

Benefits 2025

This brochure contains the latest updates to the Imperial and Motus Medical Aid benefits, which will be effective from 1 January 2025.

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FROM THE PRINCIPAL OFFICER

The Imperial and Motus Medical Aid (Imperial Motus Med) is restricted to employees of Imperial Logistics (Pty) Ltd, a DP World Company, and Motus Holdings Limited and a small number of former subsidiaries, as approved by the Board of Trustees of the Scheme. This restriction on membership holds distinct advantages for the Scheme and allows it to offer competitive cost/benefit structures when compared to similar products in the industry.

In addition, the restricted nature of the Scheme offers flexible positioning to focus on the healthcare needs of the participating employers and their employees in the current regulatory environment in South Africa, considering the envisaged healthcare reforms proposed by the Government of the day.

While the Trustees recognise the difficult economic environment for the South African consumer and, in contrast to most medical schemes where contribution increases are significantly higher than inflation and benefit decreases are announced, Imperial Motus Med utilised its sound financial position to implement a General Benefit Limit to all members from 1 January 2024.

The introduction of the General Benefit will not have any effect on future contribution increases and significantly enhanced benefits. It is estimated that the Scheme would have assisted its members with approximately R30 million in additional benefits to fund co-payments in 2024.

Imperial Motus Med offers the employees of Imperial Logistics (Pty) Ltd, a DP World Company, and Motus Holdings Limited access to two benefit plans that cater for the following needs:

1. **THE IMPERIAL MOTUS MED HEALTH PLAN**

This benefit plan offers exceptional value for money when compared to similar benefit plans in the industry and offer rich benefits at very competitive prices. Contributions are determined by family composition and the income of the principal member, allowing pensioners and lower income earners access to comprehensive benefits.

2. **THE IMPERIAL MOTUS MED BUDGET PLAN**

This benefit plan aims to give access to essential, basic out-of-hospital benefits and comprehensive in-hospital cover and is ideally suited to give lower income earners access to medical aid benefits. In addition, this benefit plan allows employees who feel that they do not require comprehensive out-of-hospital benefits access to comprehensive in-hospital cover and basic out-of-hospital cover at competitive prices.

Imperial Motus Med provides a competitive benefit and contribution structure, which is based on the philosophy of providing comprehensive cover for large medical expenses, such as hospitalisation and chronic medicine, and adequate cover for out-of-hospital benefits at affordable prices.

The ultimate goal of the Trustees and Scheme Management is to use this restricted medical scheme to enhance the health and wellness of the employees of Imperial Logistics (Pty) Ltd, a DP World Company, and Motus Holdings Limited.

Fred Meier
Principal Officer

GUIDE TO TERMS USED IN THIS MEMBER BROCHURE

Board of Healthcare Funders	Board of Healthcare Funders refers to the representative organisation for the majority of medical schemes throughout South Africa.
DSP: Designated service provider	A designated service provider is a healthcare provider or group of providers selected by the Scheme as preferred providers to provide diagnosis, treatment and care in respect of one or more prescribed minimum benefit conditions.
MRP: Mediscor Reference Price	MRP model is applicable to all medicines with generic equivalents. The MRP sets a maximum reimbursable price for a list of similar generic products with a lower cost than that of the original medicine. If a member chooses to use medicine that is more expensive than the MRP, the member will have to pay the difference between the price of the chosen medicine and the MRP. This is applicable to both preferred and non-preferred formulary medicines. Co-payments can be avoided or reduced by using a generic equivalent that costs less than the MRP. We encourage the use of generic equivalent medicines in the interest of cost-effective care.
Imperial Motus Med Specialist Network	The Scheme implemented a specialist network on 1 January 2018 to contribute to sustainable contribution increases; members could be liable for co-payments if a non-network specialist is used.
PMBs: Prescribed Minimum Benefits	PMBs refer to the minimum benefits that must be provided by a medical scheme in terms of the Medical Schemes Act (no 131 of 1998) and its regulations. Please contact the Call Centre for more information on these benefits.
MSR: Medical Scheme Rate	The MSR is the rate at which Imperial Motus Med pays for medical products and services, which will be determined by the Scheme from time to time.
Momentum Health (MH)	MH has been at the forefront of innovation in the management of clinical risk for clients; they are the leading healthcare organisation, providing managed care services to employer-based medical schemes in South Africa.
MME: Major Medical Expenses	MME are medical expenses for in-hospital treatment and certain out-of-hospital expenses, for example for oncology, dialysis and Prescribed Minimum Benefits (PMBs). (See pages 10 to 22)
Medicine Price	Medicine Price refers to the Single Exit Price, plus a dispensing fee. Please be aware of this in order to ensure you are not charged additional costs on medicine.

PRO RATA LIMITATION OF BENEFITS

IMPERIAL MOTUS MED HEALTH PLAN

This is a traditional plan that provides unlimited private hospital cover at 100% of the Medical Scheme Rate (MSR) and routine day-to-day benefits at 85% of the MSR up to generous annual limits.

IMPERIAL MOTUS MED BUDGET PLAN

The Budget Plan provides low-cost cover for essential, basic healthcare with unlimited in-hospital cover at 100% of the MSR, no chronic non-Prescribed Minimum Benefits, a general practitioner network with specialist referrals and day-to-day benefits at 85% of the MSR, with relatively low annual limits.

IMPERIAL MOTUS MED HEALTH PLAN

Members who are registered on the Imperial Motus Med Health Plan during the course of a financial year will be entitled to the benefits set out in **Annexure B** of the rules of the Scheme. The maximum available benefits will be adjusted in proportion to the period of membership, which is calculated from the date of admission to the end of the financial year.

