Imperial[™] O Motus Med

Benefits 2024

This brochure contains the latest updates to the Imperial and Motus Medical Aid benefits, which will be effective from 1 January 2024.

Inside:

Day-to-Day Benefits (Out-of-Hospital Expenses) Major Medical Expenses Annual General Benefit Wellness and Preventative Benefits Childhood Vaccines Prescribed Minimum Benefits (PMBs) Contributions Contact Details





FROM THE PRINCIPAL OFFICER

The Imperial and Motus Medical Aid (Imperial Motus Med) is restricted to employees of Imperial Limited, 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.

Furthermore, in a very difficult economic environment, where most schemes increased their members' monthly membership contributions significantly and at the same time announced decreases in benefits, Imperial Motus Med will use its sound financial position to offer its members significantly enhanced benefits, thereby bringing welcome relief to its members who are already under so much financial pressure by introducing a **new** General Benefit Limit to all members effective **1 January 2024**.

Imperial Motus Med offers the employees of Imperial Limited, 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 Limited, 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 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 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.

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.

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.

IMPERIAL MOTUS MED BUDGET PLAN

IMPERIAL

MOTUS MED

HEALTH 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.

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
1.	General Practitioners (GPs are calculated as a family		ut of hospital (annual limits used by any beneficiary)		itioners (GPs) and Specialists – out of hospital (annual limits I 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 020 per member R3 020 per adult dependant R2 530 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 350 per member R1 010 per adult dependant R820 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 850 per beneficiary per annum	100% of MSR	Major Medical Expenses R1 850 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

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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 460 per member R4 460 per adult dependant R770 per child dependant (maximum of three children)	85% of MSR	Member family limit per annum, calculated as follows: R1 480 per member R1 480 per adult dependant R270 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 450 per beneficiary per annum	85% of MSR	R3 130 per family per annum

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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 710 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	R17 250 per beneficiary per annum Pre-authorisation required	No benefit	No benefit
e)	 Orthodontic treatment » 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 - R12 050 	100% of MSR	Pre-authorisation required R9 400 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 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
4.	Prescribed Medicine (annu can be used by any benefi		ted 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 R30 levy per prescription	Member family limit per annum, calculated as follows: R7 640 per member R4 800 per adult dependant R1 450 per child dependant (maximum of three children)	100% of Mediscor Reference Price (MRP) after deduction of R30 levy per prescription	Member family limit per annum, calculated as follows: R2 550 per member R1 610 per adult dependant R500 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 R240 per event	R1 400 per family per annum Subject to Acute Medication limit	100% of Mediscor Reference Price (MRP) up to a maximum of R240 per event	R460 per family per annum Subject to Acute Medication limit
c)	Childhood vaccines	Refer to Childhood va	ccines (page 26)	No benefit	No benefit
5.	Medical Auxiliaries – out of hospital	85% of MSR	R8 490 per family per annum for the listed disciplines	5. 85% of MSR	R6 340 per family per annum for the disciplines listed below
	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 590 per family per annum	6. 85% of MSR	Included in the Medical Auxiliaries limit above (item 5)

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	
7.	Mental Health – out of hos	spital		7. Mental Healtl	h – 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 980 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 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 410 per beneficiary per annum	85% of Cost	Overall Optical limit of R1 560 per beneficiary per annum	
c)	Frames	85% of Cost	R1 180 per beneficiary per annum; included in the Overall Optical limit above	85% of Cost	R470 per beneficiary per annum; included in the Overall Optical limit above	
d)	Sunglasses	No benefit	No benefit	No benefit	No benefit	

	IMPERIA	IAL MOTUS MED HEALTH PLAN IMPERIAL MOTUS MED BUDGET PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
9. Contraceptives			9. Contraceptive	25
 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 R190 per prescription	R2 280 per female beneficiary per annum	100% of Mediscor Reference Price (MRP), limited to one prescription per month to a maximum of R190 per prescription	R2 280 per female beneficiary per annum

	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN		
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	
All Major Medical Expenses are	e subject to pre-auth	orisation	All Major Medical	Expenses are subject to pre-authorisation	
1. Hospitalisation – Private a	nd 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 Gastroscopies Colonoscopies Sigmoidoscopies w 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	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
1.	Hospitalisation – Private a	nd Provincial (conti	nued)	1. Hospitalisatio	n – Private and Provincial (continued)
e)	Circumcision Deductible applies, see 1d) above	100% of MSR	Major Medical Expenses R2 420 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 420 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 physioth	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 Pract	itioners (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	authorisation require	ed for certain services	4. Diagnostic Se	rvices – 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	R20 320 per beneficiary per annum Subject to pre-authorisation	100% of MSR	Major Medical Expenses R11 790 per beneficiary per annum Subject to pre-authorisation
c)	Ultrasound scans (in and out of hospital)	100% of MSR	R5 450 per beneficiary per annum	100% of MSR	R1 900 per beneficiary per annum
d)	PET scans (in and out of hospital)	100% of MSR	R28 000 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

