

### IN HOSPITAL BENEFITS INCLUDING ALL MAJOR MEDICAL EXPENSES

CATEGORY	LIMIT	Benefit Parameters
<b>Hospitalisation</b>	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.
<b>Emergency Services</b>	Unlimited	Emergency transport only. <b>Pre-authorisation</b> required by phoning ER24 on 084 124.
<b>Hospitalisation Alternatives</b>	R21 000 PMF	<b>Pre-authorisation</b> required prior to treatment. Private nursing and Step-down facilities.
<b>GP's and Specialists</b>	Unlimited. 150% of the Suremed Scheme Tariff	Consultations and Procedures.
<b>Maternity</b>	Unlimited	<b>Pre-authorisation</b> 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.
<b>Mental Health</b>	R20 100 PMF	<b>Pre-authorisation</b> required prior to admission. Benefit limit includes all hospital and doctors' costs.
<b>Organ Transplant</b>	R178 500 PMF PMB's unlimited at a DSP	<b>Pre-authorisation</b> and enrolment on the Disease Management Programme required. All services In-and-Out of hospital, including anti-rejection medication and harvesting.
<b>Physiotherapy, Biokinetics and Chiropractics</b>	Subject to Paramedical, Auxiliaries or Physiotherapy limits	Treatment in hospital. Physiotherapy in hospital limited to R6 300 PB unless PMB's apply.
<b>Prosthesis (Surgical)</b>	R42 000 PB	Spinal fusion limited to 2 levels per year to a maximum of R24 150 PB. Intra-ocular lenses limited to R2 625 per lens. Mesh limited to R7 350 PB. Subject to Scheme protocols.
<b>Pathology &amp; General Radiology</b>	Unlimited	Blood tests, x-rays, etc.
<b>In-hospital dentistry</b>	R14 511 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.
<b>Compassionate Care Benefit</b>	R21 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
<b>Chronic Medication</b>	Unlimited Chronic Disease List (CDL) Including additional non-PMB conditions. (Refer to Chronic Disease List section in this benefit summary)	Subject to <b>Pre-authorisation</b> , formulary and managed care protocols.
<b>Dialysis</b>	Unlimited PMF PMB's unlimited at a DSP	<b>Pre-authorisation</b> / case management required. All services In-and-Out of hospital, including medication and materials associated with the cost of Renal Dialysis.
<b>HIV/AIDS</b>	Unlimited	Subject to Lifesense protocols.
<b>Oncology</b>	Limited to R315 000 PMF Benefits Pre-authorised through ICON PMB's unlimited at a DSP	<b>Pre-authorisation</b> required. All services In-and-Out of hospital including medication and chemotherapy chemicals during the active treatment period.
<b>Specialised Radiology</b>	R19 635 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.

# CHALLENGER

## 2026 Benefits & Contributions

### DAY-TO-DAY EXPENSES

CATEGORY	LIMIT	Benefit Parameters
<b>Acute Medication</b>	R7 408 PB Limited to R23 625 PMF 20% levy imposed once benefit utilisation of R4 095 PB is reached	Over the Counter medication (OTC) limited to R179 per prescription per month to a maximum of R1 712 PMF per year. Included in the overall acute medication limit.
<b>Appliances</b>	R9 765 PMF In-and-Out of hospital R6 300 PMF Oxygen	Hearing aids: per 3 year cycle limited to R5 250 CPAP machine: per 3 year cycle limited to R5 250 Nebulisers/Humidifiers: limited to R525 Glucometers: per 3 year cycle limited to R525 Back support: limited to R2 625 Orthotics: limited to R1 050 Subject to Suremed protocols and pre-authorisation.
<b>Dentistry (Basic)</b>	Unlimited	Fillings, extractions, etc.
<b>Dentistry (Advanced)</b>	R7 308 PB Limited to R16 645 PMF	Crowns, bridges, orthodontics, inlays, dental technician fees, osseointegrated implants, etc.
<b>GP's and Specialists (Out of hospital)</b>	R5 775 PB Limited to R15 750 PMF	Consultations and visits. Includes casualty / emergency room visits up to R500.
<b>Maternity &amp; Amniocentesis</b>	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 / Ante-natal Vitamins: R68 per month for 9 months.
<b>Optical</b>	R2 363 PB, Limited to R6 615 PMF R1 208 PB for frames, subject to optical limit	Benefit for 1 pair of spectacles per beneficiary every two years or contact lenses every year.
<b>Paramedical, Auxiliaries &amp; Mental Health</b>	R2 363 PB Limited to R5 985 PMF Collective for all services	Audiology, Dietetics, Hearing aid acoustics, Homeopathy, Podiatry, Speech therapy, Social workers. Clinical and counselling psychology.
<b>Pathology &amp; General Radiology</b>	Unlimited	Blood tests, x-rays, etc.
<b>Preventative Care and Wellness</b>	R1 680 PB Limited to R3 371 PMF	Covers Mammograms, Pap Smears, Prostate examinations and Tonometry.

### Contact Numbers:

CUSTOMER CARE		CLINICAL RISK MANAGEMENT (CRM)	
Telephone	041 395 4545	(PRE-AUTHORISATION)	041 395 4545
WhatsApp	086 008 0888	Telephone	086 008 0888
Fax	086 008 0888	Fax	086 686 5503
E-mail	086 743 0677	E-mail	specauth@suremedhealth.co.za hosauth@suremedhealth.co.za
Member Claims Submissions	info@suremedhealth.co.za	DISEASE MANAGEMENT/HIV AND AIDS AND WELL BEING TEAM	
Provider Claims Submissions	claims@suremedhealth.co.za	Telephone	086 010 3228
Website	providerclaims@suremedhealth.co.za	Fax	086 599 4511
Physical Address	www.suremedhealth.co.za	E-mail	wellbeing@suremedhealth.co.za
Postal Address	7 Lutman Street, Richmond Hill, Port Elizabeth, P.O. Box 1672, Port Elizabeth, 6000	EMERGENCY TRANSPORT	
		ER24	084 124
PHARMACY BENEFIT MANAGEMENT (PBM) (CHRONIC MEDICATION AUTHORISATION)			
Telephone	041 395 4482		
Fax	086 680 8855		
E-mail	chronic@suremedhealth.co.za		

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 2026

Principal Member	Adult Dependant	Child Dependant
R8 238	R6 138	R1 626