IMPERIAL MOTUS MED BUDGET PLAN

The annual limits for members who register on the Imperial Motus Med Budget Plan will be calculated on a pro rata basis for members joining from 1 February to 31 July of each year, but those joining 1 August to 31 December of each year will have access to the same benefit limits as those joining on 1 July of the year.

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
1. General Practitioners (GPs) and Specialists – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)			1. General Practitioners (GPs) and Specialists – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)		
a)	Visits, consultations and treatment by a GP or Specialist	85% of MSR	Member family limit per annum, calculated as follows: R4 210 per member R3 160 per adult dependant R2 650 per child dependant (maximum of three children)	85% of MSR These benefits are covered on the MHS GP Network and Specialists only on referral by a GP	Member family limit per annum, calculated as follows: R1 410 per member R1 060 per adult dependant R860 per child dependant (maximum of three children) Benefits applicable to the nomination of two GPs per dependant Two out-of-network GP visits allowed per family
b)	All procedures (including those listed in 1(a) of Major Medical Expenses) will be paid from the Major Medical Expenses Benefit and not day-to-day limits when performed in a doctor’s rooms, except for dental procedures, as indicated in 1(a) of Major Medical Benefits	100% of MSR		100% of MSR	To be done by a nominated Network GP
c)	Circumcision – done in doctor’s rooms	100% of MSR	Major Medical Expenses R1 940 per beneficiary per annum	100% of MSR	Major Medical Expenses R1 940 per beneficiary per annum at a nominated Network GP
d)	PMB Treatment Plan Services Consultations as authorised on treatment plan	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from the GP/Specialist Benefit limit at 85% of MSR	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from the GP/Specialist Benefit limit at 85% of MSR PMB treatment plan consultations only at nominated Network GP

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
2. Diagnostic Services – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)			2. Diagnostic Services – out of hospital (annual limits are calculated as a family benefit and can be used by any beneficiary)		
a)	Radiology (X-rays) and Pathology Including Bone Density Scans	85% of MSR	Member family limit per annum, calculated as follows: R4 670 per member R4 670 per adult dependant R810 per child dependant (maximum of three children)	85% of MSR	Member family limit per annum, calculated as follows: R1 550 per member R1 550 per adult dependant R280 per child dependant (maximum of three children)
b)	PMB treatment plan Radiology and Pathology services as authorised on treatment plan Including Cardiac Ultrasounds	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from Radiology and Pathology Benefit limit at 85% of MSR	100% of Cost	Major Medical Expenses Subject to treatment plan authorisation Services in excess of the treatment plan will be paid from Radiology and Pathology Benefit limit at 85% of MSR
3. Dentistry			3. Dentistry		
a)	Preventative dentistry » Scaling and/or polishing and fluoride treatment » Fissure sealing	100% of MSR 100% of MSR	Two per beneficiary per annum Once-off for permanent molars in persons under 24 years	85% of MSR 85% of MSR	Two per beneficiary per annum Once-off for permanent molars in persons under 24 years Both included in the basic dentistry limit below
b)	Basic dentistry » Oral examination » Diagnostics (X-rays, etc.) » Restorations (fillings) » Non-surgical extractions » Root canal treatment	85% of MSR	R4 660 per beneficiary per annum	85% of MSR	R3 280 per family per annum

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
3. Dentistry (continued)			3. Dentistry (continued)		
c)	<p>Advanced/Specialised dentistry</p> <p>Pre-authorisation required</p> <ul style="list-style-type: none"> » Inlays, onlays, veneers, crowns and bridges » Plastic dentures with a cast-metal framework » Dental implants, placement, exposure and related procedures, such as jaw ridge, sinus lifts, augmentation, etc. » Periodontal ('gum') treatment » Wisdom teeth extractions » Orthodontic treatment for beneficiaries 22 years of age or older <p>No pre-authorisation required</p> <ul style="list-style-type: none"> » Study models » Plastic dentures » Orthodontic retainers, space maintainers and bite plates 	85% of MSR	R13 310 per family per annum Pre-authorisation required	No benefit	No benefit
d)	<p>Dental implants</p> <p>Includes the cost of the implants only – the anaesthetist and hospital fees are covered as part of Major Medical Expenses The treating dental specialist fee is subject to the Advanced/Specialised Dentistry limit above</p>	100% of MSR	R18 060 per beneficiary per annum Pre-authorisation required	No benefit	No benefit

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
3. Dentistry (continued)			3. Dentistry (continued)		
e)	<p>Orthodontic treatment</p> <ul style="list-style-type: none"> » Orthodontic treatment for beneficiaries under the age of 22 years » Orthodontic treatment for beneficiaries 22 years of age or older subject to the Specialised Dentistry limit under 3c) above - R13 310 	<p>100% of MSR</p> <p>85% of MSR</p>	<p>Pre-authorisation required R10 200 per beneficiary per annum</p> <p>Pre-authorisation required Subject to Specialised Dentistry limit under 3c) above</p>	No benefit	No benefit
4. Prescribed Medicine (annual limits are calculated as a family benefit and can be used by any beneficiary)			4. Prescribed Medicine (annual limits are calculated as a family benefit and can be used by any beneficiary)		
a)	<p>Acute medicines Acute medicines and injection material, including flu vaccines</p>	<p>100% of Mediscor Reference Price (MRP) after deduction of R30 levy per prescription</p>	<p>Member family limit per annum, calculated as follows: R8 000 per member R5 030 per adult dependant R1 520 per child dependant (maximum of three children)</p>	<p>100% of Mediscor Reference Price (MRP) after deduction of R30 levy per prescription</p>	<p>Member family limit per annum, calculated as follows: R2 670 per member R1 690 per adult dependant R520 per child dependant (maximum of three children)</p>
b)	<p>Over-the-counter (OTC) medication, also known as pharmacy-advised therapy (PAT), refers to medicines supplied by a registered pharmacist without a doctor's prescription</p>	<p>100% of Mediscor Reference Price (MRP) up to a maximum of R300 per event</p>	<p>R1 500 per family per annum Subject to Acute Medication limit</p>	<p>100% of Mediscor Reference Price (MRP) up to a maximum of R300 per event</p>	<p>R600 per family per annum Subject to Acute Medication limit</p>
c)	<p>Childhood vaccines</p>	Refer to Childhood vaccines (page 26)		Refer to Childhood vaccines (page 26)	

