

## 2020 Benefits & Contributions

### IN HOSPITAL BENEFITS INCLUDING ALL MAJOR MEDICAL EXPENSES

| CATEGORY  | LIMIT   | Benefit Parameters  |
|---|---|---|
| <b>Hospitalisation</b>                              | Unlimited<br>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.<br><b>Pre-authorisation</b> required by phoning ER24 on 084 124.  |
| <b>Hospitalisation Alternatives</b>                 | R20 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>                                | R19 200 PMF   | <b>Pre-authorisation</b> required prior to admission. Benefit limit includes all hospital and doctors' costs.   |
| <b>Organ Transplant</b>                             | R170 000 PMF<br>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 R5 650 PB unless PMB's apply.   |
| <b>Prosthesis (Surgical)</b>                        | R40 000 PB  | Spinal fusion limited to 2 levels per year to a maximum of R23 000 PB. Intra-ocular lenses limited to R2 500 per lens. Mesh limited to R7 000 PB. Subject to Scheme protocols.  |
| <b>Pathology &amp; General Radiology</b>            | Unlimited   | Blood tests, x-rays, etc.   |
| <b>In-hospital dentistry</b>                        | R13 820 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>                   | R20 000 PMF<br>PMB's unlimited at a DSP                     | Limited to Palliative care only. <b>Pre-authorisation</b> required.   |

### MAJOR MEDICAL EXPENSES

| CATEGORY                     | LIMIT   | Benefit Parameters   |
|------------------------------|---|--|
| <b>Chronic Medication</b>    | Unlimited Chronic Disease List (CDL)<br>Including additional non-PMB conditions.<br>(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<br>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 R300 000 PMF<br>Benefits Pre-authorised through ICON<br>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> | R18 700 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**

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

## 2020 Benefits & Contributions

### DAY-TO-DAY EXPENSES

| CATEGORY  | LIMIT  | Benefit Parameters  |
|---|--|---|
| <b>Acute Medication</b>                             | R6 600 PB<br>Limited to R20 000 PMF<br>20% levy imposed once benefit utilisation of R3 700 PB is reached                     | Over the Counter medication (OTC) limited to R170 per prescription per month to a maximum of R1 630 PMF per year. Included in the overall acute medication limit.   |
| <b>Appliances</b>                                   | R9 300 PMF<br>In-and-Out of hospital<br>R6 000 PMF Oxygen  | Hearing aids: per 3 year cycle limited to R5 000<br>CPAP machine: per 3 year cycle limited to R5 000<br>Nebulisers/Humidifiers: limited to R500<br>Glucometers: per 3 year cycle limited to R500<br>Back support: limited to R2 500<br>Orthotics: limited to R1 000<br>Subject to Suremed protocols and pre-authorisation |
| <b>Dentistry (Basic)</b>                            | Unlimited  | Fillings, extractions, etc.   |
| <b>Dentistry (Advanced)</b>                         | R6 960 PB<br>Limited to R15 852 PMF  | Crowns, bridges, orthodontics, inlays, dental technician fees, osseo integrated implants, etc.  |
| <b>GP's and Specialists (Out of hospital)</b>       | R5 150 PB<br>Limited to R14 000 PMF  | Consultations and visits.<br>Includes casualty / emergency room visits up to R500.  |
| <b>Maternity &amp; Amniocentesis</b>                | Included in benefit parameters<br>1 Amniocentesis by GP / Specialist<br>Subject to early registration on Maternity Programme | 2 x 2D scans per pregnancy, includes 9 Ante-natal consultations and R500 for ante-natal classes.<br>1 post-natal consultation with GP / Specialist / Mid-wife / Ante-natal Vitamins: R65 per month for 9 months   |
| <b>Optical</b>                                      | R2 100 PB, Limited to R5 880 PMF<br>R1 150 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 250 PB<br>Limited to R5 700 PMF<br>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 500 PB<br>Limited to R3 000 PMF   | Covers Mammograms, Pap Smears, Prostate examinations and Tonometry  |

### Contact Numbers:

#### CUSTOMER CARE

|                             |   |
|-----------------------------|---|
| Telephone                   | 041 395 4545<br>086 008 0888                      |
| WhatsApp                    | 063 695 1984                                      |
| 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,<br>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<br>086 008 0888                                 |
| Fax       | 086 686 5503   |
| E-mail    | specauth@suremedhealth.co.za<br>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 |
|------|---------|



Administered and managed by:



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 2020

| Principal Member | Adult Dependant | Child Dependant |
|------------------|-----------------|-----------------|
| R4 840           | R3 620          | R960            |