

### IN HOSPITAL BENEFITS INCLUDING ALL MAJOR MEDICAL EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Hospitalisation	Unlimited 100% at the Suremed Scheme Tariff	<b>Pre-authorisation</b> 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. <b>Pre-authorisation</b> required by phoning ER24 on 084 124.
Hospitalisation Alternatives	R20 000 PMF	<b>Pre-authorisation</b> required prior to treatment. Private nursing and Step-down facilities.
GP's and Specialists	Unlimited 125% of the Suremed Scheme Tariff	Consultations and Procedures.
Maternity	Unlimited	<b>Pre-authorisation required</b> prior to admission. Confinements including accommodation, medication, materials, anaesthetist, gynaecologist and paediatrician. Caesarean Section only if clinically necessary, if not, paid up to vaginal deliveries.
Mental Health	R16 000 PMF	Benefit limit includes all hospital and doctors' costs.
Organ Transplant	R150 000 PMF PMB's covered at 100% at a DSP	<b>Pre-authorisation</b> required. All services In-and-Out of hospital, including anti-rejection medication and harvesting.
Prosthesis (Surgical)	R35 000 PB	Spinal fusion limited to 2 levels per year to a maximum of R25 000 PB. Intra-ocular lenses limited to R2 500 per lens. Mesh limited to R8 000 PB. Subject to Scheme protocols.
Physiotherapy In Hospital	R5 650 PB. Unless a Prescribed Minimum Benefit (PMB)	
General Radiology & Pathology	Unlimited	Blood tests, x-rays, etc.
In-hospital dentistry	R10 700 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 end of life costs only. <b>Pre-authorisation</b> required.

### MAJOR MEDICAL EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Chronic Medication	Unlimited (Only covers conditions on the Chronic Disease List (CDL)) refer to the relevant section in this benefit summary	Subject to <b>Pre-authorisation</b> , formulary and managed care protocols.
Dialysis	Unlimited PMF PMB's covered at 100% at a DSP	<b>Pre-authorisation</b> / case and treatment management required. All services In-and-Out of hospital, including medication and materials associated with the cost of Renal Dialysis.
HIV/AIDS	Unlimited	Subject to Lifesense protocols.
Oncology	Limited to R250 000 PMF Benefits Pre-authorised through ICON PMB's covered at 100% at a DSP	<b>Pre-authorisation</b> required. All services In-and-Out of hospital including medication and chemicals during the active treatment period.
Specialised Radiology	R16 900 PMF	<b>Pre-authorisation</b> required. In-and-Out of hospital MRI, CT Scans, etc. Paid at 80% if unauthorised.

**PB = Per Beneficiary PMF = Per Member Family PMB = Prescribed Minimum Benefits**

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.

# NAVIGATOR

## 2024 Benefits & Contributions

**DAY-TO-DAY EXPENSES** Subject to available Personal Medical Savings Account (PMSA) at cost.  
Plus overall day-to-day limit: R13 090 PB limited to R25 680 PMF subject to sub limits paid at 100% of Scheme rates.

CATEGORY	LIMIT	Benefit Parameters
<b>Acute Medication</b>	Subject to available PMSA thereafter a sub limit of R3 165 PB within the overall Day-to-Day limit.	Over the Counter medication (OTC) limited to R160 per prescription per month to a maximum of R1 425 per year. Included in the overall acute medication limit.
<b>Alcoholism and Drug Dependency</b>	Subject to available PMSA thereafter a sub limit of R1 550 PB within the overall Day-to-Day limit.	<b>Pre-authorisation</b> required prior to treatment. All treatment including accommodation, medication, materials and visits.
<b>Paramedical, Auxiliaries &amp; Mental Health</b>	Subject to available PMSA thereafter from the Day-to-Day limit.	Audiology, Dietetics, Hearing aid acoustics, Homeopathy, Podiatry, Speech therapy, Social workers. Clinical and counselling psychology.
<b>Ambulance Services</b>	Unlimited if ER24 is used.	
<b>Appliances</b>	Subject to available PMSA thereafter a sub limit of R2 500 PMF within the overall Day-to-Day limit. R4 000 PMF Oxygen	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
<b>Dentistry (Basic)</b>	Subject to available PMSA from the Day-to-Day limit.	Fillings, extractions, etc.
<b>Dentistry (Advanced)</b>	Subject to available PMSA thereafter a sub limit of R4 800 PB within the overall Day-to-Day limit.	Crowns, bridges, orthodontics, inlays, dental technician fees, osseointegrated implants.
<b>GP's and Specialists (Out of Hospital)</b>	Subject to available PMSA thereafter from the Day-to-Day limit.	Consultations and visits. Including casualty / emergency room visits.
<b>Maternity</b>	Included in benefit parameters. Subject to early registration on Maternity Programme.	2 x 2D scans per pregnancy, includes 9 Ante-natal consultations and R370 for Ante-natal classes. 1 Post-natal consultation with GP / Specialist / Mid-wife / Ante-natal Vitamins: R65 per month for 9 months.
<b>Optical</b>	Subject to available PMSA thereafter a sub limit of R1 350 PB. Limited to R3 380 PMF within the overall Day-to-Day limit.	Benefit for 1 pair of spectacles per beneficiary every two years or contact lenses every year.
<b>Physiotherapy</b>	Subject to available PMSA thereafter from the Day-to-Day limit.	Includes physiotherapy, chiropractics and biokinetics.
<b>Pathology and General Radiology</b>	Subject to available PMSA thereafter from the Day-to-Day limit.	Blood tests, x-rays, etc.
<b>Preventative Care and Wellness</b>	Subject to available PMSA thereafter a sub limit of R1 110 PB. Limited to R2 100 PMF within the overall Day-to-Day limit.	Covers Mammograms, Pap Smears, Prostate check-ups and Tonometry.

## Contact Numbers:

### CUSTOMER CARE

Telephone	041 395 4545 086 008 0888
WhatsApp	086 008 0888
Fax	086 743 0677
E-mail	info@suremedhealth.co.za
Member Claims Submissions	claims@suremedhealth.co.za
Provider Claims Submissions	providerclaims@suremedhealth.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	chronic@suremedhealth.co.za

### CLINICAL RISK MANAGEMENT (CRM)

#### (PRE-AUTHORISATION)

Telephone	041 395 4545 086 008 0888
Fax	086 686 5503
E-mail	specauth@suremedhealth.co.za hospath@suremedhealth.co.za

### DISEASE MANAGEMENT/HIV AND AIDS AND WELL BEING TEAM

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

### EMERGENCY TRANSPORT

ER24	084 124
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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 info@suremedhealth.co.za or the scheme's administrator, escalations@suremedhealth.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 0861 123 267, email complaints@medicalschemes.com, www.medicalschemes.com or at their postal address: Block, Eco Glades 2 Office Park, 420 Witch-Hazel Street, Centurion, 0157.

## CONTRIBUTIONS 2024

	Principal Member	Adult Dependant	Child Dependant
<b>Risk</b>	<b>R3 359</b>	<b>R2 635</b>	<b>R979</b>
<b>Savings</b>	<b>R525</b>	<b>R405</b>	<b>R169</b>
<b>Total</b>	<b>R3 884</b>	<b>R3 040</b>	<b>R1 148</b>