

The Suremed Shuttle Plan is managed by Prime Cure. The Prime Cure Network is the Designated Service Provider (DSP) for all healthcare services, unless otherwise indicated. This includes an extensive network of doctors, pharmacies, dentists, optometrists and hospitals. When you visit a healthcare provider in the Prime Cure Network, you can display your digital membership card, which also contains the Prime Cure logo. You must use a provider in the Prime Cure Network to avoid co-payments and claim rejections. In an emergency, you can go to any registered emergency medical facility. Once stabilised, you will be transferred to a Prime Cure Network hospital. To find a provider in the Prime Cure Network, log in to the Suremed Shuttle App or visit www.primecure.co.za

SUMMARY OF COVER

2024 BENEFITS

DESCRIPTIONS

Hospital Benefits

Prescribed Minimum Benefits (PMBs)

Unlimited and covered at 100% of the cost of the service. All services to be delivered at a Prime Cure Network hospital, alternatively through referral by a Prime Cure Designated Service Provider to an approved non-Designated Service Provider, where Pre-authorisation of the referral was obtained.

Emergency Stabilisation and Transportation

Stabilisation and road or air transportation by Netcare 911 to an appropriate hospital casualty for Medical Emergencies.

Hospitalisation

Unlimited, and covered at 100% of the Prime Cure Agreed Rate at any Prime Cure Network hospital. This includes all services such as the hospital stay, nursing services, surgical procedures and related accounts, such as anaesthetics and assistance during surgical procedures. Pre-authorisation is needed before admission for all non-emergency cases. Co-payments apply to certain procedures performed in hospital.

Planned procedures in a Day Clinic

Planned procedures are covered at 100% of the Prime Cure Agreed Rate and pre-authorisation is needed before the admission. You will pay an upfront payment of R2 000 for a list of planned procedures not done in a day clinic.

Hospitalisation alternatives (Step-down facilities and hospice)

R12 255 per dependant or per family per annum. Excludes frail care facilities.

Specialised Radiology

Combined in- and out-of-hospital radiology sub-limit of R 10 630 per beneficiary or R22 360 per family per annum. PET Scans are not covered. Pre-authorisation is required for certain radiology tests by the attending doctor.

Maxillofacial Surgery

Covered at 100% of the Agreed Rate and limited to Prescribed Minimum Benefit conditions only and subject to pre-authorisation. Surgery must be performed in a Prime Cure Network hospital. Limited to R19 000 per family per annum.

Dental Surgery

Limited to removal of impacted third molars, and procedures related to sudden and unanticipated injury to teeth and mouth that requires urgent dental treatment after an accident or trauma for children under the age of 7 years. Subject to pre-authorisation and case management. Co-payments apply to certain procedures performed in-hospital.

Private Ward Cover

We will cover the cost of a private ward in a Prime Cure Network hospital at 100% of the Agreed Rate if required for medical reasons.

Day-To-Day Benefits

GP Visits

Unlimited doctor (GP) visits in the Prime Cure Network, covered at 100% of the Agreed Rate. Members must nominate up to two GPs in the Prime Cure Network and pre-authorise their visit in the Suremed App by completing a symptom checker.

Out-of-Network and after-hours GP visits

One visit per dependant, or two visits per family per annum at any registered emergency medical facility. Paid at cost, including the consultation and any related accounts such as X-rays, blood tests and medicine, up to a total limit of R1 230 per event. Authorisation must be obtained via the Suremed App within 72 hours of the visit.

Emergency Casualty Visits

Visits to any hospital casualty are unlimited in the event of a medical emergency. Authorisation is needed via the Suremed App within 72 hours of the visit.

Specialist Benefit

Specialist visits for Prescribed Minimum Benefit (PMB) conditions are unlimited when clinically indicated and covered at 100% of the Agreed Rate. Visits for non-PMB conditions are covered at 100% of the Agreed Rate and limited to R4 000 per dependant or R8 000 per family per annum, unless additional benefits are pre-authorised by Prime Cure.

Nurse Visits

Unlimited visits to a nurse in a Prime Cure Network pharmacy clinic for the Treatment of minor illnesses such as coughs and colds. No pre-authorisation is needed to visit a clinic nurse.

Flu Vaccination

One flu vaccination per dependant per annum at a Prime Cure healthcare provider or pharmacy. Subject to the Kaelo Prime Cure protocol.

Acute Medicine

Acute Medicine (scripted medicine) on the Prime Cure Acute Medicine Formulary is unlimited and covered at 100% of the Agreed Rate when prescribed by a Prime Cure Healthcare Provider or Specialist, and when collected from either the dispensing Prime Cure Network GP or at a pharmacy in the Prime Cure Network if the prescribing GP is a non-dispensing GP.

