

2018 Benefits & Contributions

IN HOSPITAL BENEFITS INCLUDING ALL MAJOR MEDICAL EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Hospitalisation	Unlimited 100% at the Suremed Scheme Tariff	Pre-authorisation required prior to admission failing which, a levy of R1 000 per admission shall apply. Including accommodation, medication, materials and operating theatres. Medication on discharge (TTO's) R500 PB per event.
Emergency Services	Unlimited	Emergency transport only. Pre-authorisation required by phoning ER24 on 084 124.
Hospitalisation Alternatives	R20 000 PMF	Pre-authorisation required prior to treatment. Private nursing and Step-down facilities.
GP's and Specialists	Unlimited. 150% of the Suremed Scheme Tariff	Consultations and Procedures.
Maternity	Unlimited	Pre-authorisation required prior to admission. Confinements including accommodation, medication, materials, anaesthetist, gynaecologist and paediatrician. Maternity Caesarean Section only authorised if clinically necessary, if not, paid up to vaginal deliveries.
Mental Health	R17 950 PMF	Pre-authorisation required prior to admission. Benefit limit includes all hospital and doctors' costs.
Organ Transplant	R170 000 PMF PMB's unlimited at a DSP	Pre-authorisation and enrolment on the Disease Management Programme required. All services In-and-Out of hospital, including anti-rejection medication and harvesting.
Physiotherapy, Biokinetics and Chiropractics	Subject to Paramedical, Auxiliaries or Physiotherapy limits	Treatment in hospital. Physiotherapy in hospital limited to R5 000 PB unless PMB's apply.
Prosthesis (Surgical)	R35 000 PB	Spinal fusion limited to 2 levels per year to a maximum of R23 000 PB. Intra-ocular lenses limited to R2 500 per lens. Mesh limited to R7 000 PB. Subject to Scheme protocols.
Pathology & General Radiology	Unlimited	Blood tests, x-rays, etc.
In-hospital dentistry	R12 250 PMF	Benefit for general anaesthetic for dental work for patients under the age of 12 years and impacted wisdom teeth. Benefit limit includes all hospital and doctors' costs. Subject to Suremed protocol and pre-authorisation.
Compassionate Care Benefit	R20 000 PMF PMB's unlimited at a DSP	Limited to Palliative care only. Pre-authorisation required.

MAJOR MEDICAL EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Chronic Medication	Unlimited Chronic Disease List (CDL) Including additional non-PMB conditions. (Refer to Chronic Disease List section in this benefit summary)	Subject to Pre-authorisation , formulary and managed care protocols.
Dialysis	R165 000 PMF PMB's unlimited at a DSP	Pre-authorisation / case management required. All services In-and-Out of hospital, including medication and chemicals associated with the cost of Renal Dialysis.
HIV/AIDS	Unlimited	Subject to Lifesense protocols.
Oncology	Limited to R300 000 PMF Benefits Pre-authorised through ICON PMB's unlimited at a DSP	Pre-authorisation and enrolment on the Disease Management required. All services In-and-Out of hospital including medication and chemotherapy chemicals during the active treatment period.
Specialised Radiology	R17 500 PMF	Pre-authorisation required. In-and-Out of hospital MRI, CT Scans, etc. Paid at 80% if unauthorised.

PB = Per Beneficiary PMF = Per Member Family

This information is a guide only and does not replace the rules of the Scheme. In the event of any discrepancy between the summary and the rules, the rules will prevail. All benefits are covered at the Suremed Scheme Tariff based on the National Health Reference Price List (NHRPL) unless otherwise stated. All benefits are annualised unless specified and pro-rated according to joining date. Subject to final Board approval and registration by the CMS.

CHALLENGER

2018 Benefits & Contributions

DAY-TO-DAY EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Acute Medication	R5 850 PB Limited to R19 550 PMF 20% levy imposed once benefit utilisation of R3 300 PB is reached	Over the Counter medication (OTC) limited to R150 per prescription per month to a maximum of R1 450 PMF per year. Included in the overall acute medication limit.
Appliances	R8 700 PMF In-and-Out of hospital	Hearing aids: per 3 year cycle limited to R5 000 CPAP machine: per 3 year cycle limited to R5 000 Nebulisers/Humidifiers: limited to R500 Glucometers: per 3 year cycle limited to R500 Back support: limited to R2 500 Orthotics: limited to R1 000 Subject to Suremed protocols and pre-authorisation
Dentistry (Basic)	Unlimited	Fillings, extractions, etc.
Dentistry (Advanced)	R6 200 PB Limited to R14 000 PMF	Crowns, bridges, orthodontics, inlays, dental technician fees, osseo integrated implants, etc.
GP's and Specialists (Out of hospital)	R4 800 PB Limited to R13 000 PMF	Consultations and visits. Include casualty / emergency room visits.
Maternity & Amniocentesis	Included in benefit parameters 1 Amniocentesis by GP / Specialist Subject to early registration on Maternity Programme	2 x 2D scans per pregnancy, includes 9 Ante-natal consultations and R500 for ante-natal classes. 1 post-natal consultation with GP / Specialist / Mid-wife
Optical	R2 100 PB, Limited to R5 880 PMF R1 150 PB for frames, subject to optical limit	Benefit for 1 pair of spectacles per beneficiary every two years or contact lenses every year.
Paramedical, Auxiliaries & Mental Health	R2 100 PB Limited to R5 300 PMF Collective for all services	Audiology, Dietetics, Hearing aid acoustics, Homeopathy, Podiatry, Speech therapy, Social workers. Clinical and counselling psychology.
Pathology & General Radiology	Unlimited	Blood tests, x-rays, etc.
Preventative Care and Wellness	R1 300 PB Limited to R2 200 PMF	Covers Mammograms, Pap Smears, Prostate examinations and Tonometry

Contact Numbers:

CUSTOMER CARE

Telephone	041 395 4545 086 008 0888
Fax	086 743 0677
E-mail	suremed@providence.co.za suremedclaims@providence.co.za
Website	www.suremedhealth.co.za
Physical Address	7 Lutman Street, Richmond Hill, Port Elizabeth
Postal Address	P.O. Box 1672, Port Elizabeth, 6000

PHARMACY BENEFIT MANAGEMENT (PBM) (CHRONIC MEDICATION AUTHORISATION)

Telephone	041 395 4482
Fax	086 680 8855
E-mail	pbm@providence.co.za

CLINICAL RISK MANAGEMENT (CRM) (PRE-AUTHORISATION)

Telephone	041 395 4545 086 008 0888
Fax	086 686 5503
E-mail	crm@providence.co.za

DISEASE MANAGEMENT/HIV AND AIDS AND WELL BEING TEAM

Telephone	086 010 3228
Fax	086 599 4511
E-mail	wellbeing@providence.co.za

EMERGENCY TRANSPORT

ER24	084 124
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www.suremedhealth.co.za

Registration number 1464

ADMINISTERED BY



MMI HOLDINGS

At Suremed Health our focus is on providing our members with clinical and financial solutions to ensure that you receive the most efficient and cost effective medical care possible. To make the task of clearly understanding the procedures and benefits as easy as possible we have selected a number of very important pieces of information which you should read through and keep on hand for easy reference.

If there is any aspect you do not understand please refer to your broker or to the Scheme's administrators. We would like to ensure that your association with the Scheme is a long, healthy and pleasant experience.

Complaints and Disputes

Members should inform the Scheme at suremed@providence.co.za or the scheme's administrator, info@providence.co.za in writing of any complaints or disputes. Members may also report any dispute with the Scheme to the Council for Medical Schemes at share call 086112326, email complaints@medicalschemes.com, www.medicalschemes.com or at their postal address: Block, Eco Glades 2 Office Park, 420 Witich-Hazel Street, Centurion, 0157.

CONTRIBUTIONS 2018

Principal Member	Adult Dependant	Child Dependant
R4 260	R3 200	R850