA

Makoti e na le maitlhophele a ditshiamelo a mabedi. O tshwanetse go tlhopha bo le bongwe jwa maitlhophele a, o akantse ka dithoko tsa gago tsa tlhokomelo ya boitekanelo le se o ka kgonang go se duelela.

Tsweetswee ela tlhoko gore go duelelwa ditirelo tsa tlhokomelo ya boitekanelo e e fiwang mo teng ga melwane ya Aforikaborwa mme go duelwa 100% ya seelo sa sekimi sa kalafi.

KGETHO YA 1: PRIMARY OPTION

Ditshiamelo tsa letsatsi le letsatsi

Tsweetswee ikgolaganye le lefelo la megala la diura tse 24 mo go 0860 00 24 00 go bona ditetla-kwa-pele



Di-GP: Tlhokomelo ya boitekanelo ya motheo e e sa lekanyediwang go tswa go ngaka ya malwetse otlhe **e o e ithophetseng**



Melemo: Melemo e e sa lekanyediwang ya malwetse a nako e khutshwane le a a sa foleng, go ya ka lenaane la melemo



Melemo e e sa tlhokeng thebolelo ya ngaka (OTC): Melemo e e se nang letshwaokgwebo e lekanyeditswe go **R475 lelapa lengwe le lengwe ka ngwaga**

Ditshiamelo tse di latelang ga di a lekanyediwa, di ikaegile ka **tetla-kwa-pele le go romelwa ke ngaka ya malwetse otlhe e o e ithophetseng**:



Bomankge: Ditshiamelo tsa Palotlase tse di Reboletsweng mo Dikokelong tsa Puso



Radioloji: CXR, go robega mo go belaelwang mo dikarolong tse di tswelang kwa ntle ga mmele le di-sonar tse pedi tsa boimana kimo nngwe le nngwe



Tupo ya bolwetse: Diteko tse di latelang tsa tupo ya bolwetse di a duelelwa:

- 4559 Saetholoji ya Liquid Based (1st)
 4566 Di-smear tsa mo bosading kgotsa molomo wa popelo, nngwe le nngwe. Saetholoji ya Tupo ya Bolwetse ya Anatomical Exfoliative
 4057 Tielokose: Bontsi. Tupo ya bolwetse ya teko ya madi ya ditsamaiso tsa dikhemikhale mo ditsheding
 4064 Himotlelobini e e glycosylated: chromatography. Tupo ya Bolwetse ya teko ya madi ya Ditsamaiso tsa Dikhemikhale mo Ditsheding
 3762 Tekanyetso ya himotlelobini. Tupo ya Bolwetse ya Malwetse a Madi
 3797 Go bala dipolatelete. Tupo ya Bolwetse ya Malwetse a Madi
 3951 Palo ya Kahn, VDRL kgotsa go fetolwa mo gongwe. Tupo ya bolwetse ya Serama (RPR)
 3764 Go tsenya mo dithopheng: Di-antigen tsa A B le O. Tupo ya Bolwetse ya Malwetse a Madi
 3765 Go tsenya mo dithopheng: Di-antigen tsa Rh. Tupo ya Bolwetse ya Malwetse a Madi
 3785 Disele tse ditshweu tsa madi: palogotlhe ya Tupo ya Bolwetse ya Malwetse a Madi (WCC)



Ditirelo tsa Ambulense tsa maemo a tshoganyetso a kalafi. Sekimi se na le tumalano le APA (Advanced Paramedic Assist) **0860 102 214** jaaka motlamedi wa sone wa tirelo yo se mo tlophileng go dira ditirelo tsa ambulense. Tsweetswee ela tlhoko gore Sekimi se ka se duelele dipalangwa mo maemong a a seng kotsi mo botshelong



Bongaka jwa matlho: Bo lekanyeditswe go **R1 180 moamogeladitshiamelo mongwe le mongwe dikgwedi dingwe le dingwe tse 24**. Tekanyetso e e akaretisa ditshenyegelo tsa teko ya matlho, diforeimi le dilense. Ditirelo tsa bomankge jwa matlho di tshwanetse go bonelwa tetla-kwa-pele kwa lefelong la megala ka go leletsa **0860 002 400**. Go tlaa duelelwa fela fa go le bothokwa go baakanya bogole jo bogolo jwa matlho. Dilense di ikaegile ka go sa bone sentle mo go fetang, kgotsa mo go lekanang le, 0.5 dioptr. Tsweetswee ela tlhoko gore go emisetse digalase tsa matlho tse di lathegileng ga go duelelwe



Bongaka jwa meno: Tshiamelo ya go bona ngaka, go dira di-filling, go ntsha meno le thibelo ga e a lekanyediwa. Bongaka jotlhe jwa meno bo tshwanetse go dirwa ke ngaka ya meno e e nang le tetla kgotsa moalafi wa meno, fa nkgaka ya meno e sena go bona tetla-kwa-pele go tswa go **Dental Information Systems (Pty) Ltd** mo go **0860 104 925**. Ga go na tshiamelo ya bongaka jwa meno jwa bomankge kgotsa meno a maitirelo

Ditshiamelo tsa Kafa Gare ga Bookelo:

- Ditshiamelo tsotlhe di duelelwa 100% ya seelo sa sekimi sa kalafi
- Ikgolaganye le lefelo la megala la diura tse 24 mo go 0860 002 400 go bona ditetla-kwa-pele
- Balaodi ba kotsi ba ba nang le maitemogelo ba sekaseka dikamogelo tsotlhe tsa bookelo go oketsa tlhokomelo

Ditirelo di bonwa mo Dikokelong tsa Puso fela.

Ditshiamelo tsa Palotlase tse di Reboletsweng (di-PMB) di duelelwa ka botlalo jaaka tse di ntsheditsweng tela, go tsamaisana le ditirelo tsa tlhokomelo ya boitekanelo tse di maleba jaaka go thalosiwa go ya ka karolo 67(1)(g) ya Molao wa Dikimi tsa Kalafi o o akaretsang **Go Ritibatsa mo Seemong sa Tshoganyetso**.

Boimana: Seemo sa bofelo sa boimana se duelelwa kwa **bookelong jwa puso** kgotsa kwa **bookelong jwa poraefete**.

Didiriswa tsa Maitirelo tse di Emisetsang Dirwe tsa Mmele tsa Kafa Gare di lekanyeditswe go R61 728 lelapa lengwe le lengwe ka ngwaga.

BOITLHOPHELO 2: COMPREHENSIVE OPTION

Ditshiamelo tsa letsatsi le letsatsi

Tsweetswee ikgolaganye le lefelo la megala la diura tse 24 mo go 0860 00 24 00 go bona ditetla-kwa-pele.



Di-GP: Tlhokomelo ya boitekanelo ya motheo e e sa lekanyediwang go tswa go ngaka ya mawetse otlhe **e o e ithophetseng**



Melemo: Melemo e e sa lekanyediwang ya malwetse a ka nako e khutshwane le a sa foleng, go ya ka lenaane la melemo



Melemo e e sa tlhokeng thebolelo ya ngaka (OTC) e e se nang letshwaokgwebo e lekanyeditswe go **R505 lelapa lengwe le lengwe ka ngwaga**

Ditshiamelo tse di latelang ga di a lekanyediwa, di ikaegile ka **tetla-kwa-pele le go romelwa ke GP e o e ithophetseng**:



Bomankge



Radioloji



Tupo ya bolwetse (Diteko tsa dialeji ga di duelelwe (go duelelwa fela teko ya thatlhobo ya Aleji ya Phadiatop)



Ditirelo tsa Ambulense tsa maemo a tshoganyetso a kalafi. Sekimi se na le tumalano le APA (Advanced Paramedic Assist) **0860 102 214** jaaka motlamedi wa sone wa tirelo yo se mo thophileng go dira ditirelo tsa ambulense. Tsweetswee ela tlhoko gore Sekimi se ka se duelele dipalangwa mo maemong a a seng kotsi mo botshelong

Ditshiamelo tse di latelang di fiwa ke **batlamedi ba ba nang le tetla** mme di ikaegile ka ditekanyetso:



Bongaka jwa matlho: Bo lekanyeditswe go **R3 270 moamogeladitshiamelo mongwe le mongwe dikgwedi dingwe le dingwe tse 24**. Tekanyetso e e akaretsa ditshenyegelo tsa teko ya matlho, diforeimi le dilense, go akaretsa dilense tsa multi-focal le dilense tsa di-contact. Ditirelo tsa bongaka jwa matlho di tshwanetse go bonelwa tetla kwa lefelong la megala ka go leletsa **0860 002 400**. Go tlaa duelelwa fela fa go le bothokwa go baakanya bogole jo bogolo jwa matlho. Dilense di ikaegile ka go sa bone sentle mo go fetang, kgotsa mo go lekanang le, 0.5 dioptr. Tsweetswee ela tlhoko gore go emisetsa digalase tsa matlho tse di lathegileng ga go duelelwe



Bongaka jwa meno: Tshiamelo ya go bona ngaka, go dira di-filling, go ntsha meno le thibelo ga e a lekanyediwa. Bongaka jotlhe jwa meno bo tshwanetse go dirwa ke ngaka ya meno e e nang le tetla kgotsa moalafi wa meno, fa nkgaka ya meno e sena go bona tetla go tswa go **Dental Information Systems (Pty) Ltd** mo go **0860 104 925**. Tshiamelo ya bongaka jwa meno jwa bomankge e ikagile ka tekanyetso ya **R4 420 lelapa lengwe le lengwe ka ngwaga**, go akaretsa kalafi ya modi wa leino le kalafi yotlhe ya marinini