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
5. Medical Auxiliaries – out of hospital			6. Medical Auxiliaries – out of hospital		
Only for the following disciplines: » Podiatry » Orthoptic treatment » Audiometry/Audiology » Occupational therapy » Therapeutic dieticians » Remedial and speech therapy » Clinical technology » Chiropody » Social workers » Biokinetics » Chiropractors » Homeopaths		85% of MSR	R8 890 per family per annum for the listed disciplines	85% of MSR	R6 640 per family per annum only for the disciplines listed below » Clinical psychology » Psychiatry » Physiotherapy
6. Physiotherapy – out of hospital			6. Physiotherapy – out of hospital		
		85% of MSR	R5 850 per family per annum	85% of MSR	Included in the Medical Auxiliaries limit above (item 5)
7. Mental Health – out of hospital			7. Mental Health – out of hospital		
Includes Psychologist and Psychiatrist The conditions below are covered as PMBs, depending on the diagnostic codes (ICD-10) and treatment; to validate whether your condition and treatment is a PMB and falls within PMB level of care, ensure that you register on 0860 467 374 » Acute stress disorder accompanied by recent, significant trauma » Anorexia nervosa and bulimia nervosa » Attempted suicide » Major affective disorders, including unipolar and bipolar depression		85% of MSR for non-PMB conditions out of hospital 100% of MSR for these PMB conditions, up to PMB level of care – not applicable to the limit above; subject to registration	R6 260 per beneficiary per annum	85% of MSR for non-PMB conditions out of hospital 100% of MSR for these PMB conditions, up to PMB level of care – not applicable to the limit above; subject to registration	Included in the Medical Auxiliaries limit above (item 5)

DAY-TO-DAY BENEFITS (OUT-OF-HOSPITAL EXPENSES)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
8. Optical Services			8. Optical Services		
a)	Eye test	85% of MSR	One test per beneficiary per annum from Major Medical Expenses	85% of MSR	One test per beneficiary per annum from Major Medical Expenses
b)	Spectacles (lenses, replacements, repairs and adjustments), contact lenses and fitting of contact lenses	85% of Cost	Overall Optical limit of R3 570 per beneficiary per annum	85% of Cost	Overall Optical limit of R1 630 per beneficiary per annum
c)	Frames	85% of Cost	R1 240 per beneficiary per annum; included in the Overall Optical limit above	85% of Cost	R490 per beneficiary per annum; included in the Overall Optical limit above
d)	Sunglasses	No benefit	No benefit	No benefit	No benefit
9. Contraceptives			9. Contraceptives		
	<ul style="list-style-type: none"> » Oral contraceptives » Injectable contraceptives » Intrauterine devices used for contraception only (excluding Mirena/similar intrauterine devices separately authorised for medical treatment) 	100% of Mediscor Reference Price (MRP), limited to one prescription per month to a maximum of R200 per prescription	R2 390 per female beneficiary per annum	100% of Mediscor Reference Price (MRP), limited to one prescription per month to a maximum of R200 per prescription	R2 390 per female beneficiary per annum

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
ALL MAJOR MEDICAL EXPENSES ARE SUBJECT TO PRE-AUTHORISATION			ALL MAJOR MEDICAL EXPENSES ARE SUBJECT TO PRE-AUTHORISATION		
1. Hospitalisation – Private and Provincial			1. Hospitalisation – Private and Provincial		
a)	Accommodation in general ward, recovery room, intensive care unit or high care ward	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	Theatre fees	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
c)	Medicines used in hospital/ theatre	100% of Medicine Price	Major Medical Expenses	100% of Medicine Price	Major Medical Expenses
d)	<p>A deductible of R1 000 applies if the following procedures are done in hospital:</p> <ul style="list-style-type: none"> » Scopes <ul style="list-style-type: none"> • Arthroscopies • Gastro-intestinal endoscopies <ul style="list-style-type: none"> – Gastroscopies – Colonoscopies – Sigmoidoscopies » Urological scopes and cystoscopies » Gynaecological scopes » Biopsies » Minor dermatological procedures » Nail surgeries » Minor skin lesions » Vasectomies » Conservative neck and back procedures » Circumcisions » Dental procedures <p>Refer to dental benefit for more details on in-hospital dentistry (page 18 to 19, item 19)</p>	<p>100% of MSR A deductible will not apply if done in doctor's rooms; services in rooms will be paid at 100% of MSR, except for dental procedures, which are still paid from day-to-day dental benefits</p>	Major Medical Expenses Subject to pre-authorisation	<p>100% of MSR A deductible will not apply if done in doctor's rooms; services in rooms will be paid at 100% of MSR, except for dental procedures, which are still paid from day-to-day dental benefits</p>	Major Medical Expenses Subject to pre-authorisation

