

# Benefits 2023

This brochure contains the latest updates to the Imperial and Motus Medical Aid benefits, which will be effective from 1 January 2023.

### Inside:

Day-to-Day Benefits (out-of-hospital expenses)

Major Medical Expenses

Wellness Benefits

Preventative Benefits

Prescribed Minimum Benefits (PMBs)

Contributions







## FROM THE PRINCIPAL OFFICER

The Imperial and Motus Medical Aid (Imperial Motus Med) is restricted to employees of Imperial Limited, 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. This was illustrated by the way in which the Scheme was able to adapt to the new requirements brought about by the recent Covid-19 pandemic.

Imperial Motus Med offers the employees of Imperial Limited 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 Limited and Motus Holdings Limited.

Johan van der Walt 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 Solutions (MHS)	MHS 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 9 to 21)
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.

IMPERIAL
MOTUS MED
HEALTH PLAN

IMPERIAL
MOTUS MED
BUDGET 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.

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

IMPERIAL MOTUS MED BUDGET PLAN

# **PRO RATA LIMITATION OF BENEFITS**

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.

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.

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
1.	General Practitioners (GPs are calculated as a family		ut of hospital (annual limits used by any beneficiary)	1. General Pract are calculated	itioners (GPs) and Specialists – out of hospital (annual limits d 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:  R3 810 per member R2 860 per adult dependant R2 400 per child dependant (maximum of three children)	85% of MSR  These benefits are covered on the MHS Network and Specialists only on referral by a GP	Member family limit per annum, calculated as follows: R1 280 per member R960 per adult dependant R780 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 dayto-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 750 per beneficiary per annum	100% of MSR	Major Medical Expenses R1 750 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

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BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
2.	Diagnostic Services – out o family benefit and can be				rvices – out of hospital (annual limits are calculated as a t 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 230 per member  R4 230 per adult dependant  R730 per child dependant  (maximum of three children)	85% of MSR	Member family limit per annum, calculated as follows:  R1 400 per member  R1 400 per adult dependant  R260 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	100% of MSR	Two per beneficiary per annum	No benefit	No benefit
	» Fissure sealing	100% of MSR	Once off for permanent molars in persons under 24 years	No benefit	No benefit
b)	Basic dentistry  » Oral examination  » Diagnostics (X-rays, etc.)  » Restorations (fillings)  » Non-surgical extractions  » Root canal treatment	85% of MSR	R4 220 per beneficiary per annum	85% of MSR	R2 970 per family per annum

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
3.	Dentistry (continued)			3. Dentistry (cor	ntinued)
c)	Advanced/Specialised dentistry  » Inlays, onlays, veneers, crowns and bridges  » Study models  » Dentures  » Dental implants, placements, exposure and related procedures such as jaw ridge, sinus lifts, augmentations, etc.  » Orthodontic retainers, space maintainers and biteplates  » Periodontal (gum) treatment  » Wisdom teeth  » Orthodontic treatment for beneficiaries 22 years of age or older	85% of MSR	R12 050 per family per annum Pre-authorisation required	No benefit	No benefit
d)	Dental implants 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	100% of MSR	R16 350 per beneficiary per annum Pre-authorisation required	No benefit	No benefit
e)	Orthodontic treatment  Northodontic 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 - R12 050	100% of MSR	Pre-authorisation required <b>R8 910</b> per beneficiary per annum	No benefit	No benefit

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
4.	Prescribed Medicine (annucan be used by any benefit		ited as a family benefit and		edicine (annual limits are calculated as a family benefit and by any beneficiary)
a)	Acute medicines Acute medicines and injection material, including flu vaccines	100% of Mediscor Reference Price (MRP) after deduction of <b>R30</b> levy per prescription	Member family limit per annum, calculated as follows:  R7 240 per member  R4 550 per adult dependant  R1 370 per child dependant  (maximum of three children)	100% of Mediscor Reference Price (MRP) after deduction of <b>R30</b> levy per prescription	Member family limit per annum, calculated as follows:  R2 420 per member  R1 530 per adult dependant  R470 per child dependant (maximum of three children)
b)	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	100% of Mediscor Reference Price (MRP) up to a maximum of <b>R230</b> per event	R1 330 per family per annum Subject to Acute Medication limit	No benefit	No benefit
c)	Childhood vaccines	Refer to Wellness Ben	efits <b>(page 52)</b>	No benefit	No benefit
5.	Medical Auxiliaries – out of hospital	85% of MSR	R8 050 per family per annum for the listed disciplines	<b>5.</b> 85% of MSR	R2 010 per family per annum for the disciplines listed <b>below</b>
	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				Only for the following disciplines:  » Clinical psychology  » Psychiatry  » Physiotherapy
6.	Physiotherapy – out of hospital	85% of MSR	R5 300 per family per annum	<b>6.</b> 85% of MSR	Included in the Medical Auxiliaries limit above (item 5)

