



SHUTTLE

2023 Benefits & Contributions

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, login to the Suremed Shuttle App or visit www.primecure.co.za



SUMMARY OF COVER

2023 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-authorization 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-authorization 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-authorization 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) R11 440 per beneficiary or per family per annum. Excludes frail care facilities.

Specialised Radiology Combined in- and out-of-hospital radiology sub-limit of R9 800 per beneficiary or R20 800 per family per annum. PET Scans are not covered. Pre-authorization 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-authorization. Surgery must be performed in a Prime Cure Network Hospital. Limited to R17 680 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-authorization 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 hospital in the Prime Cure Network 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 beneficiary, 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 145 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 R3 715 per beneficiary or R7 435 per family per annum, unless additional benefits are pre-authorized 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-authorization is needed to visit a clinic nurse.

Flu Vaccination One flu vaccination per beneficiary 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.

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 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 Council of Medical Schemes (CMS). CMS Registration No.: I464
The Suremed Shuttle Plan is administered by Kaelo Prime Cure (Pty) Ltd Reg no 1997/017429/07.



www.kaelo.co.za

SUMMARY OF COVER CONTINUED

2023 BENEFITS	DESCRIPTIONS
Over the Counter (OTC) Medicine	R450 per beneficiary. Up to a maximum of R150 per event, with a maximum of 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 beneficiary 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 beneficiary 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 beneficiary 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.
Allied Healthcare Professionals	Covered at 100% of the Agreed Rate for Prescribed Minimum Benefit Conditions only. No cover for non-PMB's. 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 on registration onto the Maternity Programme via the Suremed Shuttle App. Includes cover for: - Up to 8 visits to a gynaecologist, GP or midwife - Antenatal vitamins up to R110 per month for 9 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 2023

Payroll Bands	Principle Member	Adult Dependant	Child Dependant
R0 – R9000	R1 029	R1 029	R549
R9 001 – R13 000	R1 371	R1 371	R714
R13 001 – R17 000	R2 057	R2 057	R1 057
R17 001 – R30 000	R2 200	R2 200	R1 114
R30 000 +	R2 343	R2 343	R1 200