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
1. Hospitalisation – Private and Provincial (continued)			1. Hospitalisation – Private and Provincial (continued)		
e)	Circumcision Deductible applies, see 1d) above	100% of MSR	Major Medical Expenses R2 530 per beneficiary per annum Subject to pre-authorisation (treating doctor and anaesthetist subject to this limit) Hospital cost not subject to this limit	100% of MSR	Major Medical Expenses R2 530 per beneficiary per annum Subject to pre-authorisation (treating doctor and anaesthetist subject to this limit) Hospital cost not subject to this limit
2. Post-operational physiotherapy			2. Post-operational physiotherapy		
	Physiotherapy after hip, knee and shoulder replacement surgery and spinal surgery only	100% of MSR	Major Medical Expenses 6 weeks' treatment, as per clinical protocols Subject to pre-authorisation	100% of MSR	Major Medical Expenses 6 weeks' treatment, as per clinical protocols Subject to pre-authorisation
3. General Practitioners (GPs) and Specialists – in hospital			3. General Practitioners (GPs) and Specialists – in hospital		
a)	Visits and consultations	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	Surgical procedures and anaesthetics	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
4. Diagnostic Services – pre-authorisation required for certain services			4. Diagnostic Services – pre-authorisation required for certain services		
a)	Radiology (X-rays) and pathology (in hospital)	100% of MSR	Major Medical Expenses	100% of MSR	Major Medical Expenses
b)	MRI, CT and radio-isotope scans (in and out of hospital)	100% of MSR	R21 280 per beneficiary per annum Subject to pre-authorisation	100% of MSR	Major Medical Expenses R12 340 per beneficiary per annum Subject to pre-authorisation
c)	Ultrasound scans (in and out of hospital)	100% of MSR	R5 710 per beneficiary per annum	100% of MSR	R1 990 per beneficiary per annum
d)	PET scans (in and out of hospital)	100% of MSR	R29 320 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
e)	Sleep studies, diagnostic polysomnograms (in and out of hospital)	100% of MSR	Major Medical Expenses Subject to pre-authorisation	No benefit	No benefit

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
5. To-take-out (TTO) Medicine			5. To-take-out (TTO) Medicine		
	Medicines dispensed on discharge from hospital will be covered under Major Medical Expenses	100% of Medicine Price	Major Medical Expenses R600 per beneficiary per admission	100% of Medicine Price	Major Medical Expenses R600 per beneficiary per admission
6. Out-patient Services			6. Out-patient Services		
	Private and provincial hospitals	If ICD-10 code is for an emergency, the cost of the consultation, facility, procedure, related materials and medication is to be paid at 100% from Major Medical Expenses If ICD-10 code is not for an emergency, all applicable services to be paid at 85% from the applicable day-to-day benefit limits	Major Medical Expenses	If ICD-10 code is for an emergency, the cost of the consultation, facility, procedure, related materials and medication is to be paid at 100% from Major Medical Expenses If ICD-10 code is not for an emergency, all applicable services to be paid at 85% from the applicable day-to-day benefit limits	Major Medical Expenses
7. Blood Transfusions			7. Blood Transfusions		
		100% of Cost	Major Medical Expenses	100% of Cost	Major Medical Expenses subject to PMBs
8. Nursing Services, Sub-acute Care and Hospice Services, including medicines, dressings, ointments, etc.			8. Nursing Services, Sub-acute Care and Hospice Services, including medicines, dressings, ointments, etc.		
		100% of MSR or Cost, whichever is the lesser	Major Medical Expenses Subject to pre-authorisation	No benefit	No benefit

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
9. Ambulance Services			9. Ambulance Services		
		100% of Cost	R10 780 per beneficiary per annum Subject to approval and pre-authorisation by preferred provider, Europ Assistance Emergency air ambulance not subject to the above limit; subject to Scheme approval	100% of Cost	R5 610 per beneficiary per annum Subject to approval and pre-authorisation by preferred provider, Europ Assistance Emergency air ambulance not subject to the above limit, subject to Scheme approval
10. Internal Prostheses			10. Internal Prostheses		
	<p>Including all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices</p> <p>Patients must obtain pre-authorisation 10 (ten) working days prior to admission for a joint replacement or spinal fusion operation</p>	100% of Cost PMBs not subject to sub-limits Non-PMBs subject to sub-limits	<p>All Internal Prostheses are per beneficiary per annum</p> <ul style="list-style-type: none"> » Cardiac stents – drug eluting and non-drug eluting, subject to a limit of R32 790 per stent and a maximum of three stents » Cardiac pacemakers, subject to a limit of R61 240 » Cardiac valves, subject to a limit of R44 650 per valve, limited to two valves » TAVI valves subject to a limit of R295 400 and managed care protocols » Cardiac pacemakers with dual-chamber defibrillator, subject to a limit of R111 490 » Cardiac pacemaker with Biventricular dual chamber, subject to a limit of R221 550 » Hernia mesh and Hernia Mesh Umbilical Repair, subject to a limit of R13 650 » EVAR (Endovascular repair)/Anaconda subject to a limit of R198 830 » Total hip replacement, subject to a limit of R62 000 per hip, including cement and antibiotics » Total knee replacement, subject to a limit of R61 000 per knee, including cement and antibiotics » Total shoulder replacement, subject to a limit of R54 250 per shoulder, including cement and antibiotics 	100% of Cost PMBs not subject to applicable limit Non-PMBs subject to applicable limit	R45 860 per family per annum for prostheses