Ditirelo tse Dingwe

- **Kalafi ya Saekholoji**
E lekanyeditswe go maeto a le 8 a go bona ngaka lelapa lengwe le lengwe ka ngwaga mme e ikaegile ka go romelwa ke ngaka ya malwetse otlhe e o e ithlophetseng le tetla-kwa-pele
- **Dithusa-kutlo**
Di lekanyeditswe go **R4 285** moamogeladitshiamelo mongwe le mongwe dingwaga dingwe le dingwe tse 4 mme di ikaegile ka tetla-kwa-pele
- **Didiriswa tsa Maitirelo tse di Emisetsang Dirwe tsa Mmele tsa Kafa Ntle/Didiriswa**
Di lekanyeditswe go **R4 245** mongwe le mongwe gangwe ka ngwaga ya didiriswa tsa maitirelo tse di emisetsang dirwe tsa mmele tsa kafa ntle go akaretsa ditulo tsa maotwana, diforeimi tsa go tsamaya, di-crutch le okosejene e e dirisiwang kwa gae. Di-glucometer di lekanyeditswe go R315 leloko lengwe le lengwe dikgwedi dingwe le dingwe tse 24. Di ikaegile ka tetla-kwa-pele le ditsamaiso tsa kalafi
- **Didiriswa tsa Maitirelo tse di Emisetsang Dirwe tsa Mmele tsa Kafa Gare**
Di lekanyeditswe go **R64 815** lelapa lengwe le lengwe ka ngwaga. Di ikaegile ka tetla-kwa-pele le ditsamaiso tsa kalafi. Ditshupu tse di tsenngwang mo pelong di lekanyeditswe go ditshupu tse 3, e le 1 mo nthong nngwe le nngwe

Ditshiamelo tsa Tlaleletso

- **Kalafi ya Tshidilo, Kalafi ya go Kgontsha go Dira Ditiro tsa Letsatsi le Letsatsi, Bomankge ba Mojo le Kotlo, Kalafi ya Malwetse a Dinao, Kalafi ya Thusapuo le Kalafi ya Malwetse a Pelo**
Maeto a go bona ngaka a a sa feteng 20 lelapa lengwe le lengwe ka ngwaga. E ikaegile ka tetla-kwa-pele le ditsamaiso tsa kalafi
- **Kalafi ya Kankere (Kalafi ya khimo, Kalafi ya Radiation, Radioloji, Maeto a go bona ngaka a a amanang le yone, Tupo ya Bolwetse)**
E lekanyeditswe go seemo sa tlhokomelo sa PMB go ya ka leano la kalafi la ICON. Ga go na ditshiamelo tsa didiriswa tsa Biologicals kgotsa Brachytherapy
- **Meento ya COVID-19**
- **Meento e e Thibelang Malwetse**
Moento o le 1 wa Mofikela moamogeladitshiamelo mongwe le mongwe ka ngwaga. Moento o le 1 wa HPV baamogeladitshiamelo ba basadi ba dingwaga tse di magareng ga 9 le 27. Moeno o le 1 wa Pneumococcal (dingwaga dingwe le dingwe tse 5) baamogeladitshiamelo botlhe ba mebele ya bone e sa sireletsegang mo malwetseng le baamogeladitshiamelo ba ba nang le dingwaga tse di fetang 65

- **Jalelelo ya dirwe/Dialysis ya diphilo**
Di ikaegile ka di-PMB, ditsamaiso tsa kalafi le tetla-kwa-pele

Ditshiamelo tsa Kafa Gare ga Bookelo:

- Ditshiamelo tsotlhe di duelelwa 100% ya seelo sa sekimi sa kalafi
- Ikgolaganye le lefelo la megala la diura tse 24 mo go 0860 002 400 go bona tetla-kwa-pele
- Balaodi ba kotsi ba ba nang le maitemogelo ba sekaseka dikamogelo tsotlhe tsa bookelo go oketsa tlhokomelo

Ditshiamelo tsa Palotlase tse di Reboletsweng (di-PMB) di duelelwa ka botlalo jaaka tse di ntsheditsweng tela, go tsamaisana le ditirelo tsa tlhokomelo ya boitekanelo tse di maleba jaaka go thalosiwa go ya ka karolo 67(1)(g) ya Molao wa Dikimi tsa Kalafi o o akaretsang **Go Ritibatsa mo Seemong sa Tshoganyetso**.

Sekimi se tlamela **Go Robadiwa kwa Bookelong** mo go sa lekanyediwang kwa Dikokelong tsa Poraefete mo Boithophelong jo bo Akaretsang Maemo Otlhe le ditshiamelo tsa mafelo a kalafi a a seng kwa bookelong, jaaka go tshwanela mo go tsa kalafi. Ditshiamelo di ikaegile ka tetla-kwa-pele, ditsamaiso tsa kalafi le di-PMB.

Boimana: Seemo sa bofelo sa boimana se duelelwa kwa bookelong bongwe le bongwe jwa poraefete go ikaegile ka tetla-kwa-pele le ditsamaiso tsa Sekimi.

Tse di sa Duelelweng (E maleba mo maitlhophelong a Motheo le a a Akaretsang Maemo Otlhe)

Sekimi sa Kalafi sa Makoti GA SE NA go duelela ditshenyegelo tse di latelang ntle le fa e le karolo ya Ditshiamelo tsa Palotlase tse di Reboletsweng (di-PMB):

- Kalafi ya bokima jo bo feteletseng le ditharaano tse di bakwang ke jone ka tlhamalalo
- Dilwana kgotsa dikalafi tse e seng tsa bongaka
- Go ikgobatsa ka boomo
- Dikgobalo tse di bakilweng ke metshameko ya porofesene le dikgaisano tsa mabelo
- Go hira didiriswa tsa kalafi, karo le tse dingwe
- Ditshenyegelo tsa dikausu tse di dirisiwang morago ga karo
- Ditirelo tsa Kalafi tse di tlametsweng ke motho yo o sa kwadisiwang le Health Professions Council of South Africa, South African Nursing Council kgotsa South African Pharmacy Council
- Malatsi a boikhutso a go kokotlegela
- Go ntsha meno ka maikaelelo a e seng a kalafi
- Go manega gauta mo menong
- Kalafi e e sa tshepiweng kgotsa ya tekeletso
- Karo ya go intlafatsa le ya go ipaakanya
- Tlhokomelo ya batho ba ba bokoa le go kokotlegela morago ga bolwetse kgotsa kgobalo
- Dithathobho tsa kalafi tsa bathapiwa tse di dirwang di mothapi
- Dikgobalo tse setlamo se sengwe se ikarabelang ditshenyegelo (sk. Ditleleimi tsa Road Accident Fund kgotsa Workmen's Compensation)
- Roaccutane le Retin A go alafa malwetse a letlalo
- Bongaka jwa dinao, kalafi ya acupuncture, kalafi ya homeopath, kalafi ya naturopath, Melemo ya Setshaena le kalafi ya go baakanya ditokololo
- Maeto a e seng a tshoganyetso kwa mafelong a balwetse ba sa robadiwang kwa go one kwa dikokelong/mafapha a maemo a tshoganyetso kwa bookelong
- Diteko tsa tupo ya bolwetse (ntle le teko ya tlhathobo ya aleji ya Phadiatop)
- Kalafi ya boopa (ntle le go ya ka melawana ya PMB)
- Dithibelapelegi le didiriswa tsa thibelapelegi
- Ditshenyegelo tsa mesepele tse di amanang le maloko
- Dituelo tsa dipeelano tse moamogeladitshiamelo a sa nneng teng kwa go tsone
- Maeto a go bona ngaka a a sa patelesegeng (a e seng a tshoganyetso) a morago ga diura tsa tiro

- Ditlathlthobo tsa kalafi kgotsa go entiwa ga bathapiwa botlhe mo go dirwang ke bathapi
- Diteko tsa tupo ya bolwetse ya dialeji
- Kalafi ya boopa (ntle le mo mabakeng a melawana ya PMB)
- Ditshenyegelo tsotlhe tsa dikaro tsa go intlafatsa/kalafi/melemo, ntle le fa e le ka ntlha ya kotsi kgotsa bolwetse
Dikaro tsa go baakanya nko kgotsa mabele ntle le fa e le ka mabaka a kalafi
Ditshenyegelo tsotlhe tsa dikaro, melemo, kalafi le dikaro tsa bokima jo bo feteletseng, go intlafatsa, kgotsa tse di ithophelwang ke leloko mme di sa amane le bolwetse bope, bolwetse jo go akanngwang gore bo teng, kotsi kgotsa bogole jo bongwe jwa kalafi.
- Melemo e e sa kwadisiswang le Lekgotla la Taolo ya Melemo
- Tsa go tlhapa le go ithokomela mo mmeleng
- Melemo e e itirelwang kwa gae
- Dikalafi tse dingwe tse e seng tsa bongaka
- Di-bandage le dithusi
- Dijo tse di nang le batlhami go akaretsa dijo tsa bana le tse di emisetsang mašwi
- Dipaakanyetso tsa go fokotsa boima jwa mmele
- Ditiisammele le ditlaleletso tsa dikotla
- Melemo ya mo gae e e amanang le ditsamaiso tsa dikhemikhale mo ditsheding le ya ditlama
- Dibithamine le ditlaleletso tsa diminerale
- Go reka kgotsa go hira didiriswa tsa kalafi, karo le tse ingwe ntle le fa Sekimi se ntshitse tetla-kwa-pele

Ditleleimi tsa setlamo se sengwe

Fa o amegile mo kotsing ya koloi, Sekimi se tlaa tsenya tleleimi ya ditshenyegelo tsa kalafi tse di nnileng teng kwa setlamong se sengwe. Go tswelala ka tleleimi e, wena kgotsa motlhokomelwa wa gago le tlaa tshwanelwa ke go tlasa foromo ya “Pego ya Kotsi.”



