CHALLENGER

2027 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	R22 050 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	R21 105 PMF	**Pre-authorisation** required prior to admission. Benefit limit includes all hospital and doctors' costs.
Organ Transplant	R187 425 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 R6 615 PB unless PMB's apply.
Prosthesis (Surgical)	R44 100 PB	Spinal fusion limited to 2 levels per year to a maximum of R24 150 PB. Intra-occular lenses limited to R2 625 per lens. Mesh limited to R7 350 PB. Subject to Scheme protocols.
Pathology & General Radiology	Unlimited	Blood tests, x-rays, etc.
In-hospital dentistry	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.
Compassionate Care Benefit	R22 050 PMF PMB's unlimited at a DSP	Limited to end of life costs 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	Unlimited PMF PMB's unlimited at a DSP	**Pre-authorisation** / case 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 R330 750 PMF Benefits Pre-authorised through ICON PMB's unlimited at a DSP	**Pre-authorisation** required. All services In-and-Out of hospital including medication and chemotherapy chemicals during the active treatment period.
Specialised Radiology	R20 617 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 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

2027 Benefits & Contributions

DAY-TO-DAY EXPENSES

CATEGORY	LIMIT	Benefit Parameters
Acute Medication	R7 778 PB Limited to R24 806 PMF 20% levy imposed once benefit utilisation of R4 300 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.
Appliances	R10 253 PMF In-and-Out of hospital R6 615 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.
Dentistry (Basic)	Unlimited	Fillings, extractions, etc.
Dentistry (Advanced)	R7 673 PB Limited to R17 477 PMF	Crowns, bridges, orthodontics, inlays, dental technician fees, osseointegrated implants, etc.
GP's and Specialists (Out of hospital)	R6 064 PB Limited to R16 538 PMF	Consultations and visits. Includes casualty / emergency room visits up to R500.
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 / Ante-natal Vitamins: R68 per month for 9 months.
Optical	R2 482 PB, Limited to R6 615 PMF R1 268 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 481 Limited to R6 284 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 764 PB Limited to R3 540 PMF	Covers Mammograms, Pap Smears, Prostate examinations 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 hospauth@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

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 2027

Principal Member	Adult Dependant	Child Dependant
R8 660	R6 460	R1 700