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
5.	To-take-out (TTO) Medicine	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 R520 per beneficiary per admission	100% of Medicine Price	Major Medical Expenses R520 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 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	100% of Cost	Major Medical Expenses	7. 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	R10 300 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	9. 100% of Cost	R5 360 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 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
10. Internal Prostheses			10. Internal Prost	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 R31 870 per stent and a maximum of three stents » Cardiac stents - 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 pacemakers, subject to a limit of R42 650 per valve, limited to two valves » 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 040 » EVAR (Endovascular repair)/ Anaconda subject to a limit of R189 900 » Total hip replacement, subject to a limit of R58 190 per hip, including cement and antibiotics » Total knee replacement, subject to a limit of R57 200 per knee, including cement and antibiotics » Total shoulder replacement, subject to a limit of R51 810 per shoulder, including cement and antibiotics	100% of Cost PMBs not subject to applicable limit Non-PMBs subject to applicable limit	R43 800 per family per annum for prostheses

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
10.	Internal Prostheses (conti	nued)		10. Internal Prost	heses (continued)
			 » Spinal instrumentation, subject to a limit of R44 010 » Other approved spinal implantable devices and intervertebral discs, subject to a limit of R48 530 » Bone lengthening devices, subject to a limit of R39 400 » Neuro-stimulation/Ablation devices for Parkinson's disease and Vagal Stimulator for intractable epilepsy, subject to a limit of R177 240 » Aortic stents, subject to a limit of R105 940 per stent (including the delivery system), limited to one stent » Carotid stents, subject to a limit of R18 530 » Detachable platinum coils, subject to a limit of R41 800 » Embolic protection devices, subject to a limit of R38 200 » Intraocular lenses, subject to a limit of R9 330 per lens » Any other prostheses, subject to a limit of R49 740 	As indicated on page 13	As indicated on page 13
11.	11. Renal Dialysis			11. Renal Dialysis	5
	(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

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
12.	Organ Transplants			12. Organ Transp	lants
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 R36 930 per beneficiary per event	100% of Cost	Major Medical Expenses Subject to pre-authorisation R35 050 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 R36 930 for organs from a cadaver or R117 200 for live donor organs per beneficiary per annum	100% of MSR	Subject to pre-authorisation R12 310 for organs from a cadaver or R39 430 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

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	
14.	Maternity Benefits (contir	nued)		14. Maternity Ber	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 330 per beneficiary per annum	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R1 330 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 R150 per month	100% of Cost Subject to pre-authorisation and registration on the Maternity Programme	Major Medical Expenses R150 per month	

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
14.	Maternity Benefits (contin	ued)		14. Maternity Ber	nefits (continued)
c4)	Gynaecologist consultations 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	1
	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	R87 300 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 21 days per beneficiary per annum Subject to pre-authorisation	16. 100% of MSR	Maximum of 21 days per beneficiary per annum Subject to pre-authorisation
17.	Stoma Care Products	100% of MSR	Major Medical Expenses Subject to pre-authorisation	17. 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	R294 940 per beneficiary per annum Subject to pre-authorisation	No benefit	No benefit

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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 860 per beneficiary per annum; applies to surgeon's fee	No benefit	No benefit

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN		
BEN	IEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	
19.	Dentistry (continued)			19. Dentistry (cor	ntinued)	
c)	 Maxillofacial surgery > 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 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.	Excimer Laser, Radial Kera lenses and intra-stromal ri		rocedures, LASIK, Phakic ted 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 990 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 Lin	bs 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 R126 600 per leg » Prosthetic arm , subject to a limit of R81 460 per arm » Prosthetic eye , subject to a limit of R25 130 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 R43 800 (item 10, page 13)	

		IMPERIA	L MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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 R369 250 per beneficiary per annum Subject to pre-authorisation	100% of MSR Subject to PMBs	Overall Oncology limit of R116 710 per beneficiary per annum Subject to pre-authorisation
b)	Brachytherapy materials (including seeds and disposables) and equipment	100% of MSR	R47 640 per beneficiary per annum and included in the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R14 150 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	R38 870 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation	100% of MSR	R11 250 per beneficiary per annum; not subject to the Overall Oncology limit Subject to pre-authorisation
d)	Oncology medicine	100% of Mediscor Reference Pricing (MRP)	R369 250 per beneficiary per annum and included in the Overall Oncology limit	100% of Mediscor Reference Pricing (MRP)	R116 710 per beneficiary per annum and included in the Overall Oncology limit
25.	Services Rendered Abroad	by a foreign suppli	er	25. Services Reno	lered 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	100% of Cost	R17 980 per beneficiary per annum, subject to PMBs and pre-authorisation Major Medical Expenses	26. 100% of Cost	PMBs only 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 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	
27.	External Medical Appliance	25		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	R13 690 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 370 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	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	
29.	Prescribed Medicines			29. Prescribed Medicines		
	Chronic medicine: Prescribed for PMB and/or additional chronic conditions Subject to the chronic medicine formulary only; a 10% co-payment applies when using a non-formulary medicine	100% of Mediscor Reference Price (MRP)	R26 170 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)	Unlimited – PMBs only Subject to pre-authorisation	