3. DIKABELO TSA 2026

Lenaneo la Dikabelo go Simolola ka 1 Ferikgong 2026

BOITLHOPHELO JWA MOTHEO

SETLHOPHA SA LOTSENO	Leloko Legolo	Mogolo	Ngwana
R0 – R7 900	R438	R438	R295
R7 901 – R10 614	R977	R805	R360
R10 615 – R14 152	R1 048	R847	R387
R14 153 – R18 870	R1 125	R900	R408
R18 871 +	R1 207	R940	R432

KGETHO E PHETHAHETSENG

SETLHOPHA SA LOTSENO	Leloko Legolo	Mogolo	Ngwana
R0 – R11 009	R3 025	R2 607	R1 006
R11 010 – R14 581	R3 498	R2 913	R1 140
R14 582 – R19 342	R3 771	R3 168	R1 224
R19 343 +	R4 137	R3 546	R1 346

4. BATLAMEDI BA GAGO BA DITIRELO

Ngaka ya Gago ya Malwetse Otlhe e e Nang le Tetla

Maloko a tshwanetse go tlhophha ngaka ya malwetse otlhe. Ka yo e le ene fela motlamedi wa tirelo yo o tlaa kgonang go mo dirisa, o tshwanetse go akanya ka kelotlhoko gore o ka ata go tlhopa mang go nna ngaka ya gago ya ka gale. O ka itlhophela ngaka ya malwetse otlhe e e go leng motlhofo gore o fitlhe kwa go yone mme ba Enabled le ba tlaa leka go dira tumalano le ngaka e gore ba kgone go go direla ditirelo tse di fiwang ke Sekimi. Go botlhokwa go tlhologanya gore go tswa foo e e tlaa nna yone fela ngaka e o tla kgonang go ya go e bona (ntlle le mo mameong a tshoganyetso).

Go tlhophha ngaka le go dirisa motlamedi a le mongwe go na le mesola e mentsi. O tlaa dira aga botsalano jwa go tshepana le ngaka ya gago mme o tlaa go itse botoka gammogo le dilo tse di tlhokwang ke wena fela. Mokgwa o o tla dikotsi tsa dikalafi le melemo e e thulanang e e ka nna teng fa o bona dingaka tsa malatsi otlhe tse di fetang e le nngwe. Fa o batla go fetola ngaka ya gago ya malwetse otlhe o ka dira jalo ka go tlatsa Foromo ya Tlhopho ya Ngaka.

Ditirelo tsa Meno di rulaganngwa ke lefelo la megala **Dental Information Systems (Pty) Ltd** mo **0860 104 925**.

5. TLHOKOMELO YA BOITEKANELO E E LAOLWANG

Boikaelelo jwa tlhokomelo ya boitekanelo e e laolwang ke jo bo latelang:

- Go fa batlhokomelwa ba gago ditsamaiso tsa tlhokomelo ya boitekanelo tsa boleng jo bo kwa godimo tse di rulagantsweng ke Sekimi, tse di tshwanetseng go latelwa go fitlhelela ditshiamelo tsa gago
- Go dira gore tlhokomelo ya boitekanelo e nne tlhwatlhwatlase mo bathong ba bantsi ka mo go kgonegang ka teng
- O tlaa direlwa se kwa ngakeng ya gago le badiiri ba kwa lefelong la megala



ELA TLHOKO: Ditirelo tsotlhe di ikaegile ka tetla-kwa-pele le ditsamaiso tsa kalafi ntle le fa go dirilwe thulaganyo le ngaka ya gago. Tsweetswee netefatsa gore ngaka ya gago ya malwetse otlhe, bookelo kgotsa motlamedi yo mongwe o ikemiseditse go go fa tirelo e e ntsheditsweng tetla a dirisa seelo sa Sekimi sa Kalafi sa Makoti. Tsweetswee leletsa 0860 00 24 00 go bona tshedimosetso go ya pele kgotsa tetla-kwa-pele.

Fa o etela ngaka ya gago

Fa o etela ngaka ya gago, tsweetswee gakologelwa go tsaya Karata ya gago ya Botokololo ya Makoti le tokomane ya gago ya ID go thusa go supa gore o leloko la Sekimi. Gape netefatsa gore o tsaya direkoto tsa gago tsa kalafi, tse di jaaka karata ya Baby Clinic kgotsa Dikarata tsa Family Planning, fa o ya go bona ngaka ya gago lekgetlho la ntlha.

Go dira dipeelano

Dingaka dingwe le mafelo ba batla gore o dire dipeelano go ya go ba bona. Se se tlaa thusa go:

- Netefatsa gore o bona ngaka e o tlhokang go e bona
- Rulaganya letsatsi la gago botoka
- Fokotsa nako ya gago ya go leta

Lenaneo la tlhokomelo ya malwetse a a sa foleng

Baamogeladitshiamelo ba rotloediswa go tsena mo lenaaneong la tlhokomelo ya malwetse otlhe a a sa foleng ka go ya kwa ngakeng e ba e ithophetseng go kwadisa bolwetse jwa bone. Tsamaiso ya kwadiso e thusa ngaka ya malwetse otlhe le molwetse, go netefatsa gore molwetse o amogela tlhokomelo e e kwa godimo ntle le tsamaiso e telele. Tshiamelo ya tlhokomelo ya malwetse a a sa foleng e duelela malwetse a le 27 (malwetse a a mo Lenaaneng la Malwetse a a sa Foleng (CDL)), go akaretsa HIV/AIDS. Melemo e duelelwa go ya ka lenaane la melemo mme e duelelwa ka botlalo fa moamogeladitshiamelo a kwadisitswe mo lenaaneong la tlhokomelo ya malwetse a a sa foleng ke ngaka ya gagwe ya malwetse otlhe.

Go tlaa duelelwa melemo efe le diteko tsa laboratori?

Sekimi se tlhophile ka kelotlhoko melemo ya boleng jo bo kwa godimo go thibela le go alafa malwetse. E tshwanetse go dirisiwa ka tsela e e nepagetseng le go ya ka selekanyo le ditaelo tse di nepagetseng l gore boitekanelo jwa gago bo tokafale kgotsa bo tswellele bo siame. Go bothokwa thata go dirisa melemo ka dilekanyo tse di nepagetseng, ka gonne fa e dirisiwa ka tsela e e sa nepagalang, se se ka baka kgobalo e e masisi kgotsa le leso tota.

Bontsi jwa melemo e ke melemo e e se nang letshwaokgwebo ya boleng jo bo kwa godimo. Fa molwetse a gatelela gore o batla melemo o mongwe o o tlhwalihwagodimo, leloko le tlaa tshwanelwa ke go duela ditshenyegelo tsa tlaleletso ka tlhamalalo kwa khemiseng. Melemo e gantsi e kopiwang mme e seyo mo lenaaneng la melemo e akaretsa: dibithamine, melemo e e tabogisang mala le melemo e e fokotsang asiti mo mpeng, e e sa duelelweng ke Sekimi. Diteko tsa laboratori tse di maleba mo kalafing di fitlhelwa go ikaegile ka ditsamaiso tsa kalafi le tetla-kwa-pele.

6. BOTOKOLOLO JWA GAGO LE TSAMAIISO

Universal Healthcare Administrators (Pty) Ltd e ikarabelela go kwadisa maloko a mašwa le bathokomelwa ba one. Sekimi se tlaa tlhomamisa tuelelo ya maloko otlhe a mašwa jaaka go letlelelwa ke Molao wa Dikimi tsa Kalafi.

Batho ba ba latelang ba letlelelwa go nna bathokomelwa ba leloko legolo:

Mogatse kgotsa molekane, bana ba a ba tsetseng, bana ba a ba filweng semolao, ba lelapa ba ba gaufi thata. Maloko a lelapa ka tlhamalalo a a ikaegileng ka leloko go ba tlhokomela le one a a tshwanelega.

Tuelelo ya bana jaaka bathokomelwa

Bana ba gago ba ka tswelela ba le mo Sekiming jaaka bathokomelwa ba gago, go fitlha ba thapiwa kgotsa ba fitlha go dingwaga tse 21. Fa ba sena go fitlha go dingwaga tse 21, bana ba gago ba ka tswelela ba le mo Sekiming jaaka bathokomelwa ba bagolo (le go duela dieelo tsa bathokomelwa ba bagolo) go fitlha go dingwaga tse 25 (go ikaegile ka bosupi jwa gore ba tsena kwa setheong se se nang le tetla e bile ba kwadisitse mo go sone). Bana ba losika lwa boraro (k.g.r. ditlogolo) ga ba tshwanelegele botokololo.

Go tsenya bathokomelwa ba bagolo

Fa o batla go tsenya mothokomelwa wa mogolo, tlhomamiso ya tuelelo e tlaa dirwa go ya ka Molao wa Dikimi tsa Kalafi.

Motho a ka nna mo dikiming tse kae tsa thuso ya kalafi?

O ka se nne mo dikiming tsa kalafi tse di fetang se le sengwe.

Nka fetola boithophelo jwa me ga kae?

Gangwe ka ngwaga, kwa bokhutlong jwa ngwaga, mme phetogo e simologa ka 1 Ferikgong. Go fetola boithophelo go tshwanetse ga goroga go Makoti ka letlha la makgaolakgang le le beilweng, jaaka go totobaditswe mo thaeletsanong ya bokhutlo jwa ngwaga.

Go fetola boithophelo go ka dirwa fela gangwe ka ngwaga, go simologa ka 1 Ferikgong wa ngwaga o o latelang.