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
7.	Mental Health – out of hos	pital		7. Mental Health	n – 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 effective 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.	R5 670 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)
8.	Optical Services			8. Optical Servic	es
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 230 per beneficiary per annum	85% of Cost	Overall Optical limit of R1 480 per beneficiary per annum
c)	Frames	85% of Cost	R1 120 per beneficiary per annum; included in the Overall Optical limit above	85% of Cost	R450 per beneficiary per annum; included in the Overall Optical limit above
d)	Sunglasses	No benefit	No benefit	No benefit	No benefit

	IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
9. Contraceptives			9. Contraceptive	es s
» 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 <b>R180</b> per prescription	R2 160 per female beneficiary per annum	100% of Mediscor Reference Price (MRP), limited to one prescription per month to a maximum of R180 per prescription	R2 160 per female beneficiary per annum

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
All	Major Medical Expenses ar	e subject to pre-auth	orisation	All Major Medical	Expenses are subject to pre-authorisation
1.	Hospitalisation – Private a	and Provincial		1. Hospitalisatio	on – 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)	A deductible of R1 000 applies if the following procedures are done in hospital:  » Scopes  • Arthroscopies  • Gastro-intestinal endoscopies  – 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 Refer to dental benefit for more details on in-hospital dentistry (page 19 to 20, item 19)	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	Major Medical Expenses Subject to pre-authorisation	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	Major Medical Expenses Subject to pre-authorisation

		IMPERIA	L MOTUS MED HEALTH PLAN	IMPERIAL MOTUS MED BUDGET PLAN		
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	
1.	Hospitalisation – Private a	nd Provincial (conti	nued)	1. Hospitalisatio	on – Private and Provincial (continued)	
e)	Circumcision Deductible applies, see 1d) above	100% of MSR	Major Medical Expenses  R2 290 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 290 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 physiothe	егару		2. Post-operatio	nal 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 – ii	n 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-a	uthorisation require	ed 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	R19 260 per beneficiary per annum Subject to pre-authorisation	100% of MSR	Major Medical Expenses  R11 180 per beneficiary per annum Subject to pre-authorisation	
c)	Ultrasound scans (in and out of hospital)	100% of MSR	R5 170 per beneficiary per annum	100% of MSR	R1 800 per beneficiary per annum	
d)	PET scans (in and out of hospital)	100% of MSR	R26 540 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	

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	NEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
5.	To-take-out (TTO) Medicin	e		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 <b>R490</b> per beneficiary per admission	100% of Medicine Price	Major Medical Expenses <b>R490</b> per beneficiary per admission
6.	Out-patient Services			6. Out-patient S	ervices
	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 <b>not</b> 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 <b>not</b> 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	100% of Cost	Major Medical Expenses	<b>7.</b> 100% of Cost	Major Medical Expenses, subject to PMBs
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	8. No benefit	No benefit
9.	Ambulance Services	100% of Cost	R9 760 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	<b>9.</b> 100% of Cost	R5 080 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

	IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
10. Internal Prostheses			10. Internal Pros	theses
Including all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices  Patients must obtain pre-authorisation 10 (ten) working days prior to admission for a joint replacement or spinal fusion operation	100% of Cost PMBs not subject to sub-limits Non-PMBs subject to sub-limits	All Internal Prostheses are per beneficiary per annum  "Cardiac stents (including carrier), subject to a limit of R30 210 per stent and a maximum of three stents  "Cardiac stents – drug eluting, subject to a limit of R31 080 per stent and a maximum of three stents  "Cardiac pacemakers, subject to a limit of R58 045  "Cardiac valves, subject to a limit of R40 430 per valve, limited to two valves  "Cardiac pacemakers with dual-chamber defibrillator, subject to a limit of R105 680  "Cardiac pacemaker with  Biventricular dual chamber, subject to a limit of R210 000  "Hernia mesh and Hernia Mesh  Umbilical Repair, subject to a limit of R12 360  "EVAR (Endovascular repair)/  Anaconda subject to a limit of R180 000  "Total hip replacement, subject to a limit of R180 und antibiotics  "Total knee replacement, subject to a limit of R55 160 per hip, including cement and antibiotics  "Total knee replacement, subject to a limit of R54 220 per knee, including cement and antibiotics  "Total shoulder replacement, subject to a limit of R49 110 per shoulder, including cement and antibiotics	100% of Cost PMBs not subject to applicable limit Non-PMBs subject to applicable limit	R41 520 per family per annum for prostheses