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
10. Internal Prostheses (continued)			10. Internal Prostheses (continued)		
			<ul style="list-style-type: none"> » Spinal instrumentation, subject to a limit of R46 800 » Other approved spinal implantable devices and intervertebral discs, subject to a limit of R50 810 » Bone lengthening devices, subject to a limit of R41 250 » Neuro-stimulation/Ablation devices for Parkinson's disease and Vagal Stimulator for intractable epilepsy, subject to a limit of R185 570 » Aortic stents, subject to a limit of R110 920 per stent (including the delivery system), limited to one stent » Carotid stents, subject to a limit of R19 400 » Detachable platinum coils, subject to a limit of R43 760 » Embolic protection devices, subject to a limit of R43 640 » Peripheral arterial stent grafts, subject to a limit of R40 000 » Intraocular lenses, subject to a limit of R9 770 per lens » Any other prostheses, subject to a limit of R52 080 	As indicated on page 13	As indicated on page 13
11. Renal Dialysis			11. Renal Dialysis		
	(Inclusive of all related costs) Benefit is subject to the submission of a treatment plan by the treating Specialist to the specialist care coach and approval of the treatment plan before treatment starts	100% of the Negotiated Rate	Major Medical Expenses Subject to pre-authorisation	100% of the Negotiated Rate and PMBs	Major Medical Expenses Subject to pre-authorisation

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
12. Organ Transplants			12. Organ Transplants		
a)	Hospital accommodation and surgically related services and procedures	PMBs covered in full at 100% of Negotiated Rate Non-PMBs covered at MSR	Major Medical Expenses Subject to pre-authorization	PMBs covered in full at 100% of Negotiated Rate Non-PMBs covered at MSR	Major Medical Expenses Subject to pre-authorization
b)	Heart, kidney and liver – Including organ search (nationally only), harvesting and transportation The benefit covers the donor if the recipient is an Imperial Motus Med member	100% of Cost	Subject to pre-authorization Unlimited	100% of Cost	Subject to pre-authorization Unlimited
c)	Corneal transplant – Including organ search (nationally only)	100% of Cost	Major Medical Expenses Subject to pre-authorization R38 670 per beneficiary per event	100% of Cost	Major Medical Expenses Subject to pre-authorization R36 700 per beneficiary per event
d)	Other organs – Including organ search (nationally only), harvesting and transportation The benefit covers the cost of the donor if the recipient is an Imperial Motus Med member	100% of MSR	Subject to pre-authorization R38 670 for organs from a cadaver or R122 710 for live donor organs per beneficiary per annum	100% of MSR	Subject to pre-authorization R12 890 for organs from a cadaver or R41 280 for live donor organs per beneficiary per annum
e)	Anti-rejection drugs	100% of Medicine Price	Major Medical Expenses Subject to pre-authorization	100% of Medicine Price	Major Medical Expenses Subject to pre-authorization
13. HIV & AIDS			13. HIV & AIDS		
	All consultations, pathology and medicine related to diagnoses and treatment of the disease	100% of Cost, unlimited Medicine subject to Mediscor Reference Price (MRP)	Major Medical Expenses Subject to pre-authorization and clinical guidelines and protocols HIV resistance tests provided only if pre-authorized by a relevant specialist care coach on the HIV YourLife Programme	100% of Cost, unlimited Medicine subject to Mediscor Reference Price (MRP)	Major Medical Expenses Subject to pre-authorization and clinical guidelines and protocols HIV resistance tests provided only if pre-authorized by a relevant specialist care coach on the HIV YourLife Programme

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
13. HIV & AIDS (continued)			13. HIV & AIDS (continued)		
		Members are encouraged to make use of the Scheme's preferred provider pharmacies	Polymerase chain reaction funded from Major Medical Expenses for babies 18 months and younger where the diagnosis relates to HIV testing	Members are encouraged to make use of the Scheme's preferred provider pharmacies	Polymerase chain reaction funded from Major Medical Expenses for babies 18 months and younger where the diagnosis relates to HIV testing
14. Maternity Benefits			14. Maternity Benefits		
a)	Labour and ward accommodation Normal delivery limited to three days Elective caesarean delivery limited to four days Additional days are subject to submission of a motivation by the attending doctor and approval by the specialist care coach	100% of Cost 100% of MSR	Major Medical Expenses Subject to pre-authorisation Major Medical Expenses Subject to pre-authorisation	100% of Cost 100% of MSR	Major Medical Expenses Subject to pre-authorisation Major Medical Expenses Subject to pre-authorisation
b)	Midwife Delivery by a midwife, confinement in a registered birthing unit or home delivery, including birth attendant and birth bath Midwife must be registered with the Board of Healthcare Funders and Nursing Council If a gynaecologist is not used, benefit covers pre- and post-confinement costs	100% of MSR	Major Medical Expenses Subject to pre-authorisation Four post-natal consultations with a midwife per event	100% of MSR	Major Medical Expenses Subject to pre-authorisation Four post-natal consultations with a midwife per event

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
14. Maternity Benefits (continued)			14. Maternity Benefits (continued)		
c) Benefits listed below are subject to enrolment on the Maternity Programme; if not registered on the Maternity Programme, benefits c1, c2, c3 and c4 are to be paid from day-to-day limits			c) Benefits listed below are subject to enrolment on the Maternity Programme; if not registered on the Maternity Programme, benefits c1, c2, c3 and c4 are to be paid from day-to-day limits		
c1)	Antenatal classes – registered midwife or Belly Babies 18-month antenatal and post-natal online video course Online face-to-face consultations with a breastfeeding expert	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses R1 390 per beneficiary per annum	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses R1 390 per beneficiary per annum
c2)	Ultrasound scans during pregnancy	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses Two 2D, 3D or 4D scans per pregnancy, up to 100% of the 2D scan at MSR	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses Two 2D or 3D or 4D scans per pregnancy, up to 100% of the 2D scan at MSR
c3)	Antenatal vitamins during pregnancy	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses R250 per month	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses R250 per month
c4)	Gynaecologist consultations during pregnancy – as per treatment plan	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses	100% of Cost Subject to pre-authorization and registration on the Maternity Programme	Major Medical Expenses
15. Rehabilitation			15. Rehabilitation		
	The benefit covers beneficiaries who are acutely disabled as a result of strokes, spinal cord injuries or brain injuries	100% of MSR	R91 400 per beneficiary per annum Subject to pre-authorization	100% of Cost	Subject to clinical protocols PMBS only