Seemo sa botokololo jwa gago

Tsweetswee bega dipheto go tse di latelang mo seemong sa botokololo jwa gago kwa Lefapheng la Badiri la setlamo sa gago:

- Go tsholwa kgotsa go fiwa ngwana semolao (mo malatsing a le 30 morago ga go belegwa kgotsa go fiwa ngwana semolao)
- Go fetoga ga nomoro ya ID ya mothokomelwa
- Go tlhokafala ga mothokomelwa
- Go tloswa ga mothokomelwa
- Tlhalo kgotsa lenyalo
- Go tsenya bathokomelwa
- Go fetola aterese

Dipheto go seemong sa mothokomelwa go tshwanetse ga tsenngwa mo direkotong gore go ntshiwe karata e ntšhwa le go netefatsa gore o duela dikabelo tse di nepagetseng. O tshwanetse go tlhola dintlha tsotlhe mo karateng ya gago ya botokololo go netefatsa gore di nepagetseng. Diphoso dipe tse di leng teng di tshwanetse go begiwa ka bonako jo bo kgonegang gore o fiwe karata e ntšhwa e e nang le tshedimosetso e e nepagetseng. Diforomo tsa phetogo ya seemo di ka bonwa kwa Lefapheng la gago la Badiri kgotsa go dirisiwa lefelo la megala la Enabledmed.

Dikarata tsa gago tsa botokololo

Leloko lengwe le lengwe le fiwa karata ya botokololo. Tshola karata ya gago ya botokololo e babalesegile mme o e dirise sentle, ka gonne ke yone e go bulelang tsela ya go bona ditirelo tsa tlhokomelo ya boitekanelo tsa boleng jo bo kwa godimo. Tsweetswee gakologelwa gore karata ya gago ya botokololo e tshwanetse go dirisiwa fela ke wena le batlhokomelwa ba gago ba ba kwadisitsweng. Go adima batlhokomelwa ba ba sa kwadiswang karata ya gago ya botokololo ke tsietso, mme go ka ama botokololo jwa gago.

Dikabelo

Dikabelo tsa Sekimi sa Kalafi sa Makoti di tlaa gogiwa mo tuelong ya gago fa Sekimi se na le tumalano le mothapi wa gago kgotsa di tlaa gogiwa ka debit order mo akhaontong ya gago ya banka. Dikabelo di duelwa kgwedi le kgwedi di duelelwa kwa pele (kgotsa ditshalelamorago (arrears) jaaka go dumananwe le dithoppha dingwe tsa bathapi).

Diakhaonto

Ke boikarabelo jwa leloko go netefatsa gore diakhaonto tsotlhe di romelwa go Enabled ka bonako jo bo kgonegang. Diakhaonto tse di amogelwang dikgwedi tse nne morago ga letlha la tirelo ga di na go duelwa ke Sekimi go ya ka melawana ya Sekimi mme e tlaa nna boikarabelo jwa leloko.

Dingongorego le dikganetsano

Maloko a ka bega dingongorego tsa one ka mogala, kgotsa ka mokwalo, kwa Sekimeng. Nomoro ya mogala ya Sekimi e e itebagantseng le dingongorego tse di begiwang ka mogala ke **011 208 1000**.

Badiri ba kwa lefelong la megala ba tlaa thusa leloko ka gangwe, fa go kgonegang teng. Dingongorego tsotlhe tse di begilweng ka mogala tse di sa rarabolwang kgotsa dingongorego tse di amogetsweng ka mokwalo di tlaa arabiwa ke Sekimi mo malatsing a le 30 a go amogelwa.

Fa leloko le sa kgotsofalela maduo a ngongorego, ngongorego e kgotsa kganetsano e ka fetisediwa kwa pele go Molaodi wa Matlole. Dingongorego tse di fetisediwa kwa pele di ka romelwa go **escalations@makotihealth.co.za** kgotsa modiri wa kwa lefelong la megala a ka romela leloko go Molaodi yo Mogolwane wa Ditirelo tsa Badirisi kgotsa, fa a seyo go Molaodi wa Malole. Dingongorego tsotlhe tse di fetisediwa kwa pele di tshwanetse go tsamaya le bosupi jo bo di tshegetsang jwa gore tirelo ga e a dirwa.

Ngongorego nngwe le nngwe, e e ka nnang teng fa gare ga leloko, motho yo e e ka nnang leloko, motho yo e neng e le leloko kgotsa motho yo o dirang tleleimi ka botokololo joo le Sekimi kgotsa motlhankedi wa Sekimi, di tshwanetse go romelwa ke Motlhankedi Mogolo kwa komiting ya dikganetsano (e e tlhomilweng ke Boto ya Batlhokomedi) gore e rarabolwe.

Fa Motlhankedi Mogolo a amogela kopo go ya ka molawana o, o tlaa bitsa kopano ya komiti ya dikganetsano ka go ntsha kitsiso mo malatsing a a seng kafa tlase ga 21 ka mokwalo go mongongoregi le maloko otlhe a komiti ya dikganetsano, e e totobatsang letlha, nako le lefelo la kopano le dintlha tsa kganetsano. Komiti ya dingongorego e tlaa tsaya tshwetso ya tsamaiso e e tlaa latelwang.

Batho ba ba ngongoregang ba na le tshwanelo ya go reediwa kwa kopanong, ka bobone kgotsa ba dirisa moemedi. Gape motho yo o ngongoregang o na le tshwanelo ya go dira ikuelo kwa Lekgotleng la Dikimi tsa Kalafi kgatlanong le tshwetso ya komiti ya dikganetsano. Ikuelo e e ntseng jalo e tshwanetse go nna afitafiti e e romelwang kwa Lekgotleng, mme e tlaa newa Mokwadisi mo lobakeng lo lo sa feteng dikgwedi tse 3 morago ga letlha le tshwetso e e amegang e tserweng ka lone.

Aterese ya imeile ya CMS ya dingongorego:

complaints@medicalschemes.com

DITLHALOSO

Melemo ya malwetse a nako e khutshwane

Melemo e e dirisediwa kalafi ya malwetse a nako e khutshwane, a a jaaka mofikela.

Melemo ya malwetse a a sa foleng

Melemo e e rebolelwang paka e e tswelang pele e e fetang dikgwedi se 3 go laola bolwetse jo bo sa foleng, jo bo jaaka bolwetse jwa sukiri.

DiPMB

Ditshiamelo tsa Palotlase tse di Reboletsweng (di-PMB) ke ditshiamelo tse di tlohamilweng tse di tlhalositsweng sentle go netefatsa gore maloko otlhe a sekimi sa kalafi a kgona go fitlhelela ditirelo tse di rileng tsa palotlase. Di-PMB ke karolo ya Molao wa Dikimi tsa Kalafi, o go ya ka one dikimi tsa kalafi di tshwanetseng go duelela ditshenyegelo tse di amanang le tupo ya bolwetse, kalafi le tlhokomelo ya:

- bolwetse bongwe le bongwe jwa tshoganyetso;
- setlhopho se se lekanyeditsweng sa malwetse a le 270 (a a tlhalosiwang mo Dipareng tsa Kalafi tsa Tupo ya Bolwetse [Diagnosis Treatment Pairs]);
- le malwetse a le 27 (a a tlhalosiwang mo Lenaaneng la Malwetse a a sa Foleng)

Mafelo a kalafi a a seng kwa bookelong

Mafelo a kalafi fa leloko le kokotlegetse mo go lekaneng mme le sa tlhole le tlhoka kalafi kwa bookelong, le fa le santse le tlhoka tlhokomelo ya kalafi.

Motlamedi yo o nang le tetla

Enabemed e na le sentlhaga sa dingaka tse e dirileng tumalano le tsone go fa maloko a Sekimi ditirelo tsa tlhokomelo ya boitekanelo.

Ditsamaiso tsa tlhokomelo ya boitekanelo

Ditsamaiso tsa tlhokomelo ya boitekanelo tse e leng dikaedi tsa kalafi tse di kwadilweng tse di thusang ka go tsaya ditshwetso mme di naya kemo mabapi le tupo ya bolwetse, taolo, le kalafi mo dikarolong tse di totobetseng tsa tlhokomelo ya boitekanelo go netefatsa maduo a a gaisang a kalafi.

Seelo sa Sekimi sa Kalafi sa Makoti

A ke madi a a ka se fetiweng a Sekimi se tlaa a duelelang ditirelo tsa tlhokomelo ya boitekanelo tse di tlametsweng ke batlamedi ba tirelo ba tlhokomelo ya boitekanelo.

Boikaelelo jwa kaedi e ke go fa tshedimosetso mme e fa tshobokanyo ya melawana ya Sekimi. Ga e kwa emisetse melawana ya Sekimi. Fa go direga gore go nne le go se tshwane magareng ga kaedi e ya tshedimosetso le melawana ya Sekimi, go tlaa dirisiwa melawana.





IMakoti Medical Scheme 2026

Iphethwe Ngokufanele i-Enabledmed

Incwadi Yamalungu Engumhlahlandlela

1. ISENDLALELO SEMAKOTI

Ngomlando werekhodi layo leminyaka engaphezu kwama-48, iletha insizakalo enokuthembeka nokunakekela kumalungu ayo, iMakoti Medical Scheme (iMakoti) yaziwa ngezixazululo zayo ezinamasu amasha neziyinqalabutho.

iMakoti Medical Scheme yasungulwa kuhloswe lokhu okulandelayo ngayo:

- Ukuhlinzeka ikhava yezokwelapha engambi eqolo futhi esezingeni eliphezulu
- Ukwethula izindlela zokulawula ukuze kuqinisekiswa ukuqhubeka kwayo isikhathi eside
- Ukugququzela ukuphila kahle emiphakathini esiyisebenzelayo

2. IMIHLOMULO ONELUNGELO LOKUYITHOLA

iMakoti ikunika izinketho zemihlomulo emibili. Udinga ukukhetha eyodwa kulezi zinketho, ubheke izidingo zakhoe zokunakekelwa kwempilo kanye nephakethe lakho.