SUMMARY OF COVER CONTINUED

2024 BENEFITS	DESCRIPTIONS
Virtual Consults	Administrated through Kaelo Health and Dis-Chem Clinics. Unlimited video call with a doctor in a Dis-Chem Clinic. Firstly a nurse will assess and connect you with a doctor if necessary. You have access to this benefit in your waiting period but no X-rays, blood tests or medicine will be covered. No Authorisation required. To book a visit go to www.dischem.co.za or call a Dis-Chem pharmacy closest to you.
Over-the-Counter (OTC) Medicine	R480 per dependant. Up to a maximum of R160 per event, with a maximum of three (3) events per year.
Chronic Medicine Benefit	Unlimited and covered at 100% of the Agreed Rate for prescribed medicine on the Chronic Medicine Formulary once registered on the Chronic Medicine Benefit.
HIV Programme	Unlimited cover; once registered on the HIV Disease Management Programme. Includes a basket of benefits such as Antiretroviral (ARV) medicine, blood tests, voluntary counselling and testing and treatment of opportunistic infections.
Basic Dentistry	One consultation with a Prime Cure Network dentist for a full mouth examination. No pre-authorisation is needed for a consultation. One preventative treatment which includes cleaning, scaling and polishing. Additional consultations, when needed for restorations, extractions and fillings are covered at 100% of the Agreed Rate, subject to Pre-authorisation.
Dentures	Cover for one set of plastic or acrylic dentures (beneficiaries over the age of 21 years) at a dentist in the Prime Cure Network. Pre-authorisation is needed before the visit. Upfront co-payment of 20% of the total account must be paid to the dentist and the laboratory.
Emergency Dentistry	Emergency pain and sepsis treatment and extractions only. Pre-authorisation is required. Limited to one event per dependant per year.
Specialised Dentistry	Cover for removal of impacted third molars, paid at 100% of the Prime Cure Agreed Rate and limited to one event per dependant per year. Pre-authorisation is needed before the visit.
Eye Tests	One eye test per beneficiary per annum at a Prime Cure Network optometrist. No pre-authorisation is needed before the visit.
Glasses and Lenses	One pair of glasses (one standard frame and one pair of single or bi-focal lenses) every 24-months. Single vision and bi-focal lenses are covered at 100% of the Agreed Rate. Multifocal lenses covered up to a limit of R2 500 per dependant every 24 months, inclusive of optometric examination, frame and pair of lenses. Pre-authorisation is needed. Subject to availability at Prime Cure Network optometrists only. Frames can be obtained outside of the Prime Cure Network and selection to the value of R800. Any amount above this will be paid out of pocket.
Allied Healthcare Professionals	Covered at 100% of the Agreed Rate for Prescribed Minimum Benefit Conditions only. No cover for non-PMBs. Pre-authorisation is needed before the visit via the Suremed Shuttle App.
X-Rays and Ultrasound Scans	Black and white X-rays and soft tissue ultrasounds according to a list of approved codes are covered at 100% of the Agreed Rate when referred by a nominated Prime Cure Network GP and when visiting a Prime Cure Network radiologist.
Blood Tests	Blood tests are unlimited and covered at 100% of the Agreed Rate at a Prime Cure Network pathology lab when requested by a nominated Prime Cure Network GP a Specialist, where the Specialist consultation has been pre-authorised. According to a list of approved pathology codes.
Maternity Benefit	Benefits are available upon registration into the Maternity Programme via the Suremed Shuttle App. Includes cover for: <ul style="list-style-type: none"> - Up to eight visits to a gynaecologist, GP or midwife - Antenatal vitamins up to R115 per month for nine months - Two 2D ultrasound scans per pregnancy - Basket of blood tests - Delivery in a Prime Cure Network maternity hospital - One six-week post-natal consultation

CONTRIBUTIONS 2024

Payroll Bands	Principle Member	Adult Dependand	Child Dependand
R0 – R9000	R1 150	R1 150	R613
R9 001 – R13 000	R1 509	R1 509	R785
R13 001 – R17 000	R2 172	R2 172	R1 116
R17 001 – R30 000	R2 314	R2 314	R1 172
R30 000 +	R2 465	R2 465	R1 263

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 Kaelo Prime Cure Agreed Rate unless otherwise stated. All Benefits are annualised unless specified and pro-rated according to the joining date. Subject to final Board approval and registration by the Council of Medical Schemes (CMS). CMS Registration No.: 1464

The Suremed Shuttle Plan is administered by Kaelo Prime Cure (Pty) Ltd Reg no 1997/017429/07.