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
15. Rehabilitation (continued)			15. Rehabilitation (continued)		
	The condition must be non-progressive All associated accounts will be paid subject to this limit	100% of MSR		100% of Cost	Subject to clinical protocols PMBs only
16. Psychiatric Institutions and Substance and Alcohol Abuse			16. Psychiatric Institutions and Substance and Alcohol Abuse		
		100% of MSR	Maximum of 21 days per beneficiary per annum Subject to pre-authorisation	100% of MSR	Maximum of 21 days per beneficiary per annum Subject to pre-authorisation
17. Stoma Care Products			17. Stoma Care Products		
		100% of MSR	Major Medical Expenses Subject to pre-authorisation	100% of MSR	Major Medical Expenses Subject to pre-authorisation
18. Cochlear Implants			18. Cochlear Implants		
	All requests are subject to approval by the Clinical Advisory Committee	100% of Cost	R308 800 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
19. Dentistry			19. Dentistry		
a)	Dental alveolar surgery Surgical procedures involving the teeth and supporting jawbone ridges, such as: » Basic dental procedures in children under the age of eight » Surgical dental procedures in exceptional clinical scenarios in children older than eight and adults • Surgical removal of multiple/impacted teeth or roots • Apicectomies	Hospital and anaesthetist's fee 100% of MSR for hospitalisation, operating theatre, sedationist and anaesthetist's fee	Major Medical Expenses Subject to pre-authorisation	Hospital and anaesthetist's fee 100% of MSR for hospitalisation, operating theatre, sedationist and anaesthetist's fee	Major Medical Expenses Subject to pre-authorisation

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
19. Dentistry (continued)			19. Dentistry (continued)		
	<ul style="list-style-type: none"> • Tooth exposures • Corticotomies • Surgical preparation of mouth for dentures, etc. • Wisdom teeth 	Dental procedures Note that the associated dental procedures will still be funded at 85% of the MSR from the respective Dental Benefit categories, as indicated under day-to-day benefits	Subject to pre-authorisation	Dental procedures Note that the associated dental procedures will still be funded at 85% of the MSR from the respective Dental Benefit categories, as indicated under day-to-day benefits	Subject to pre-authorisation
b)	Orthodontic-related surgery Surgical procedures of: <ul style="list-style-type: none"> » the jaw, facial bones, mouth and its various internal and surrounding structures, where required as part of an orthodontic treatment plan to improve the orthodontic malocclusion and related functional discrepancies; and/or » to complement the non-surgical portion of the orthodontic treatment plan 	Hospital and anaesthetist's fee 100% of MSR for hospitalisation, operating theatre and anaesthetist's fee Surgical fee 100% of MSR	Major Medical Expenses Subject to pre-authorisation R12 420 per beneficiary per annum; applies to surgeon's fee	No benefit	No benefit
c)	Maxillofacial surgery <ul style="list-style-type: none"> » Oral/Facial trauma, such as fractured jaw or facial bones for which hospitalisation is required » Oral cancer and similar aggressive oral pathologies » Cleft lip/Palate repair » Salivary gland pathology » Serious, life-threatening infection of dental origin Internal temporomandibular joint (jaw joint) pathology 	100% of MSR for surgical procedures and related hospitalisation	Major Medical Expenses Subject to pre-authorisation	100% of MSR for surgical procedures and related hospitalisation	Major Medical Expenses Subject to pre-authorisation