Sicela uqaphele ukuthi ikhava ehlinzekwayo ngeyezinsizakalo zokunakekelwa kwempilo ezitholakala ngaphakathi kwemingcele yaseNingizimu Afrika futhi ikhokhelwa i-100% yenani lesikimu sokwelapha.

INKETHO 1: PRIMARY OPTION

Imihlomulo yansukuzonke

Sicela uthinte isikhungo sezingcingo esivulwa amahora angama-24 ku-0860 00 24 00 ukuze uthole isigunyazo ngaphambi kwesikhathi



Ama-GP: Ukunakekelwa kwempilo okungenamkhawulo okuthola kudokotela wezifo jikelele wakho **ozikhethela yena**



Imithi: Imithi yezimo eziphuthumayo neyezifo ezingelapheki, kuya ngohlu lwemithi ekhokhelwayo



Imithi ozithengela yona engadingi incwadi kadokotela (i-OTC): Imithi ebiza kahle eyenziwe ngezithako ezifanayo nemithi ebizayo enomkhawulo wama-**R475 ngomndeni ngamunye ngonyaka**

Le mihlomulo elandelayo ayinamkhawulo, kuncike **ekutholeni isigunyazo ngaphambi kwesikhathi nencwadi yomyalelo ebhalwe udokotela jikelele wakho ozikhethele yena:**



Ochwepheshe bezifo: Imihlomulo Emincane Enqunyiwe Ezibhedlela Zikahulumeni kuphela



I-Radiology: I-CXR, uma kusolakala ukwephuka kwezinyawo nemilenze kanye nokuhlolwa kwengane engekazalwa esiswini ekukhulelweni ngakunye



Ukuhlolwa kwezifo: Kuhlizekwa ikhava yalokhu kuhlolwa kwezifo okulandelayo:

4559 Isimo Nokusebenza Kwamaseli Omzimba Okusekelwe Kokuwuketshezi (Okokuqala)

4566 Isampula lesitho sowesifazane sangasese nelomlomo wesibeletso, ngakunye. Ukuhlolwa Kwezifo Emzimbeni Ngokuthatha Amasampula Engaphandle Lezitho Zomzimba ukuze Kuhlolwe Isimo Nokusebenza Kwamaseli Omzimba

4057 I-Glucose: Okulinganiselwe. Ukuhlolwa Kwezifo Egazini Lezinto Eziphilayo Ngokubheka Amagciwane

4064 I-Glycosylated haemoglobin: i-chromatography. Ukuhlolwa Kwezifo Egazini Lezinto Eziphilayo Ngokubheka Amagciwane

3762 Isilinganiso se-haemoglobin. Ukuhlolwa Kwezifo Ezikhona Ezakhiweni Zegazi

3797 Ukubala ama-platelets. Ukuhlolwa Kwezifo Ezikhona Ezakhiweni Zegazi

3951 I-Kahn Elinganiselwe, i-VDRL noma okunye ukwakheka kwezigaxa. Ukuhlolwa Kwezifo Ezikhona Oketshezini Oluyingxenywe Yegazi (i-RPR)

3764 Ukuhlukanisa Ngamaqembu: ama-antigens u-A u-B no-O. Ukuhlolwa Kwezifo Ezikhona Ezakhiweni Zegazi

3765 Ukuhlukanisa: ama-Rh antigens. Ukuhlolwa Kwezifo Ezikhona Ezakhiweni Zegazi

3785 Amalukhosayithi: isibalo esiphelele Ukuhlolwa Kwezifo Ezikhona Ezakhiweni Zegazi i-WCC)



Izinsizakalo zama-ambulensi zezimo zokwelapha eziphuthumayo. Isikimu sinesivumelwano ne-APA (Advanced Paramedic Assist) **0860 102 214** njengomhlinzeki waso okhethiwe wezinsizakalo zama-ambulensi. Sicela uqaphele ukuthi Isikimu ngeke siyihlinzeke ikhava yezithuthi ezinweni ezingekho bucali



Insizakalo yezibuko zamehlo: Inomkhawulo wama-**R1 180** ngomhlo muni ngamunye njalo ngezinyanga ezingama-**24**. Lo mkhawulo ubandakanya izindleko zokuhlolwa kwamehlo, amafulemu nezingilazi zezibuko. Izinsizakalo zezibuko zamehlo kufanele zigunyazwe ngaphambi kwesikhathi esikhungweni sezingcingo ngokushayela u-**0860 002 400**. Ikhava izohlizekwa kuphela lapho kunesidingo sokulungisa ukungaboni kahle emehlweni okubonakalayo. Izingilazi zezibuko zincike ekuphambakeni kokushintsha komgudu wokukhanya ongaphezulu, noma olingana ne-0,5 dioptr. Sicela uqaphele ukuthi ukubuyiselwa kwezibuko ezilahlekile akukhaviwe



Ukunakekelwa kwamazinyo: Imihlomulo yokubonana nodokotela, ukugcwaliswa kwezimbobo emazinyweni, ukukhishwa kwawo nokuvikela ukonakala kwawo. Konke ukunakekelwa kwamazinyo kufanele kuhlizekwe udokotela wamazinyo ogunyaziwe noma umelaphi wamazinyo, ngemuva kokuthi udokotela wamazinyo ethole isigunyazo ngaphambi kwesikhathi ku-**Dental Information Systems (Pty) Ltd** ku-**0860 104 925**. Akunamhlo mulo wokunakekelwa kwamazinyo okukhethekile noma amazinyo okufakelwa

Imihlomulo Yangaphakathi Esibhedlela:

- Yonke imihlomulo ikhokhelwa i-100% lenani elikhokhwa isikimu sokwelapha
- Shayela isikhungo sezingcingo esisebenza amahora angama-24 **ku-0860 002 400** ukuze uthole izigunyazo zangaphambi kwesikhathi
- Abaphathi bezimo zobungozi abanesipiliyoni babuyekeza konke ukulaliswa esibhedlela ukuze kwenziwe ngcono ukunakekelwa kwamalungu

Izinsizakalo zitholakala Ezibhedlela Zikahulumeni kuphela.

Imihlomulo Emincane Enqunyiwe esemthethweni (ama-PMB) ikhawwa ngokugcwele njengoba kugunyaziwe, ngokuphathelele nezinsizakalo zokunakekelwa kwempilo ezifanele njengoba kuchaziwe esigabeni 67(1)(g) Somthetho Wezikimu Zokwelapha kubandakanya **Nokusimamiswa Esimweni Esibucayi.**

Ukukhulelwa Nokubeletha: Ukulaliswa kukhawwa **Esibhedlela Esizimele** noma **Ophikweni Lwethimba Lokubelethisa**, lapho litholakala khona.

Izitho Zokufakelwa Zangaphakathi zinomkhawulo wezi-**R61 728 umndeni ngamunye ngonyaka.**

INKETHO 2: COMPREHENSIVE OPTION

Imihlomulo yansukuzonke

Sicela uthinte isikhungo sezingcingo esivulwa amahora angama-24 ku-0860 00 24 00 ukuze uthole isigunyazo ngaphambi kwesikhathi



Odokotela jikelele: Ukunakekelwa kwempilo okungenamkhawulo okuthola ku-dokotela jikelele wakho ozikhethela yena



Imithi: Imithi yezimo eziphuthumayo neyezifo ezingelapheki, kuya ngohlu lwemithi ekhokhelwayo



Imithi ozithengela yona engadingi incwadi kadokotela (ama-OTC) Imithi ebiza kahle eyenziwe ngezithako ezifanayo nemithi ebizayo ejwayelekile enomkhawulo **wama-R505 ngomndeni ngamunye ngonyaka**

Le mihlomulo elandelayo ayinamkhawulo kuncike **ekutholeni isigunyazo ngaphambi kwesikhathi nencwadi yomyalelo ebhalwe udokotela jikelele wakho ozikhethela yena:**



Ochwepheshe bezifo



I-Radiology



Ukuhlolwa kwezifo Ukuhlolwa kwama-aleji akukhaviwe - Ukuhlolwa kokuba khona kwe-Phadiatop Allergy kuphela



Izinsizakalo zama-ambulensi zezimo zokwelapha eziphuthumayo. Isikimu sinosivumelwano ne-APA (Advanced Paramedic Assist) **0860 102 214** njengomhlinzeki waso okhethiwe wezinsizakalo zama-ambulensi. Sicela uqaphele ukuthi Isikimu ngeke siyihlinzeke ikhava yezithuthi ezimweni ezingekho bucai

Le mihlomulo elandelayo ihlinzekwa abahlinzeki abagunyaziwe futhi incike emikhawulweni:



Insizakalo yezibuko zamehlo: Inomkhawulo wezi-**R3 270 ngomhlomuli ngamunye njalo ngezinyanga ezingama-24**. Umkhawulo ubandakanya izindleko zokuhlola kwamehlo, amafulemu nezingilazi zezibuko, kubandakanya izingilazi ezibonakalisa ngezindlela ezahlukene nama-lens afakwa ngqo phezu kwamehlo. Izinsizakalo zezibuko zamehlo kufanele zigunyazwe ngaphambi kwesikhathi esikhungweni sezingcingo ngokushayela u-**0860 002 400**. Ikhava izohlizwa kuphela lapho kunesidingo sokulungisa ukungaboni kahle emehlweni okubonakalayo. Izingilazi zezibuko zincike ekuphambekeni kokushintshwa komgudu wokukhanya ngaphezulu, noma olingana ne-0,5 dioptre. Sicela uqaphele ukuthi ukubuyiselwa kwezibuko ezilahlekile akukhaviwe



Ukunakekelwa kwamazinyo: Imihlomulo yokubonana nodokotela, ukugcwaliswa kwezimbobo emazinyweni, ukukhishwa kwawo nokuvikela ukonakala kwawo. Konke ukunakekelwa kwamazinyo kufanele kuhlinzekwe udokotela wamazinyo ogunyaziwe noma umelaphi wamazinyo, ngemuva kokuthi udokotela wamazinyo ethole isigunyazo ngaphambi kwesikhathi ku-**Dental Information Systems (Pty) Ltd ku-0860 104 925**. **Ukunakekelwa kwamazinyo okukhethekile** kuncike emkhawulweni wezi-**R4 420 ngomndeni ngamunye ngonyaka**, kubandakanya nokwelashwa komsele wezimpande zamazinyo nokwelashwa kwezinsini namathambo asekela amazinyo

Ezinye Izinsizakalo

- **Ukwelashwa Kwengqondo**

Kunomkhawulo wokubonana nodokotela izikhathi eziyi-8 umndeni ngamunye ngonyaka futhi kuncike ekudlulisweni udokotela jikelele wakho ozikhethele yena nokugunyazwa ngaphambi kwesikhathi.