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
10.	Internal Prostheses (contin	nued)		10. Internal Prost	heses (continued)
			<ul> <li>Spinal instrumentation, subject to a limit of R41 720</li> <li>Other approved spinal implantable devices and intervertebral discs, subject to a limit of R46 000</li> <li>Bone lengthening devices, subject to a limit of R37 350</li> <li>Neuro-stimulation/Ablation devices for Parkinson's disease and Vagal Stimulator for intractable epilepsy, subject to a limit of R168 000</li> <li>Aortic stents, subject to a limit of R100 420 per stent (including the delivery system), limited to one stent</li> <li>Carotid stents, subject to a limit of R17 560</li> <li>Detachable platinum coils, subject to a limit of R39 620</li> <li>Embolic protection devices, subject to a limit of R39 510</li> <li>Peripheral arterial stent grafts, subject to a limit of R36 210</li> <li>Intraocular lenses, subject to a limit of R8 840 per lens</li> <li>Any other prostheses, subject to a limit of R47 150</li> </ul>	As indicated on page 33	As indicated on page 33
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

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
12.	. Organ Transplants			12. Organ Transpl	ants
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-authorisation	PMBs covered in full at 100% of Negotiated Rate Non-PMBs covered at MSR	Major Medical Expenses Subject to pre-authorisation
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-authorisation Unlimited	100% of Cost	Subject to pre-authorisation Unlimited
c)	Corneal transplant – Including organ search (nationally only)	100% of Cost	Major Medical Expenses Subject to pre-authorisation R35 000 per beneficiary per event	100% of Cost	Major Medical Expenses Subject to pre-authorisation R33 220 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-authorisation  R35 000 for organs from a cadaver or R111 090 for live donor organs per beneficiary per annum	100% of MSR	Subject to pre-authorisation <b>R11 670</b> for organs from a cadaver or <b>R37 370</b> for live donor organs per beneficiary per annum
e)	Anti-rejection drugs	100% of Medicine Price	Major Medical Expenses Subject to pre-authorisation	100% of Medicine Price	Major Medical Expenses Subject to pre-authorisation

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BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
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)  Members are encouraged to make use of the Scheme's preferred provider pharmacies	Major Medical Expenses Subject to pre-authorisation and clinical guidelines and protocols  HIV resistance tests provided only if pre-authorised by a relevant specialist care coach on the HIV YourLife Programme Polymerase chain reaction funded from Major Medical Expenses for babies 18 months and younger where the diagnosis relates to HIV testing	100% of Cost, unlimited  Medicine subject to Mediscor Reference Price (MRP)  Members are encouraged to make use of the Scheme's preferred provider pharmacies	Major Medical Expenses Subject to pre-authorisation and clinical guidelines and protocols HIV resistance tests provided only if pre-authorised by a relevant specialist care coach on the HIV YourLife Programme 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 Be	nefits
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

		IMPERIAL MOTUS MED HEALTH PLAN			IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	
14.	Maternity Benefits (contin	ued)		14. Maternity Be	nefits (continued)	
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	
	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- authorisation and registration on the Maternity Programme	Major Medical Expenses R1 260 per beneficiary per annum	100% of Cost Subject to pre- authorisation and registration on the Maternity Programme	Major Medical Expenses  R1 260 per beneficiary per annum	
c2)	Ultrasound scans during pregnancy	100% of Cost Subject to pre- authorisation 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- authorisation 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- authorisation and registration on the Maternity Programme	Major Medical Expenses R140 per month	100% of Cost Subject to pre- authorisation and registration on the Maternity Programme	Major Medical Expenses R140 per month	