	IMPERIA	AL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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 These include the following: a) any co-payments in respect of any benefit paid by the	100% of Cost	R5 600 per family per annum		R5 600 per family per annum
Scheme				
 b) any shortfall in respect of any benefit paid by the Scheme 		ben	efit	
 c) any shortfall due to annual benefit limits being depleted 	-			
 d) any relevant healthcare services with a tariff or Nappi code that falls outside the scope of the Scheme benefits 				

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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	
BEN	EFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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
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	Limited to R1 800 and subject to one scan every 3 years for beneficiaries 50 years and older Major Medical Expenses	100% of MSR	Limited to R1 800 and 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

Covered on both the Imperial Motus Med Health and Budget Plans

		IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BEN	NEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
1.	Screening tests			1. Screening tes	ts
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	
j)	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 beneficiary per annum Major Medical Expenses	100% of MSR	One of each injection per beneficiary per annum Major Medical Expenses
k)	Childhood vaccines	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	No benefit	No benefit



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
TU 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 Influenzae Type B	
6 Years	Tetanus Vaccine
12 Years	Tetanus Vaccine

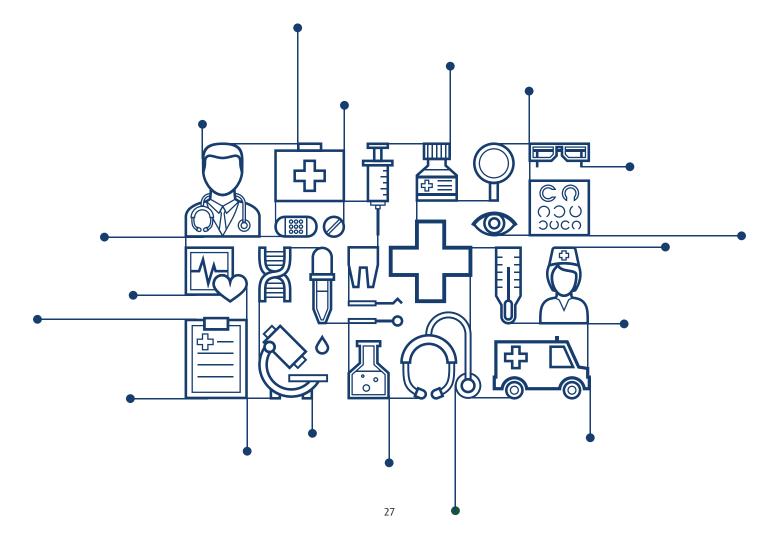
PLEASE NOTE:

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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.

	IMPERIAL MOTUS MED HEALTH PLAN		IMPERIAL MOTUS MED BUDGET PLAN	
BENEFIT DESCRIPTION	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024	% BENEFIT PAYABLE	ANNUAL LIMITS FOR 2024
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.





IMPERIAL MOTUS MED HEALTH PLAN (EFFECTIVE 1 JULY 2023 TO 30 JUNE 2024)				
Income category	Principal member	Adult dependant	Per child (max 3*)	
R0 - R4 090	R2 655	R2 121	R478	
R4 091 - R6 130	R3 000	R2 402	R540	
R6 131 - R8 150	R3 332	R2 666	R601	
R8 151 - R9 280	R3 708	R2 969	R669	
R9 281 - R11 120	R3 745	R2 999	R675	
R11 121 - R12 950	R3 783	R3 027	R683	
R12 951 – R14 820	R3 814	R3 057	R690	
R14 821 - R16 700	R3 853	R3 084	R697	
R16 701+	R3 893	R3 117	R702	

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

IMPERIAL MOTUS MED BUDGET PLAN (EFFECTIVE 1 JULY 2023 TO 30 JUNE 2024)					
Income category	Principal member	Adult dependant	Per child (max 3*)		
R0 – R14 820	R1 867	R1 497	R396		
R14 821 - R16 700	R1 989	R1 591	R467		
R16 701 – R18 550	R2 156	R1 723	R551		
R18 551 - R20 410	R2 483	R1 986	R596		
R20 411+	R3 525	R2 817	R636		

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

CONTACT DETAILS

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CONTRIBUTIONS

Contact your company's payroll/human resources department

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