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
20. Excimer Laser, Radial Keratotomy, Holmium Procedures, LASIK, Phakic lenses and intra-stromal rings (surgically related services and procedures)			20. Excimer Laser, Radial Keratotomy, Holmium Procedures, LASIK, Phakic lenses and intra-stromal rings (surgically related services and procedures)		
	In line with clinical protocols	100% of MSR	R7 320 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
21. Breast Reduction, Mammoplasty and other cosmetic surgery if deemed clinically appropriate			21. Breast Reduction, Mammoplasty and other cosmetic surgery if deemed clinically appropriate		
	Prior approval by Medical Advisor	100% of MSR	Subject to pre-authorisation and approval from Medical Advisor	No benefit	No benefit
22. Prosthetic Limbs and Eyes			22. Prosthetic Limbs and Eyes		
	The submission of a quotation prior to purchase is required	100% of Cost	All prostheses are per beneficiary and subject to pre-authorisation » Prosthetic leg , subject to a limit of R132 550 per leg » Prosthetic arm , subject to a limit of R85 290 per arm » Prosthetic eye , subject to a limit of R26 310 per eye The limits above are available every two to five years, as per clinical protocols	100% of Cost	Subject to the Internal Prostheses limit of R45 860 (item 10, page 13)
23. Infertility			23. Infertility		
	Benefit limited to the treatment guidelines applied by State hospitals	100% of Cost	PMBs only Subject to pre-authorisation	100% of Cost	PMBs only Subject to pre-authorisation
24. Oncology			24. Oncology		
a)	Subject to a treatment plan and enrolment on the Oncology Programme	100% of MSR Subject to PMBs	Overall Oncology limit of R400 000 per beneficiary per annum Subject to pre-authorisation	100% of MSR Subject to PMBs	Overall Oncology limit of R122 200 per beneficiary per annum Subject to pre-authorisation
b)	Brachytherapy materials (including seeds and disposables) and equipment	100% of MSR	R49 880 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R14 820 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation
c)	Pathology, X-rays and MRI, CT and radio-isotope scans	100% of MSR	R40 700 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R12 380 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
24. Oncology (continued)			24. Oncology (continued)		
d)	Oncology medicine	100% of Mediscor Reference Pricing (MRP)	R400 000 per beneficiary per annum and included in the Overall Oncology limit	100% of Mediscor Reference Pricing (MRP)	R122 200 per beneficiary per annum and included in the Overall Oncology limit
e)	Specialised oncology medicine – includes, but is not limited to, tier 3-appropriate SAOC protocols and immunotherapy	100% of MRP and managed care protocols	R200 000 per beneficiary per annum, subject to Overall Oncology Limit	No benefit	No benefit
25. Services Rendered Abroad by a foreign supplier			25. Services Rendered Abroad by a foreign supplier		
	No benefit for beneficiaries travelling outside the borders of the Republic of South Africa for more than 90 consecutive days	Paid in accordance with applicable benefits contained in this schedule of benefits and according to MSR	R1 000 000 per beneficiary per annum	No benefit	No benefit
26. Home Oxygen cylinders, concentrators and ventilation expenses			26. Home Oxygen cylinders, concentrators and ventilation expenses		
		100% of Cost	R18 830 per beneficiary per annum Subject to PMBs and pre-authorisation Major Medical Expenses	100% of Cost	PMBs only Major Medical Expenses Subject to pre-authorisation
27. External Medical Appliances			27. External Medical Appliances		
	Permanent or temporary devices that are not surgically implanted and are seen to improve the function of a diseased organ, e.g. wheelchair, crutches, CPAP machine, Baumanometer and all orthopaedic braces Incontinence diapers, which are required as part of a chronic condition, are included	100% of Cost	R14 330 per beneficiary per annum Motivation and pre-authorisation required for devices and appliances above R1 000 Two-year cycle applies to blood pressure monitor and nebulisers only	100% of Cost	R4 580 per beneficiary per annum Motivation and pre-authorisation required for devices and appliances above R1 000 Two-year cycle applies to blood pressure monitors, glucometers and nebulisers only

MAJOR MEDICAL EXPENSES

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
28. Diabetic Appliance Benefit			28. Diabetic Appliance Benefit		
	Glucometers, continuous glucose monitors and consumables, insulin pumps and consumables, other diabetic consumables, including blood glucose testing strips, and lancets	100% of the lower of cost or MSR, subject to Mediscor Reference Pricing (MRP)	Subject to managed care protocols and pre-authorization	No benefit	No benefit
29. Hearing Aids			29. Hearing Aids		
	Subject to an audiology report and pre-authorization	100% of Cost	R20 070 - Unilateral hearing aid per beneficiary over a three-year cycle R40 130 - Bilateral hearing aids per beneficiary over a three-year cycle	No benefit	No benefit
	Hearing aid maintenance	100% of Cost	R2 500 per beneficiary over a three-year period	No benefit	No benefit
30. Prescribed Medicines			30. Prescribed Medicines		
a)	Chronic medicine: Prescribed for PMB and/or additional chronic conditions Subject to the chronic medicine formulary only	100% of Mediscor Reference Price (MRP)	R27 400 per beneficiary per annum Once limit is depleted, authorised PMB medication will still be paid Subject to pre-authorization A 10% co-payment applies when using a non-formulary medicine	100% of Mediscor Reference Price (MRP)	Unlimited – PMBs only Subject to pre-authorization
b)	Specialised chronic medicine: Targeted treatment in auto-immune disorders and other complex chronic conditions; includes, but is not limited to, biological treatment A 10% co-payment applies when using a non-formulary medicine	100% of Mediscor Reference Price (MRP) and subject to managed care protocols	R200 000 per beneficiary per annum Subject to pre-authorization	No benefit	No benefit

ANNUAL GENERAL BENEFIT

	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
<p>The general benefit limit will be used to fund any shortfall or co-payments for members and their dependants until the annual limit is depleted, whereafter the member will fund co-payments or shortfalls for the remainder of the year</p> <p>These include the following:</p> <p>a) any co-payments in respect of any benefit paid by the Scheme</p> <p>b) any shortfall in respect of any benefit paid by the Scheme</p> <p>c) any shortfall due to annual benefit limits being depleted</p> <p>d) any relevant healthcare services with a tariff or Nappi code that falls outside the scope of the Scheme benefits</p>	100% of Cost	R5 600 per family per annum	100% of Cost	R5 600 per family per annum



