

# **EXPLORER**

# 2024 Benefits & Contributions

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IN HOSPITAL BENEFITS INCLUDING ALL MAJOR MEDICAL BENEFITS:					
CATEGORY	LIMIT	Benefit Parameters			
Hospitalisation	Unlimited at Preferred Provider. Prescribed Minimum Benefits (PMB's) are unlimited at the scheme's Designated Service Provider.	<b>Pre-authorisation</b> required prior to admission, failing which a co-payment of R500 per admission will be payable. Intensive care/ High care unit is limited to 15 days. Including accommodation, medication, materials and operating theatres.			
Emergency Services	Unlimited	Emergency transport only. <b>Pre-authorisation</b> required by phoning ER24 on 084 124.			
Hospitalisation Alternatives	R12 500 PMF	<b>Pre-authorisation</b> required prior to treatment. Private nursing and Step-down facilities.			
GP's and Specialists	Unlimited at Preferred Provider only. Specialist services limited to R20 000 PMF unless PMB's apply.	Consultations and Procedures.			
Maternity	Unlimited at Preferred Provider only.	<b>Pre-authorisation</b> required prior to admission. Confinements including accommodation, medication, materials.			
In Hospital Dentistry	No benefit	No benefit			
Radiology and Pathology Basic	Unlimited at Preferred Provider only. Pathology limited to R21 500 PMF unless PMB's apply.	Blood tests, x-rays, etc.			
Physiotheraphy	Preferred Provider only. Limited to R3 550 PMF unless PMB's apply.	Treatment in hospital only.			
Prosthesis	Prescribed Minimum Benefits.	Pre-authorisation required prior to admission. Unlimited at DSP. Scheme protocols apply.			
To-Take-Out Medication (TTO)	R300 PB per event.	Subject to formulary. Medicine on discharge (TTO's) R300 PB per event.			
Compassionate Care Benefit	R20 000 PMF for clinically appropriate medical care. PMB's unlimited at a DSP	Included in hospital limit for non-PMBs. <b>Pre-authorisation</b> required. Patient must provide letter from doctor confirming end of life treatment required.			
MAJOR MEDICAL BENEFITS					
CATEGORY	LIMIT	Benefit Parameters			
Medical Equipment (In-and-out of hospital)	R4 000 PMF at Preferred Provider only.	Including wheelchairs, oxygen and cylinders. <b>Pre-authorisation</b> required through Momentum  TYB 0860 08 08 88 or (041) 395 4545. Out of hospital benefits are only applicable to PMB's			
Chronic Medication	Unlimited at Preferred Provider only.	Subject to <b>Pre-authorisation</b> formulary and managed care protocols.			
Dialysis	Unlimited at Preferred Provider for Prescribed Minimum Benefits.	Pre-authorisation / case and treatment management required. All services In-and-Out of hospital, including medication and materials. Subject to PMB's.  Pre-Authorisation required through Momentum TYB 0860 08 08 88 or (041) 395 4545.			
HIV/AIDS	Unlimited	Subject to managed care protocols.			
Oncology	Unlimited at Preferred Provider for Prescribed Minimum Benefits.	Pre-authorisation and enrolment on the Programme required. All services In-and-Out of hospital including medication and materials.  Pre-Authorisation required through Momentum TYB 0860 08 08 88 or (041) 395 4545.			
Specialised Radiology & Pathology In-hospital Referred by Specialist	2 Scans PMF In-and-Out of hospital	Includes Specialised Radiology (MRI, CT Scan) In-and-Out of hospital at Preferred Provider only. Included in Hospitalisation Limit. Services rendered in hospital, Subject to Hospitalisation Limit.  Pre-Authorisation required through Momentum TYB 0860 08 08 88 or (041) 395 4545			



DAY-TO-DAY BENEFITS			
CATEGORY	LIMIT	Benefit Parameters	
Acute Medication	Over the counter medication (OTC) limited to R350 PB per year and up to R425 PMF.	According to formulary to a maximum of R112 per event through MomentumTYB.	
Chronic Medication	Unlimited Chronic Disease List (CDL) Including additional non-PMB conditions (Refer to list on website).	Subject to <b>Pre-authorisation</b> formulary and managed care protocols.	
Dentistry - General	Unlimited through Primary Care Network.	Primary Care Network approved dental codes. One preventative consultation PB per year.	
Dentistry - Specialised	No benefit	No benefit	
Dentures	I set of Acrylic dentures PMF per 24 month cycle up to R4 290 per family paid at 80%.	Authorisation required: 0861 665 665 Members over 21 only. Momentum approved list of codes. Submit claims to Momentum TYB.	
GP's	12 Consultations per beneficiary.	Authorisation is required after the 12th consultation in order to access the unlimited PMB benefit.	
Virtual Consultations	Unlimited virtual consultations administered through Hello Doctor.	No pre-authorisation required. Consultation benefits accessible during waiting periods.	
Out of network visits	I PB / 2 PMF Limited to RI 200 per event. Including acute medication in accordance with the acute medication formulary.	<b>Authorisation</b> is required for each consultation within 72 hours of the visit. Through Momentum TYB 086 177 7660.	
Immunization	I PB per year (high risk patients only).	Flu injections.	
Specialist Services	Limited to R3 400 PB.	Pre-Authorisation required through Momentum TYB 0860 08 08 88 or (041) 395 4545	
Maternity benefit	Subject to registration on maternity programme through Momentum TYB 0860 08 08 88 or (041) 395 4545.	2 x 2D scans per pregnancy. Limited to 2 visits (GP or Gynae) and I paediatrician visit / Ante-natal Vitamins: R68 per month for 9 months	
Optometry	Unlimited at any Primary Care Network Optometrist	I Eye test PB per year. Frame from selected range. I Pair of spectacles PB per 24 month cycle. Contact Lenses - no benefit. Frames range up to the value of R800. Any frames selected.	
Radiology and Pathology	Unlimited. On referral from your doctor.	In accordance with Radiology and Pathology approved list of codes.	

### **Contact Numbers:**

#### CUSTOMER CARE

041 395 4545 Telephone 086 008 0888 086 008 0888 WhatsApp 086 743 0677 Fax 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)

041 395 4482 Telephone 086 680 8855 Fax E-mail chronic@suremedhealth.co.za

#### CLINICAL RISK MANAGEMENT (CRM)

(PRE-AUTHORISATION)

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

DISEASE MANAGEMENT/HIV AND AIDS AND WELL BEING TEAM

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

#### **EMERGENCY TRANSPORT**

ER24 084 124

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**

Monthly Income	Principal Member	Adult Dependant	Child Dependant
R500 - R8 500	RI 405	RI 245	R649
R8 501 - R13 000	RI 775	RI 570	R790
R13001-R17000	R2815	R2 815	R820
R17001 Plus	R3 510	R3 510	RI 090

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Administered by: momentum



A member of:

