

Your PMB mental wellness benefits unpacked

Prescribed Minimum Benefits (PMBs) are a set of defined benefits that medical schemes are obligated to provide to their members, regardless of the benefit option they have chosen.

When it comes to mental health, PMBs offer several benefits for medical scheme members and provide comprehensive coverage for a wide range of mental health conditions, including depression, anxiety disorders, bipolar disorder, schizophrenia, substance abuse disorders, and other related conditions.

It's important for individuals to familiarise themselves with their medical scheme's PMB offerings to fully utilise the available mental health services and support. The specific benefits may vary depending on the plan and options chosen by a member and the medical scheme can stipulate that members make use of certain designated service providers to access these PMB benefits.

A notable benefit of having your PMB mental health condition registered with your medical scheme is that the approved benefits are not paid from your day-to-day benefits or Medical Savings Account.

Common mental wellness benefits typically offered by most medical schemes under PMBs

- **Access to treatment:** This includes both inpatient and outpatient treatment for consultations, with providers such as psychiatrists, psychologists, and other mental health professionals.
- **Medication coverage:** The cost of essential medications, usually part of a formulary (drug list), prescribed for mental health conditions.
- **Hospitalisation:** In severe cases where hospitalisation is required for mental health treatment, the costs associated with inpatient care can be covered.
- **Chronic Medication:** Long-term, ongoing medication, also normally part of a formulary, to manage mental illness symptoms and improve quality of life.
- **Therapy sessions:** Cover for therapy sessions, such as psychotherapy, and counselling to help individuals cope with and overcome mental health challenges.
- **Rehabilitation services:** Cover for rehabilitation services, including psycho-social support and community reintegration programmes.

It is important to note that PMBs are covered in accordance with the scheme's clinical entry criteria and treatment protocols. Adhering to these protocols as far as possible can ensure appropriate coverage.

WHO on Mental Health

- Mental disorders involve significant disturbances in thinking, emotional regulation, or behaviour.
- Effective prevention and treatment options exist.
- 1 in every 8 people in the world live with a mental disorder.
- There are many different types of mental disorders.

People with mental health conditions often experience stigma, discrimination and human rights violations, even though mental health is a basic human right for all people. Many mental health conditions can be effectively treated at relatively low cost.

You are not alone!

Get in touch: [SADAG](#) - 24-hour tollfree emergency help lines