

Dear Suremed Health Member

As 2024 draws to a close, **we would like to take this moment to thank you for being a valued member of Suremed.** This past year has brought both challenges and advancements in healthcare, and we are proud to have been by your side, ensuring you and your family receive the best possible care. **Your health remains our top priority, and we are continuously working to adapt our services to meet your needs in an ever-changing healthcare environment.**

WHAT'S CHANGING IN 2025

Looking ahead to 2025, **we are excited to announce enhancements to your benefits that reflect our ongoing commitment to comprehensive and affordable healthcare.** While we understand that healthcare costs continue to rise, our goal is to ensure that Suremed remains both a trusted partner in health and a provider of competitive, valuable cover.

Challenger Contributions 2025

By Beneficiary	Principal Member	Adult Dependent	Child Dependent
All Incomes	R6 865	R5 115	R1 355

To achieve this balance, we have made careful adjustments to contribution rates, ensuring they remain as moderate as possible while still allowing us to expand and improve your coverage. As always, we are here to assist with any queries you may have and look forward to continuing our partnership in 2025.

CHALLENGER BENEFIT CHANGES FOR 2025

Benefit Category <i>(tariffs and co-payments as per brochure)</i>	2024	2025
Appliances – In and Out hospital.	100% of the cost of general medical and surgical appliances. R9 300 PMF. Sublimit apply Hearing aid(s) once every 3 years, limited to R5 000 CPAP machine once every 3 years, limited to R5 000 Nebulisers / Humidifiers limited to R500 Glucometers once every 3 years, limited to R500 Back support limited to R2 500 Orthotics limited to R1 000	100% of the cost of general medical and surgical appliances. R9 765 PMF. Sublimit apply Hearing aid(s) once every 3 years, limited to R5 250 CPAP machine once every 3 years, limited to R5 250 Nebulisers / Humidifiers limited to R525 Glucometers once every 3 years, limited to R525 Back support limited to R2 625 Orthotics limited to R1 050
Oxygen	R6 000	R6 300
GP's and Specialists (Out of hospital)	R5 500 PB up to R15 000 PMF	R5 775 PB up to R15 750 PMF
Dentistry (Advanced)	R6 960 PB Limited to R15 852 PMF	R7 308 PB Limited to R16 645 PMF
In-hospital dentistry	R13 820 PMF	R14 511 PMF
Hospitalisation Alternatives	R20 000 PMF	R21 000 PMF
Compassionate Care Benefit	R20 000 PMF PMB's unlimited at a DSP	R21 000 PMF PMB's unlimited at a DSP
Maternity: Antenatal Vitamins	R65 per month for 9 months payable from Acute Benefit	R68 per month for 9 months payable from Acute Benefit
Acute Medication	R7 055 PB Limited to R22 500 PMF 20% levy imposed once benefit utilisation of R3 900 PB is reached. Over the Counter medication (OTC) limited to R170 per prescription per month to a maximum of R1 630 PMF per year	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
Mental Health	R19 200 PMF	R20 160 PMF
Rehabilitation for substance abuse	R2 000 PMF	R2 100 PMF
Oncology	Limited to R300 000 PMF Benefits Pre-authorized through ICON PMB's unlimited at a DSP	Limited to R315 000 PMF Benefits Pre-authorized through ICON PMB's unlimited at a DSP
Optical	R2 250 PB, Limited to R6 300 PMF R1 150 PB for frames, subject to optical limit	R2 363 PB, Limited to R6 615 PMF R1 208 PB for frames, subject to optical limit
Organ Transplant	R170 000 PMF PMB's unlimited at a DSP	R178 500 PMF PMB's unlimited at a DSP
Paramedical, Auxiliaries & Mental Health	R2 250 PB Limited to R5 700 PMF Collective for all services	R2 363 PB Limited to R5 985 PMF Collective for all services
Physiotherapy in hospital	R6 000 PB	R6 300 PB
Preventative Care and Wellness	R1 600 PB Limited to R3 210 PMF	R1 680 PB Limited to R3 371 PMF
Prosthesis (Surgical)	R40 000 PB Sub limits: 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.	R42 000 PB Sub limits: 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.
Specialised Radiology	R18 700 PMF	R19 635 PMF

CHALLENGER BENEFIT GUIDE 2025

Enclosed / attached is the **Challenger 2025 benefit guide for your perusal**. You can also download / view a copy of the benefit guide as well as other valuable information regarding Suremed Health directly on our website at www.suremedhealth.co.za. Please ensure that you review the benefit guide to have a better understanding of the cover you have. **If you would like to change options, please return the option change form by 30 November 2024 to membership@suremedhealth.co.za.**

Hello Doctor



Hello Doctor is a unique, mobile health solution that gives people direct access to expert health advice and information from panels of registered doctors – 24 hours a day, 7 days a week. They use technology that is easily accessible to all – your smart phone. **Suremed Health** members have access to this service at no extra cost and we would like to encourage you to use it. **Download the App today, it's FREE to use.** All information can be found www.hellodoctor.co.za. You can also contact them at 087 230 0002 or info@hellodoctor.com

MEDICAL AID RATES VS. DOCTOR RATES



Does the difference in rates between what doctors' charge and what your medical aid covers confuse you?

Are you aware that you are able to negotiate fees with all the members of the surgical team when going for an operation?

You are entitled to know what a provider is charging prior to any services being rendered to ensure that you can make an informed decision relating to your healthcare. You need to also remember that those working with your doctor might not charge medical aid rates even if your doctor does. Please ask your doctor what their assistant(s), anesthesiologist, and other service providers charge.

Please do not hesitate to contact Suremed if you require a quotation for your procedure. Our customer care team can provide you with a detailed quote of what the Scheme will cover. This will enable you to negotiate with your provider.

WITH THANKS

The Board of Trustees of **Suremed Health** would like to take this opportunity to thank you for your support in 2024, as well as wish you a safe and enjoyable festive season.

Yours sincerely

JOHAN JANSE VAN RENSBURG

Principal Officer

SUREMED HEALTH

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