

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.**

IMPORTANT ADMINISTRATION CHANGE FOR 2025

As previously communicated, **we have moved the administration of Suremed Explorer day-to-day benefits from Kaelo Primecure to Momentum TYB, effective from 1 May 2024.** This transition is aimed at enhancing our administration processes and ensuring a smoother experience for you, our valued members. All updated contact details, service platforms, and websites can now be accessed via the Suremed website. Should you have any questions or require assistance, please don't hesitate to reach out to us. **For more information on these changes, visit our website at www.suremedhealth.co.za or contact our customer care team for any queries at info@suremedhealth.co.za.**

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

Explorer Contributions 2025

Income Bands	Principal Member	Adult Dependent	Child Dependent
R0 – R500	R625	R625	R625
R500 – R8 500	R1 545	R1 370	R715
R8 501 -R13 000	R1 950	R1 725	R870
R13 001 - R17 000	R3 095	R3 095	R901
R17 001 plus	R3 860	R3 860	R1 200

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.

EXPLORER BENEFIT CHANGES FOR 2025

Benefit Category <i>(tariffs and co-payments as per brochure)</i>	2024	2025
Hospitalisation Alternatives	R12 500 PMF	R13 125 PMF
Compassionate Care Benefit	R20 000 PMF PMB's unlimited at a DSP	R21 000 PMF PMB's unlimited at a DSP
Specialist Services – In hospital	R20 000 PMF	R21 000PMF
Specialist Services – Out of hospital	R3 400 PB	R3 570 PB
Dentures	1 set of acrylic dentures PMF per 24-month cycle up to R4 290 per family paid at 80%.	1 set of acrylic dentures PMF per 24-month cycle up to R4 505 per family paid at 80%.
Acute Medication	Over the counter medication (OTC) limited to R350 PB per year and up to R425 PMF. According to formulary to a maximum of R112 per event.	Over the counter medication (OTC) limited to R368 PB per year and up to R446 PMF. According to formulary to a maximum of R120 per event.
Acute Medication: Contraceptives	No benefit	R2 340 PMF. Script limit of R180 per month.
Specialised Radiology	2 Scans PMF In-and-Out of hospital	2 Scans PMF In-and-Out of hospital limited to R15 000 PMF
Pathology and Medical Technology	R21 500 PMF	R22 575 PMF
Physiotherapy in hospital	R3 550 PMF	R3 728 PMF
Casualty	1 PB / 2 PMF Limited to R1 200 per event.	1 PB / 2 PMF Limited to R1 260 per event.
Appliance	R4 000 PMF	R4 200 PMF
Optical	Unlimited at PP Network. Frames outside of the Prime Cure range up to the value of R800.	1 Pair of spectacles per beneficiary per 24-month period inclusive of optometric examination and pair of lenses, limited to R2 500 pb. Any frames selected that are more than this will be paid out of pocket.
Maternity: Antenatal Vitamins	R65 per month for 9 months payable from Acute Benefit	R120 per month for 9 months payable from Acute Benefit

EXPLORER BENEFIT GUIDE 2025

Enclosed / attached is the Explorer 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.**

Please note that as the Explorer option contributions are income based you are **required as an existing member to complete an income verification form by 30 November 2024.** All completed forms can be sent 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

Contact Details

Customer Care / Hospital Authorisations: 086 008 0888

Email: info@suremedhealth.co.za

www.suremedhealth.co.za