- **Izinsizakuzwa**

Kunomkhawulo wezi-**R4 285** umhlomuli ngamunye njalo ngeminyaka emi-4 futhi kuncike ekutholeni ukugunyazwa ngaphambi kwesikhathi.

- **Izitho Zomzimba Ezifakwa Ngaphandle/Izinsiza**

Zinomkhawulo wezi-**R4 245** ngomndeni ngamunye ngonyaka ukuze kufakwe izitho zomzimba zokufakelwa zangaphandle ezibandakanya izihlalo ezihamba ngamasondo, amafulemu okuhamba, izinduku zokuhamba ne-oksijini eseziqukathini ongayisebenzisa ekhaya. Amaglucometer anomkhawulo wama-R315 ngelungu njalo ngezinyanga ezingama-24. Kuncike ekutholeni isigunyazo ngaphambi kwesikhathi nezinhlelo zokwelashwa.

- **Izitho Zokufakelwa Zangaphakathi**

Zinomkhawulo wezi-**R64 815** ngomndeni ngamunye ngonyaka. Kuncike ekutholeni isigunyazo ngaphambi kwesikhathi nezinhlelo zokwelapha. Amashubhu afakwa emithanjeni yenhlizyo anomkhawulo wama-3, eyo-1 isilonda ngasinye.

- **Ukwelashwa kokuhlunyelelwa kwamalungu omzimba, Ukwelashwa kokuvuselelwa kokusebenza ngendlela komzimba, isazi ngendlela efanele yokudla, Udokotela wokunakekelwa kwezinyawo, Ukwelashwa Kokusiza Ukukhuluma Nokwelashwa Kwezifo Ezihlobene Nenhlizyo**

Isilinganiso esinomkhawulo wokubonana nabelaphi izikhathi ezingama-20 umndeni ngamunye ngonyaka. Kuncike ekutholeni isigunyazo ngaphambi kwesikhathi nezinhlelo zokwelashwa.

- **Igatsha lokwelashwa komdlavuzwa (Ukwelashwa ngohlelo lwe-Chemotherapy, Ukwelashwa komdlavuzwa kusetshenziswa imisebe yokushisa, Ukwelashwa komdlavuzwa ngama-X-ray, i-Radiology, ukwelulekwa okuhlobene, igatsha lokwelapha elibhekene nokuhlaziywa kwezicubu, i-pathology)**

Kunomkhawulo osezingeni lokunakekela lama-PMB njengoba kugunyazwe ohlelweni lokwelapha lwe-ICON. Akunamhlomulo Wemithi yokwelapha Eyenziwe Ngemizimba Yezinto Eziphilayo noma Impahla ye-Brachytherapy.

- **Imigomo ye-COVID-19**

- **Ukugoma/Ukujova**

Ukugomela umkhuhlane oku-1 umhlomuli ngamunye ngonyaka. Umgomo we-HPV o-1 wabahlomuli besifazane abaphakathi kweminyaka eyi-9 neyi-27 yobudala. Umgomo olwa namagciwane e-pneumonia nezinye izifo (njalo eminyakeni eyi-5) wabo bonke abahlomuli abanamasosha omzimba abuthaka nabahlomuli abaneminyaka engaphezu kweyi-65 ubudala.

- **Ukufakelwa izitho zomzimba/Ukuhlanzwa kwezinsu**

Kuncike kuma-PMB, izinhlelo zokwelapha nokugunyazwa ngaphambi kwesikhathi.

Imihlomulo Yangaphakathi Esibhedlela:

Yonke imihlomulo ikhokhelwa i-100% lenani elikhokhwa isikimu sokwelapha.

Shayela isikhungo sezingcingo esisebenza amahora angama-24 ku-**0860 002 400** ukuze uthole izigunyazo zangaphambi kwesikhathi. Abaphathi bezimo zobungozi abanesipiliyoni babuyekeza konke ukulaliswa esibhedlela ukuze kwenziwe ngcono ukunakekelwa kwamalungu.

Imihlomulo Emincane Enqunyiwe (ama-PMB) esemthethweni ikhawwa ngokugcwele njengoba kugunyaziwe, ngokuphathelele nezinsizakalo zokunakekelwa kwempilo ezifanele njengoba kuchaziwe esigabeni 67(1)(g) Somthetho Wezikimu Zokwelapha kubandakanya **Nokusimamiswa Esimweni Esibucayi**.

Isikimu sihlizeka **Ukulaliswa Esibhedlela** Okungenamkhawulo Ezibhedlela Ezizimele Ngokwenketho Yemihlomulo Egcwele nemihlomulo yokunakekelwa okwengeziwe, ngokwezidingo zokwelashwa ezifanele. Umhlomulo uncike ekugunyazweni ngaphambi kwesikhathi, izinhlelo zokwelapha nama-PMB.

Ukukhulelwa Nokubeletha: Ukulaliswa esibhedlela kukhawwa kunoma yisiphi isibhedlela esizimele kuncike ekugunyazweni ngaphambi kwesikhathi nezinhlelo Zesikimu.

Okungakhokhelwa (Kusebenza Enkethweni Eyisisekelo Nenemihlomulo Egcwele)

IMakoti Medical Scheme **NGEKE** izikhokhele lezi zindleko ezilandelayo ngaphandle uma ziyingxenywe Yemihlomulo Emincane Enqunyiwe (ama-PMB):

- Ukwelashelwa ukukhuluphala ngokweqile nezinkinga ezibangwa yikho ngokuqondile
- Izinto noma ukwelashwa okunganconyiwe kwezokwelapha
- Ukuzilimaza komuntu akwenze yena emzimbeni wakhe
- Ukulimala okubangwe ukubamba iqhaza emidlalweni ekhokhelwayo nemincintiswano yokugijima
- Ukuqasha izinsiza zokwelapha, zokuhlina nezinye
- Izindleko zamasokisi okwelapha
- Izinsizakalo zokwelapha ezihlinzekwe umuntu ongabhalisiwe e-Health Professions Council of South Africa, e-South African Nursing Council noma e-South African Pharmacy Council
- Amaholidi okwelulama

- Ukukhishwa kwamazinyo okungaphathelene nokwelashwa
- Ukufaka igolide emazinyweni
- Ukwelashwa okungaqinisekisiwe noma okusahlolwa
- Ukuhlinzwa kokuzenza ubukeke kangcono noma ukulungisa isimo sezitho zomzimba, ukwelashwa nezinsiza
- Ukunakekela abagulayo nabalulamayo ngemuva kokugula
- Ukubonana nabelaphi kwabasebenzi okwenziwe umqashi
- Ukulimala lapho enye inhlango kungumthwalo wayo ukuthwala izindleko (isib. i-Road Accident Fund noma izicelo zenkokhelo ze-Workmen's Compensation)
- I-Roaccutane ne-Retin A kokwelapha izinkinga zesikhumba
- Ukwelashwa kwezinyawo, ukutshobha, ukwelashwa ngamakhambi emvelo, i-naturopathy, imithi yama-China nokwelapha oku-chiropractic
- Ukuhambela uphiko lwezibhedlela lweziguli ezingalaliswa kwezimo ezingekho bucayi/lapho kudingeka usizo oluphuthumayo
 - Ukuhlolwa izifo kwenzelwa ama-aleji (ngaphandle kokuhlolwa kokubheka i-allergy kwe-Phadiatop)
 - Ukwelashelwa ukungabi nanzalo (ngaphandle kwezivumelwano zemithetho yama-PMB)
- Izinto zokuhlela umndeni noma amadivayisi okuhlela umndeni
- Izindleko zokuvakasha eziphathelene namalungu
- Ukukhokhiswa ngokuhambela ukwelapha umhlomuli angaphumelelanga ukuya kukhona
- Ukuhambela ukwelashwa kokuzikhetshela (kwezimo ezingaphuthumi) okwenziwa ngemuva kwezikhathi zomsebenzi
- Ukuhlolwa kwezokwelapha noma ukugonywa kwabasebenzi abaningi okwenziwa abaqashi
- Ukuhlolwa kwama-aleji elabhorethri
- Ukwelashwa kwezinkinga zenzalo (ngaphandle kwamalungana nemithetho ye-PMB)
- Zonke izindleko zezinqubo kokuzenza ubukeke kangcono/ukwelashwa/imithi, ngaphandle uma kungenxa yengozi, ukugula noma izifo. Ukuhlinzwa kokulungisa ikhala noma amabele ngaphandle uma kwenzelwa izimo zokugula. Zonke izindleko zokuhlinzwa, imithi, ukwelashwa nezinhlelo zokunciphisa ukukhuluphala ngokweqile, ukubukeka kangcono, noma ukuzikhetshela kwelungu lapho lokhu kungaphathelene nokugula, ukugula okusolwayo, ingozi noma okunye ukukhubazeka komzimba
 - Imithi engabhalisiwe e-Medicines Control Council
 - Izihlanzimzimba nokokuzimonyonga
 - Imithi yokuzakhela ekhaya
 - Eminye imithi ehlukile
 - Amabhandishi nezinsiza
 - Ukudla okunamagama avikelwe nokusetshenziswa esikhundleni sobisi
 - Izinto zokunciphisa umzimba
 - Izimbiza nokokwengeza kwesikudlayo okunomsoco
 - Imithi eyenziwe ngemizimba yezinto eziphilayo namakhambi asekhaya
 - Okokwengeza amavithamini namaminerali emzimbeni
 - Ukuthenga noma ukuqasha izinsiza zokwelapha, zokuhlinza nezinye, ngaphandle uma kugunyazwe ngaphambi kwesikhathi Isikimu

Izicelo zenkokhelo zamaqembu esithathu

Uma ubandakanyeke engozini yemoto, Isikimu sizofaka isicelo senkokhelo yezindleko zokwelapha eqenjini lesithathu. Ukuze uqhubeke nalesi sicelo senkokhelo, wena noma umuntu omondlayo kuzodingeka ukuthi nigcwalise ifomu “Lokubika Ingozi”.



3. IMALI EZOKHOKHWA AMALUNGU NGEZI-2026

Itafula lezimali Ezikhokhwayo okuzoqala mhla lu-1 kuJanuwari 2026

INKETHO EYISISEKELO			
ISIGABA SENGENISO	Ilungu Eliyinhloko	Umntu Omdala	Umntwana
R0 – R7 900	R438	R438	R295
R7 901 -R10 614	R977	R805	R360
R10 615 -R14 152	R1 048	R847	R387
R14 153 – R18 870	R1 125	R900	R408
R18 871 +	R1 207	R940	R432

INKETHO ENEMIHLOMULO EGCWELE			
INCOME CATEGORY- ISIGABA SENGENISO	Ilungu Eliyinhloko	Umntu Omdala	Umntwana
R0 – R11 009	R3 025	R2 607	R1 006
R11 010 – R14 581	R3 498	R2 913	R1 140
R14 582 – R19 342	R3 771	R3 168	R1 224
R19 343 +	R4 137	R3 546	R1 346

4. ABAHLINZEKI BEZIDINGO ZAKHO

Udokotela Jikelele Wakho Ogunyaziwe

Amalungu kufanele akhethe udokotela jikelele. Njengoba lona kungukuphela komhlinzeki wezidingo okufanele usebenzisane naye, ngakho-ke kufanele ucabangisise kahle ukuthi ubani okufanele umkhethe njengodokotela wakho ozomhambela njalo. Kufanele ukhethe udokotela jikelele omthandayo ongakwazi ukufinyelela kalula kuye futhi i-Enabledmed izozama ukwenza isivumelwano nalo dokotela ukuze naye akwazi ukukuhlinzeka ngezinsizakalo njengoba zinikezwa Isikimu. Kubalulekile ukuthi ukuqonde ukuthi lona ukuphela kukadokotela jikelele ozokwazi ukubonana naye (ngaphandle uma kunezimo eziphuthumayo).

Ukukhetha udokotela nokuhlala usebenzisa umhlinzeki wezidingo oyedwa kunezinzuzo eziningi. Uzokwakha ubudlelwane nokuthembana nodokotela wakho ozothola ithuba lokukwazi wena nezidingo zakho eziqondene nawe ngendlela engcono. Le ndlela yokwenza izinto igwema ubungozi bokuthola ukwelashwa nemithi engashayisana okungenzeka uma ubonana nodokotela jikelele ongaphezu koyedwa. Uma ufisa ukushintsha udokotela jikelele wakho ungenze njalo ngokugcwalisa Ifomu Lokukhetha Udokotela.

Izinsizakalo zokunakekelwa Kwamazinyo zihlelwa kusetshenziswa isikhungo sezingcingo se-Dental Information Systems (Pty) Ltd esitholakala ku-0860 104 925.

5. UKUNAKEKELWA KWEZEMPILO OKULAWULWAYO

Inhloso yokunakekelwa kwezempilo okulawulwayo yile elandelayo:

- Ukuhlinzeka wena nabantu obondlayo ngezinhlelo zokunakekelwa kwempilo okusezingeni eliphezulu ezisungulwe Isikimu, futhi ezidinga ukulandelwa ukuze uthole imihlomulo yakho
- Ukugcina ukunakekelwa kwempilo kungambi eqolo futhi kufinyeleleka kubantu abaningi ngendlela okungenzeka ngayo
- Lokhu kuzokwenzelwa wena kusetshenziswa udokotela wakho nabasebenzi besikhungo sezingcingo

QAPHELA: Zonke izinsizakalo zincike ekutholeni izigunyazo ngaphambi kwesikhathi nezinhlelo zokwelashwa ngaphandle uma kwenziwe izinhlelo nodokotela wakho. Sicela uqinisekise ukuthi udokotela jikelele wakho, isibhedlela noma omunye umhlinzeki bayavuma ukukuhlizeka ngensizakalo egunyaziwe ngenani elikhokhwa iMakoti Medical Scheme. Sicela ushayeke u-0860 00 24 00 ukuze uthole ulwazi oluthe xaxa noma ukugunyazwa ngaphambi kwesikhathi.

Uma uhambele udokotela wakho

Uma uhambele udokotela wakho, sicela ukhumbule ukuphatha Ikhadi lakho Lobulungu leMakoti Medical Scheme Nomazisi wakho ukuze usize ngokuthi kwaziwe ukuthi uyilungu Lesikimu. Futhi uqinisekise ukuthi uphatha amarekhodi okunakekelwa kwempilo, afana nekhadi Lomntwana Lasemtholampilo noma Amakhadi Okuhlela Umndeni, uma uhambela udokotela wakho okokuqala.

Ukuhlela isikhathi sokubonana nodokotela

Abanye odokotela nezindawo zokubona odokotela zikhetha ukuthi uhlele ukubonana nabo. Lokhu kuzosiza kulokhu:

- Kuqinisekisa ukuthi uzobona udokotela odinga ukumbona
- Ukuhlela usuku lwakho kangcono
- Kunciphisa isikhathi sakho sokulinda

Uhlelo lokunakekelwa kwezifo ezingelapheki

Abahlomuli bayakhuthazwa ukuthi bajoyine uhlelo lokunakekelwa uma benanoma iluphi uhlobo lwesifo esingelapheki ngokuthi baye kudokotela jikelele wabo bayobhalisela isifo sabo. Uhlelo lokubhalisa lusiza udokotela jikelele nesiguli, ukuqinisekisa ukuthi isiguli sithola ukunakekelwa okungcono nomsebenzi wokulawulwa kwesifo uncishiswe. Umhlomulo wokunakekelwa kwezifo ezingelapheki ukhava izifo ezingelapheki eziyi-27 Ezisohlwini Lwezifo Ezingelapheki (ama CDL), afaka ne-HIV/AIDS. Imithi ikhawwe ngokohlulwa lwemithi ekhokhelwa isikimu futhi ikhawwe ngokugcwele uma umhlomuli esebhalisiwe ohlelweni lokunakekelwa kwezifo ezingelapheki udokotela wakhe.

Yimiphi imithi nokuhlolwa emalabhorethri okuzokhawwa?

Isikimu sikhetha ngokucophelela imithi esezingeni eliphezulu yokuvikela nokwelapha izifo. Izinga ukusetshenziswa ngendlela efanele futhi nangesilinganiso esifanele kulandelwa imiyalelo ukuze ubuyeke esimweni sakho sempilo noma uzigcine uphilile. Kubaluleke kakhulu ukusebenzisa imithi ngezilinganiso ezifanele, ngoba uma isetshenziswa ngokungafanele, lokhu kungadala umonakalo omkhulu noma ngisho nokufa imbala.

Eminingi yale mithi imithi ebiza kahle enezithako ezifanayo nemithi ebizayo. Uma isiguli siphikelela ukuthola umuthi ofana nalowo kodwa obizayo, ilungu kufanele likhokhele ikhemisi ngqo izindleko ezengeziwe. Imithi ejwayele ukucelwa engekho ohlwini lwemithi esiyikhokhelayo ibandakanya: amavithamini, okokuhambisa isisu nama-proton pump inhibitors, okungakhawiwe Isikimu.

Ukuhlolwa kwaselaborethri okufanele kwezokwelashwa kufinyelelwa kuncike ezinhlelweni zokwelashwa nokugunyazwa ngaphambi kwesikhathi.

6. UBULUNGU BAKHO NOKUPHATHWA

I-Universal Healthcare Administrators (Pty) Ltd inomsebenzi wokubhalisa amalungu amasha nabantu abondlayo. Isikimu sizosebenzisa ukubhalisa lapho kusayinwa khona ukuvuma ukukhokha izindleko kumalungu amasha wonke njengoba kuvunywe Umthetho Wezikimu Zokwelapha.

Laba bantu abalandelayo bavumelekile ukuthi babe abantu abondliwa ilungu eliyinhloko: Owakwakho noma umlingane, abantwana obazalayo, abantwana obathathile wabakhulisa ngokusemthethweni, umndeni osondele. Amalungu omndeni asondele ondlwa ilungu ukuze athole ukunakekelwa nokwesekwa ngokomndeni nawo afanelekile.

Ikhava yabantwana abondliwayo

Abantwana bakho bangahlala Esikimini njengabantu obondlayo, baze baqale ukusebenza noma bafike eminyakeni yobudala engama-21. Uma sebefike eminyakeni yobudala engama-21, abantwana bakho bangahlala Esikimini njengabantu obondlayo abadala (bakhokhelwe amanani abantu abadala) baze bafike eminyakeni yobudala engama-25 (kuncike ekuqinisekiseni ukwamukelwa nokubhaliswa njengomfundi esikhungweni esigunyaziwe). Abantwana besizukulwane sesithathu (okusho ukuthi abazukulu) abafanele ukufakwa njengamalungu.