WELLNESS AND PREVENTATIVE BENEFITS

Covered on both the Imperial Motus Med Health and Budget Plans

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
1. Screening tests			1. Screening tests		
a)	Weight, height and waist circumference Finger-prick glucose test Finger-prick cholesterol test Blood pressure test	100% of MSR	One visit per beneficiary per annum Major Medical Expenses	100% of MSR	One visit per beneficiary per annum Major Medical Expenses
b)	HIV test Finger-prick test	100% of MSR	One visit per beneficiary per annum Major Medical Expenses	100% of MSR	One visit per beneficiary per annum Major Medical Expenses
c)	Human papillomavirus (HPV) vaccine for all females	100% of MSR	Two doses for females between the ages of 9 and 26 years once in a lifetime Two doses for males between the ages of 9 and 18 years once in a lifetime Major Medical Expenses	100% of MSR	Two doses for females between the ages of 9 and 26 years once in a lifetime Two doses for males between the ages of 9 and 18 years once in a lifetime Major Medical Expenses
d)	Pap smear	100% of MSR	One per beneficiary per annum Major Medical Expenses	100% of MSR	One per beneficiary per annum Major Medical Expenses
e)	Mammograms	100% of MSR	One every 2 years for females 38 years and older Major Medical Expenses	100% of MSR	One every 2 years for females 38 years and older Major Medical Expenses
f)	Prostate-Specific Antigen (PSA) Test	100% of MSR	One every 3 years for males between 30 and 59 years One every 2 years for males between 60 and 69 years One every year for males 70 years and older Major Medical Expenses	100% of MSR	One every 3 years for males between 30 and 59 years One every 2 years for males between 60 and 69 years One every year for males 70 years and older Major Medical Expenses
g)	Dexa scan (Bone Density)	100% of MSR	Subject to one scan every 3 years for beneficiaries 50 years and older Major Medical Expenses	100% of MSR	Subject to one scan every 3 years for beneficiaries 50 years and older Major Medical Expenses
h)	Glaucoma screening	100% of MSR	One every 2 years for beneficiaries between 40 and 49 years One every year for beneficiaries 50 years and older Major Medical Expenses	100% of MSR	One every 2 years for beneficiaries between 40 and 49 years One every year for beneficiaries 50 years and older Major Medical Expenses

WELLNESS AND PREVENTATIVE BENEFITS

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION		% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
1. Screening tests (continued)			1. Screening tests (continued)		
i)	Colorectal cancer screening Faecal Occult blood test only	100% of MSR	One every year for beneficiaries 40 years and older Major Medical Expenses	100% of MSR	One every year for beneficiaries 40 years and older Major Medical Expenses
2. Vaccines			2. Vaccines		
a)	Flu vaccine: For all adult beneficiaries over the age of 18 years	100% of MSR	One injection per beneficiary per annum Major Medical Expenses	100% of MSR	One injection per beneficiary per annum Major Medical Expenses
b)	Vaccines: Pneumococcal vaccine – for patients over 65 years and/or who are diagnosed with the following: » cancer » asthma » COPD » cardiac failure and » HIV	100% of MSR	One injection per enrollee per annum Major Medical Expenses	100% of MSR	One injection per enrollee per annum Major Medical Expenses
c)	Childhood vaccines Consultation	100% of MSR 85% from GP/ Specialist List	According to Scheme formulary from birth to 12 years of age Vaccines outside the formulary will be paid from the Acute Medicine limit – see table on page 26 Major Medical Expenses Day-to-Day Benefit Limit	100% of MSR 85% from GP/ Specialist List	According to Scheme formulary from birth to 12 years of age Vaccines outside the formulary will be paid from the Acute Medicine limit – see table on page 26 Major Medical Expenses Day-to-Day Benefit Limit



CHILDHOOD VACCINES

Covered on both the Imperial Motus Med Health and Budget Plans

Required age	Vaccine
Birth	Bacillus Calmette Guerin (TB) Vaccine
	Oral Polio Vaccine
6 Weeks	Oral Polio Vaccine
	Rotavirus Vaccine
	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
	Hepatitis B
10 Weeks	Pneumococcal Conjugated Vaccine
	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
14 Weeks	Hepatitis B
	Pneumococcal Conjugated Vaccine
	Rotavirus Vaccine
6 Months	Diphtheria, Tetanus, Pertussis, Polio, Haemophilus Influenzae Type B
9 Months	Hepatitis B
12 Months	Measles
18 Months	Pneumococcal Conjugated Vaccine
6 Years	Measles
12 Years	Tetanus Vaccine



PLEASE NOTE:

It is a requirement that the ages be adhered to for the specific injections. If the specific injection is obtained after the age mentioned in the left-hand column (subject to a leeway of four weeks) it will not be paid for by the Scheme.

PRESCRIBED MINIMUM BENEFITS (PMBs)

BENEFIT DESCRIPTION	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2025
Any service that falls under the State's PMBs	100% of Cost	Unlimited	100% of Cost	Unlimited

Note: For more details on PMBs, refer to the **full set of the rules** under Annexure B: Point 6 on page 50. The rules are available on the Scheme's website.



CONTRIBUTIONS

Effective
1 July 2025
to
30 June 2026



IMPERIAL MOTUS MED HEALTH PLAN (EFFECTIVE 1 JULY 2025 TO 30 JUNE 2026)

Income category	Principal member	Adult dependant	Per child (max 3 [*])
R0 - R4 530	R3 011	R2 406	R542
R4 531 - R6 790	R3 402	R2 724	R613
R6 791 - R9 030	R3 779	R3 024	R682
R9 031 - R10 280	R4 205	R3 367	R759
R10 281 - R12 320	R4 247	R3 401	R765
R12 321 - R14 340	R4 290	R3 432	R775
R14 341 - R16 420	R4 326	R3 467	R783
R16 421 - R18 500	R4 370	R3 498	R790
R18 501+	R4 415	R3 535	R797

* Contributions are only charged for up to a maximum of three children

IMPERIAL MOTUS MED BUDGET PLAN (EFFECTIVE 1 JULY 2025 TO 30 JUNE 2026)

Income category	Principal member	Adult dependant	Per child (max 3 [*])
R0 - R16 420	R2 118	R1 697	R449
R16 421 - R18 500	R2 255	R1 805	R530
R18 501 - R20 550	R2 455	R1 963	R627
R20 551 - R22 610	R2 827	R2 261	R679
R22 611+	R4 013	R3 207	R724

* Contributions are only charged for up to a maximum of three children



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