

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.

### Navigator Contributions 2025

By Beneficiary	Principal Member	Adult Dependent	Child Dependent
Risk	R3 695	R2 895	R1 080
Savings	R575	R445	R190
Total	R4 270	R3 340	R1 270

**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.

## NAVIGATOR BENEFIT CHANGES FOR 2025

Benefit Category <i>(tariffs and co-payments as per brochure)</i>	2024	2025
<b>Appliances</b>	Subject to available PMSA thereafter a sub limit of R2 500 PMF within the overall Day-to-Day limit <b>Sublimit:</b> 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	• Subject to available PMSA thereafter a sub limit of R2 625 PMF within the overall Day-to-Day limit <b>Sublimit:</b> 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
<b>Dentistry (Advanced)</b>	Subject to available PMSA thereafter a sub limit of R4 800 PB within the overall Day-to-Day limit.	Subject to available PMSA thereafter a sub limit of R5 040 PB within the overall Day-to-Day limit.
<b>In-hospital dentistry</b>	R10 700 PMF	R11 235 PMF
<b>Hospitalisation Alternatives</b>	R20 000 PMF	R21 000 PMF
<b>Compassionate Care Benefit</b>	R20 000 PMF	R21 000 PMF
<b>Maternity: Antenatal Vitamins</b>	R65 per month for 9months payable from Acute Benefit	R68 per month for 9months payable from Acute Benefit
<b>Maternity: Antenatal Classes</b>	Limited to R370 per member family	Limited to R390 per member family
<b>Acute Medication</b>	Subject to available PMSA thereafter a sub limit of R3 165 PB within the overall Day-to-Day limit. Over the Counter medication (OTC) limited to R160 per prescription per month to a maximum of R1 425 per year. Included in the overall acute medication limit.	Subject to available PMSA thereafter a sub limit of R3 323 PB within the overall Day-to-Day limit. Over the Counter medication (OTC) limited to R168 per prescription per month to a maximum of R1 496 per year. Included in the overall acute medication limit.
<b>Mental Health</b>	R16 000 PMF	R16 800 PMF
<b>Oncology</b>	Limited to R250 000 PMF Benefits Pre-authorized through ICON PMB's covered at 100% at a DSP	Limited to R262 500 PMF Benefits Pre-authorized through ICON PMB's covered at 100% at a DSP
<b>Optical</b>	Subject to available PMSA thereafter a sub limit of R1 350 PB. Limited to R3 380 PMF within the overall Day-to-Day limit.	Subject to available PMSA thereafter a sub limit of R1 418 PB. Limited to R3 549 PMF within the overall Day-to-Day limit.
<b>Organ Transplant</b>	R150 000 PMF PMB's covered at 100% at a DSP	R157 500 PMF PMB's covered at 100% at a DSP
<b>Physiotherapy In Hospital</b>	R5 650 PB. Unless a Prescribed Minimum Benefit (PMB)	R5 933 PB. Unless a Prescribed Minimum Benefit (PMB)
<b>Preventative Care and Wellness</b>	Subject to available PMSA thereafter a sub limit of R1 110 PB. Limited to R2 100 PMF within the overall Day-to-Day limit.	Subject to available PMSA thereafter a sub limit of R1 166 PB. Limited to R2 205 PMF within the overall Day-to-Day limit.
<b>Prosthesis (Surgical)</b>	R35 000 PB	R36 750 PB
<b>Specialised Radiology</b>	R16 900 PMF	R17 745 PMF
<b>Oxygen</b>	Subject to available PMSA thereafter a sub limit of R4 000 PMF Oxygen	Subject to available PMSA thereafter a sub limit of R4 200 PMF Oxygen

## NAVIGATOR BENEFIT GUIDE 2025

**Enclosed / attached is the Navigator 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](http://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](mailto: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](http://www.hellodoctor.co.za). You can also contact them at 087 230 0002 or [info@hellodoctor.com](mailto: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

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