	IMPERIAL MOTUS MED HEALTH PLAN  IMPERIAL MOTUS MED BUDGET PLAN			IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
14.	Maternity Benefits (contin	ued)		14. Maternity Ber	nefits (continued)
c4)	<b>Gynaecologist consultations</b> during pregnancy – as per treatment plan	100% of Cost Subject to pre- authorisation and registration on the Maternity Programme	Major Medical Expenses	100% of Cost Subject to pre- authorisation and registration on the Maternity Programme	Major Medical Expenses
15.	Rehabilitation			15. Rehabilitation	ו
	The benefit covers beneficiaries who are acutely disabled as a result of strokes, spinal cord injuries or brain injuries The condition must be non- progressive All associated accounts will be paid subject to this limit	100% of MSR	R82 750 per beneficiary per annum Subject to pre-authorisation	100% of Cost	Subject to clinical protocols PMBs only
16.	Psychiatric Institutions and Substance and Alcohol Abuse	100% of MSR	Maximum of <b>21 days</b> per beneficiary per annum Subject to pre-authorisation	<b>16.</b> 100% of MSR	Maximum of <b>21 days</b> per beneficiary per annum Subject to pre-authorisation
17.	Stoma Care Products	100% of MSR	Major Medical Expenses Subject to pre-authorisation	<b>17.</b> 100% of MSR	Major Medical Expenses Subject to pre-authorisation
18.	Cochlear Implants			18. Cochlear Impl	ants
	All requests are subject to approval by the Clinical Advisory Committee	100% of Cost	<b>R279 560</b> per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
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	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
	in exceptional clinical scenarios in children older than eight and adults • Surgical removal of multiple/impacted teeth or roots • Apicectomies • 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:  » 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  R11 240 per beneficiary per annum; applies to surgeon's fee	No benefit	No benefit

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
19.	Dentistry (continued)			19. Dentistry (co	ntinued)
c)	Maxillofacial surgery  Noral/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 temporoman- dibular 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
20.	D. 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	R6 630 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit
21.	Breast Reduction, Mammo clinically appropriate	plasty and other co	smetic surgery if deemed	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 R120 000 per leg  Prosthetic arm, subject to a limit of R77 210 per arm  Prosthetic eye, subject to a limit of R23 820 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 <b>R41 520</b> (item 10, page 13)

		IMPERIAL MOTUS MED HEALTH PLAN			IMPERIAL MOTUS MED BUDGET PLAN
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
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 <b>R350 000</b> per beneficiary per annum  Subject to pre-authorisation	100% of MSR Subject to PMBs	Overall Oncology limit of <b>R110 630</b> per beneficiary per annum Subject to pre-authorisation
b)	Brachytherapy materials (including seeds and disposables) and equipment	100% of MSR	R45 160 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R13 410 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	R36 840 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R10 230 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation
d)	Oncology medicine	100% of Mediscor Reference Pricing (MRP)	R350 000 per beneficiary per annum and included in the Overall Oncology limit	100% of Mediscor Reference Pricing (MRP)	R110 630 per beneficiary per annum and included in the Overall Oncology limit
25.	Services Rendered Abroad	by a foreign suppli	er	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	<b>R1 000 000</b> per beneficiary per annum	No benefit	No benefit
26.	Home Oxygen cylinders, concentrators and ventilation expenses	100% of Cost	R17 040 per beneficiary per annum, subject to PMBs and pre- authorisation Major Medical Expenses	<b>26.</b> 100% of Cost	PMBs only Major Medical Expenses Subject to pre-authorisation

	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
27. External Medical Appliance	es		27. External Med	ical 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	R12 980 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	100% of Cost	R4 140 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
28. Hearing Aids			28. Hearing Aids	
Subject to an audiology report and pre-authorisation	100% of Cost	R19 020 per beneficiary per ear over a three-year cycle	No benefit	No benefit
29. Prescribed Medicines			29. Prescribed Medicines	
Chronic medicine: Prescribed for PMB and/or additional chronic conditions Subject to the chronic medicine formulary only; a 25% co-payment applies when using a non-formulary medicine	100% of Mediscor Reference Price (MRP); the Scheme's dispensing fee is set at 26% for medicine below R100 and R26 for medicine above R100, or as agreed to by the Trustees from time to time at a non-network pharmacy or in accordance with the agreed fee at preferred provider pharmacies	R24 810 per beneficiary per annum Once limit is depleted, authorised PMB medication will still be paid Subject to pre-authorisation	100% of Mediscor Reference Price (MRP); the Scheme's dispensing fee is set at 26% for medicine below R100 and R26 for medicine above R100, or as agreed to by the Trustees from time to time at a non-network pharmacy or in accordance with the agreed fee at preferred provider pharmacies	Unlimited – PMBs only Subject to pre-authorisation

IMPERIAL MOTUS MED		L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN		
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	
1.	Screening tests			1. Screening tes	ts	
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	
2.	2. Vaccines			2. Vaccines		
a)	Childhood vaccine benefit  Only applicable to the Imperial Motus Med Health Plan  Consultation	100% of MSR  85% from GP/ Specialist Limit	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 54 Major Medical Expenses	No benefit	No benefit	
b)	Flu and pneumococcal vaccines – for patients over 65 years and/or diagnosed with the following: » cancer » asthma » COPD » cardiac failure and » HIV	100% of MSR	One of each injection per enrolee per annum Major Medical Expenses	100% of MSR	One of each injection per enrolee per annum Major Medical Expenses	







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

## **PLEASE NOTE**

Please note that 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.

BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS		
Human papillomavirus	100% of MSR	One treatment (prescribed dose of 3 injections) in a lifetime		
<b>(HPV)</b> vaccine for all females		Major Medical Expenses		
Pap Smear	100% of MSR	One per beneficiary per annum		
		Major Medical Expenses		
Mammograms	100% of MSR	One every 2 years for females 38 years and older		
		Major Medical Expenses		
Prostate-Specific	100% of MSR	One every 3 years for males between 30 and 59 years		
Antigen (PSA) Test		One every 2 years for males between 60 and 69 years		
		One every year for males 70 years and older		
		Major Medical Expenses		
Dexa scan (Bone Density)	100% of MSR	Limited to R1 800 and subject to one scan every 3 years for beneficiaries 50 years and older		
		Major Medical Expenses		
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		
Colorectal Cancer	100% of MSR	One every year for beneficiaries 40 years and older		
Screening		Major Medical Expenses		
Faecal Occult Blood Test only				

# PRESCRIBED MINIMUM BENEFITS (PMBS)

	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MEI BUDGET PLAN	
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2023
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 58. The rules are available on the Scheme's website.





IMPERIAL MOTUS MED HEALTH PLAN				
Income category	Principal member	Adult dependant	Per child (max 3*)	
R0 - R3 860	R2 493	R1 992	R449	
R3 861 - R5 780	R2 817	R2 255	R507	
R5 781 - R7 690	R3 129	R2 503	R564	
R7 691 - R8 750	R3 482	R2 788	R628	
R8 751 - R10 490	R3 516	R2 816	R634	
R10 491 - R12 220	R3 552	R2 842	R641	
R12 221 - R13 980	R3 581	R2 870	R648	
R13 981 - R15 750	R3 618	R2 896	R654	
R15 751+	R3 655	R2 927	R659	

<sup>\*</sup>Contributions are only charged for up to a maximum of three children

IMPERIAL MOTUS MED BUDGET PLAN				
Income category	Principal member	Adult dependant	Per child (max 3*)	
R0 - R13 980	R1 778	R1 426	R377	
R13 981 - R15 750	R1 894	R1 515	R445	
R15 751 - R17 500	R2 053	R1 641	R525	
R17 501 - R19 250	R2 331	R1 865	R560	
R19 251+	R3 310	R2 645	R597	

<sup>\*</sup>Contributions are only charged for up to a maximum of three children

## **CONTACT DETAILS**

# CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATIONS AND REGISTRATIONS

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# MANAGED CARE SERVICES – HOSPITAL PRE-AUTHORISATION AND ONCOLOGY BENEFIT MANAGEMENT PROGRAMME

#### **HOSPITAL PRE-AUTHORISATION**

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#### ONCOLOGY

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# CHRONIC MEDICATION AND MEDICAL MANAGEMENT

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Email: chronic@imperialmotusmed.co.za

#### **EUROP ASSISTANCE EMERGENCY SERVICES**

Tel: 0861 RESCUE (0861 737 283)

#### MEMBER CARE LINE - MEDI CALL

Tel: 0860 105 221

Email: imperialmotusmed@medicall.co.za

Website: www.medicall.co.za

#### **CEDAR HEALTHCARE**

Tel: 0860 101 333

Email: cedarhc@medicall.co.za Website: www.cedarhc.co.za

#### HIV YOURLIFE PROGRAMME

Tel: 0860 109 793 Fax: 012 675 3848

Email: hiv@momentum.co.za

#### **CONTRIBUTIONS**

Contact your company's payroll/human resources department

#### THE SCHEME'S WEBSITE

www.imperialmotusmed.co.za

#### MEMBER SUGGESTION EMAIL BOX

Email: suggestions@imperialmotusmed.co.za

#### FRAUD HOTLINE

Tel: 0800 000 436

# COUNCIL FOR MEDICAL SCHEMES – COMPLAINTS

Tel: 0861 123 267 Fax: 012 431 0608

Email: complaints@medicalschemes.com

#### DENTAL AUTHORISATION

Tel: 0860 467 374

Email: dentalauth@momentum.co.za

#### IMPERIAL MOTUS MED POSTAL ADDRESS

PO Box 2287 Bellville 7535

