

2016 Benefits & Contributions

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.	Pre-authorisation 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. Pre-authorisation required by phoning ER24 on 084 124.
Hospitalisation Alternatives	R12 500 PMF	Pre-authorisation 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.	Pre-authorisation required prior to admission. Confinements including accommodation, medication, materials, anaesthetist, gynaecologist and paediatrician.
In Hospital Dentistry	No benefit	No benefit
Radiology and Pathology Basic	Unlimited at Preferred Provider only. Pathology limited to R20 000 PMF unless PMB's apply.	Blood tests, x-rays, etc.
Physiotherapy	Preferred Provider only. Limited to R3 300 PMF unless PMB's apply.	Treatment in hospital only.
Prosthesis	No benefit	No benefit
To-Take-Out Medication (TTO)	R300 PB per event.	Subject to formulary. Medicine on discharge (TTO's) R300 PB per event.
Terminal Care Benefit	R20 000 PMF for clinically appropriate medical care. Unless a Prescribed Minimum Benefit (PMB).	Included in hospital limit for non-PMBs. Pre-authorisation required. Patient must provide letter from Dr confirming palliative care required.

MAJOR MEDICAL BENEFITS

CATEGORY	LIMIT	Benefit Parameters
Medical Equipment <i>(In-and-out of hospital)</i>	R3 700 PMF at Preferred Provider only.	Including wheelchairs, oxygen and cylinders. Pre-authorisation required.
Chronic Medication	Unlimited at Preferred Provider only.	Subject to Pre-authorisation , formulary and compliance with Preferred Provider Disease Management Programme.
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 chemicals. Subject to PMB's.
HIV/AIDS	Unlimited	Compliance with our Disease Management programme. Call 0860 010 3228.
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 chemicals.
Specialised Radiology & Pathology In-hospital <i>Referred by Specialist</i>	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.

PB = Per Beneficiary PMF = Per Member Family

EXPLORER

2016 Benefits & Contributions

DAY-TO-DAY BENEFITS Subject to category limits and use of Preferred Providers only (Prime Cure accredited)

CATEGORY	LIMIT	Benefit Parameters
Acute Medication	Unlimited if prescribed by nominated provider. Over the counter medication (OTC) limited to R230 PB per year and up to R250 PMF.	According to formulary to a maximum of R70 per event.
Chronic medication	Unlimited if prescribed by nominated provider. Subject to registration through Prime Cure.	Chronic Disease List conditions only. In accordance with Prime Cure medication formulary.
Dentistry - General	Unlimited through Prime Cure provider.	Prime Cure approved dental codes. One preventative consultation PB per year.
Dentistry - Specialised	No benefit	No benefit
Dentures	Benefits through Prime Cure dentist 1 set of Acrylic dentures PMF per 24 month cycle up to R2 900 per family paid at 80%.	Authorisation required : 0861 665 665 Members over 21 only. Prime cure approved list of codes. Submit claims to Prime Cure.
GP's	12 Consultations per beneficiary.	Beneficiaries to nominate a provider. Authorisation is required after the 12th consultation in order to access the unlimited PMB benefit. 2 Doctor changes PB per year.
Out of network visits	1 PB / 2 PMF Limited to R780 per event. Including acute medication in accordance with the acute medication formulary.	Authorisation is required for each consultation.
Immunization	1 PB per year (high risk patients only).	Flu injections. At Prime Cure provider or Prime Cure pharmacy only.
Specialist Services	Limited to R2 800 PB.	Upon referral from nominated provider. Pre-Authorisation required through PROVIDENCE 0860 08 08 88 or (041) 395 4545
Maternity benefit	Subject to registration on maternity programme.	2 x 2D scans per pregnancy. Limited to 2 visits (GP or Gynae) and 1 paediatrician visit.
Optometry	Unlimited at Prime Cure Optometrist	1 Eye test PB per year. Frame from selected range. 1 Pair of spectacles PB per 24 month cycle. Contact Lenses - no benefit.
Radiology and Pathology	Unlimited. On referral from your nominated doctor only.	In accordance with Prime Cure Radiology and Pathology approved list of codes.

Contact Numbers:

CUSTOMER CARE

Telephone	041 395 4545 086 008 0888 086 743 0677
Fax	suremed@providence.co.za
E-mail	www.suremedhealth.co.za
Website	7 Lutman Street, Richmond Hill, Port Elizabeth
Physical Address	P.O. Box 1672, Port Elizabeth, 6000
Postal Address	

PRIME CURE CUSTOMER CARE

Telephone	086 166 5665
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PHARMACY BENEFIT MANAGEMENT (PBM)

(CHRONIC MEDICATION AUTHORISATION)

Telephone	041 395 4482
Fax	086 680 8855
E-mail	pbm@providence.co.za

CLINICAL RISK MANAGEMENT (CRM)

(PRE-AUTHORISATION)

Telephone	041 395 4545 086 008 0888 086 686 5503
Fax	crm@providence.co.za
E-mail	

DISEASE MANAGEMENT/HIV AND AIDS AND WELL BEING TEAM

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

EMERGENCY TRANSPORT

ER24	084 124
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www.suremedhealth.co.za

Registration number 1464

ADMINISTERED BY



PROVIDENCE
Healthcare Risk Managers

A member of MMI Holdings



MMI HOLDINGS

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 suremed@providence.co.za or the scheme's administrator, info@providence.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 12326, 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 2016

Monthly Income	Principal Member	Adult Dependant	Child Dependant
Under R7 500	R800	R720	R360
R7 501 - R11 000	R995	R900	R450
R11 001 - R15 000	R1 600	R1 600	R455
R15 001 Plus	R1 740	R1 740	R530