Ukufaka abantu abadala obondlayo

Uma ufisa ukufaka umuntu omdala omondlayo, ukubhaliswa lapho kusayinelwa khona ukuvuma ukukhokha kuzokwenziwa ngokwezimiso Zomthetho Wezikimu Zokwelapha.

Zingaki izikimu zokwelapha umuntu angaba yilungu lazo?

Awukwazi ukuba yilungu lezikimu zokwelapha ezingaphezu kwesisodwa.

Ngingayishintsha njalo kangakanani inketho yami?

Kanye ngonyaka, ngasekupheleni konyaka, ushintsho luqala mhla lu-1 kuJanuwari. Ifomu lokushintsha inketho kufanele libe selifike eMakoti ngosuku lokuvala, njengoba kuchazwa encwadini ebhalwa ukuphela konyaka.

Ushintsho lwenketho lungenziwa kuphela kanye ngonyaka, ushintsho luqala mhla lu-1 kuJanuwari.

Isimo sakho sobulungu

Sicela ubike lolu shintsho esimweni sakho sobulungu Emnyangweni Wezindaba Zabasebenzi enkampanini yakho:

- Ukuzalwa noma ukuthathwa komntwana ozomkhulisa ngokusemthethweni (zingekapheli izinsuku ezingama-30 ngemuva kokuzalwa noma ukuthathwa komntwana ngokusemthethweni)
- Ukushintsha kwenombolo kamazisi yomuntu owondliwayo
- Ukushona komuntu owondliwayo
- Ukukhishwa komuntu owondliwayo esikimini
- Isehlukaniso somshado noma ukushada
- Ukwengezwa kwabantu abondliwayo
- Ukushintsha kwekheli

Ukushintsha kwesimo somuntu owondliwayo kufanele kubhalwe phansi ukuze kukhishwe ikhadi elisha ukuqinisekisa ukuthi ukhokha imali efanele. Udinga ukubhekisa yonke imininigwane ekhadini lakho lobulungu ukuze uqinisekise ukuthi ingefanele. Noma yimaphi amaphutha akhona kufanele abikwe ngokushesha okukhulu ukuze kukhishwe ikhadi elisha elininigwane efanele. Amafomu okushintsha kwesimo angalandwa Emnyangweni wakho Wezindaba Zabasebenzi noma usebenzise isikhungo sezingcingo sase-Enabled.

Amakhadi akho obulungu

Ilungu ngalinye likhishelwa ikhadi lobulungu. Gcina ikhadi lakho lobulungu liphephile futhi ulisebenzise kahle, njengoba likugunyaza ukuthi uthole izinsizakalo zokunakekelwa kwempilo okusezingeni eliphezulu. Sicela ukhumbule ukuthi ikhadi lakho lobulungu kumele lisetshenziswe nguwe kanye nabantu obondlayo ababhalisiwe. Ukuboleka ikhadi lakho abantu abondliwayo abangabhalisiwe kungukukhwabanisa, okungaba nomthelela ebulungwini bakho.

Imali ekhokhwayo

Imali oyikhokha kuMakoti Medical Scheme izobanjwa emholweni wakho lapho Isikimu sinesivumelwano nomqashi wakho noma ibanjwe nge-debit order ku-akhawunti yakho yasebhange. Imali ekhokhwayo kufanele ikhokhwe ngenyanga ngaphambi kwesikhathi (noma kungakhokhwa ngemuva kwesikhathi njengoba kusuke kuvunyelwene namanye amaqembu abaqashi).

Ama-akhawunti

Kungumthwalo welungu ukuqinisekisa ukuthi wonke ama-akhawunti ahanjiswa ku-Enableded ngokushesha okukhulu. Ama-akhawunti amukelwe ngemuva kwezinyanga ezine ngemuva kosuku lwensizakalo ngeke akhokhwe Yisikimu ngokwemithetho Yesikimu futhi ayoba umthwalo welungu.

Izikhalo nezimpikiswano

Amalungu angafaka izikhalo zawo ngocingo, noma ngokubhala phansi, Esikimini. Inombolo yocingo Yesikimu yalo msebenzi ithi **011 208 1000**.

Ama-ejenti asesikhungweni sezingcingo azosiza ilungu ngokushesha, uma kungenzeka. Zonke izikhalo ezifakwe ngocingo ezingazange ziphendulwe ngokufanele noma izikhalo ezibhalwe phansi zizophendulwa Isikimu ngokubhalwe phansi zingekapheli izinsuku ezingama-30 zamukelwe.

Uma ilungu lingagculisekile umphumela wokukhononda kwalo, lapho-ke lesi sikhalo noma impikiswano ingadluliselwa Kumphathi Wesikhwama. Ukudluliselwa phambili kwezikhalo nge-imeyili kungathunyelwa lapha **escalations@makotihealth.co.za** noma i-ejenti yesikhungo sezingcingo ingadlulisela ilungu Kumphathi Omkhulu Wezinsizakalo Zamakhasimende noma, uma engekho, Kumphathi Wesikhwama. Konke ukudluliselwa phambili kwezikhalo kufanele kuphelezwe ubufakazi bokungalutholi usizo oludingekayo.

Noma iyiphi impikiswano, engaqhamuka phakathi kwelungu, ilungu elisazojoyina, ilungu eselaphuma Esikimini noma umuntu ofaka isicelo ngenxa yalobo bulungu Nesikimu noma umsebenzi Wesikimu, kufanele idluliselwe ekomidini lezimpikiswano Umphathi Omkhulu (eliqokwe Ibhodi Labaphathiswa) ukuze ixazululwe.

Uma Umphathi Omkhulu esethole isicelo ngokwalo mthetho, uzobiza umhlangano wekomidi lezimpikiswano ngokuthi akhiphe isaziso esingeke sibe ngaphansi kwezinsuku ezingama-21 esibhalwe phansi esiya kofake isikhalo nawo wonke amalungu ekomidi lezikhalo, kufakwe usuku, isikhathi nendawo yokubamba umhlangano kanye nemininigwane yempikiswano. Ikomidi lezimpikiswano lizonquma inqubo okufanele ilandelwe.

Amaqembu anempikiswano anelungelo lokukhuluma ngesikhathi somhlangano, ezikhulumela wona mathupha noma ekhulunyelwa owamele. Umuntu onezikhalo unalo futhi nelungelo lokudlulisa isikhalo sakhe ku-Council for Medical Schemes uma ephikisana nesinqumo sekomidi lezimpikiswano. Lokho kudluliswa kufanele kube i-afidavithi futhi idluliselwe ku-Council, futhi kufanelwe idluliselwe ku-Registrar zingekapheli izinyanga ezintathu ngemuva kosuku okwathathwa ngalo isinqumo esithintekayo.

Ikheli le-imeyili le-CMS lezikhalo lithi: **complaints@medicalschemes.com**



IZINCAZELO

Imithi yezifo zesikhashana

Imithi esetshenziselwa ukwelapha izifo zesikhashana, okufana nomkhuhlane.

Imithi yezifo ezingelapheki

Imithi enqunyelwe isikhathi esiqhubekayo eside kunezinyanga ezi-3 ukuze kulawuleke isifo esingelapheki, esifana nesifo sikashukela.

Ama-PMBs

Imihlomulo Emincane Enqunyiwe (ama-PMB) iqoqo lemihlomulo enomkhawulo eyenzelwe ukuthi kuqinisekiswa ukuthi wonke amalungu ezikimu zokwelapha anethuba lokuthola izinsizakalo ezithile zokunakekelwa kwempilo ezincane. Ama-PMB ayisici Somthetho Wezikimu Zokwelapha, lapho izikimu zokwelapha kufanele zikhokhele izindleko eziphathelele nokuhlonzwa, ukwelashwa nokunakekelwa kulokhu:

- noma yisiphi isimo esiphuthumayo esibucayi;
- iqoqo elinomkhawulo lezifo ezingama-270 (elichazwe Kumapheya Okuhlonza Nokwelapha);
- nezifo ezingama-27 ezingelapheki (ezichazwe Ohlwini Lwezifo Ezingelapheki)

Izikhungo zokunakekela abangasaguli kakhulu

Izikhungo zokwelashwa uma ilungu seliluleme ngokwanele ukuthi lingasadingi ukwelashwa esibhedlela, kodwa lisadinga ukunakekelwa nokwelashwa.

Umhlinzeki ogunyaziwe

I-Enabled inenxanxathela yodokotela enezivumelwano nabo ukuze bahlinzeke ngezinsizakalo zokunakekelwa kwempilo kumalungu Esikimu.

Izinhlelo zokunakekelwa kwempilo

Izinhlelo zokunakekelwa kwempilo imihlahlandlela yezokwelapha ebhalwe phansi esiza ngokuthathwa kwezinqumo futhi ihlinzeka ngemibandela ephathelele nokuhlonzwa, ukulawulwa, nokwelashwa ezingxeneni ezithile zokunakekelwa kwempilo ukuze kuqinisekiswa imiphumela yokwelapha engcono kakhulu.

Inani elilikhokha iMakoti Medical Scheme

Lesi yisamba esikhulu kunazo zonle Isikimu esingasikhokhela izinsizakalo zokunakekelwa kwempilo ezihlinzekwa abahlinzeki bokunakekelwa kwempilo.

Lo mhlahlandlela inhloso yawo ukunika imininingwane futhi uhlinzeka ngesifinyezo semithetho Yesikimu. Aweqi imithetho Yesikimu. Uma kwenzeka kuba khona okungafani phakathi kwalo mhlahlandlela nemithetho Yesikimu, imithetho iyona ezosebenza.

Notes

[illegible]

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



From some of the biggest brands in the country to small households and individuals, thousands of South Africans and their dependants trust Makoti Medical Scheme with their healthcare needs.



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