



NEWSLETTER

THIRD QUARTER 2025

LETTER FROM THE PRINCIPAL OFFICER

I trust that you and your family experienced great health in 2025 and that you are looking forward to spring and the summer months ahead.

South African consumers are faced with increasing cost pressures over a wide range of goods and services and therefore Imperial Motus Med continues to explore ways to ensure that it remains sustainable and offers good value for money.

The Board of Trustees, together with Scheme Management and the Actuaries of the Scheme, reviewed the benefits of Imperial Motus Med and will be submitting proposed changes for the 2026 benefit year to the Council for Medical Schemes during September 2025.

We will communicate the benefit amendments and enhancements that will be effective from 1 January 2026 to you once we have received approval from the Council for Medical Schemes.

Yours faithfully

Fred Meier
Principal Officer
Imperial and Motus Medical Aid



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Application of Imperial Motus Med waiting periods

Imperial Motus Med allows new employees 90 days from their employment start date to join the Scheme with no underwriting (waiting periods and penalties) being applied.

Should you join the Scheme after the 90-day period, the following waiting periods and late joiner penalties will be applied to your membership:

- If you have had a break in cover from your previous medical aid of less than 90 days and you had cover with your previous medical aid for longer than 24 months, the Scheme will only apply a three-month general waiting period and no condition-specific waiting period. However, diagnosed Prescribed Minimum Benefit (PMB) conditions and emergencies will be covered during the three-month general waiting period.
- If you have had a break in cover from your previous medical aid of less than 90 days and you had cover with your previous medical aid for less than 24 months, the Scheme will apply a condition-specific waiting period of 12 months to any existing conditions diagnosed in the 12 months prior to your application. However, diagnosed PMB conditions and emergencies will be covered during the 12-month condition-specific waiting period.
- If you have had a break in cover of more than 90 days, a three-month general waiting period and a condition-specific waiting period will be applied.

WHAT IS A STALE CLAIM?

In terms of the Scheme Rules and the Medical Schemes Act, all claims must be submitted to the Scheme no later than the last day of the fourth month following the date on which the service was rendered. Claims that are not submitted and received within this period, will be regarded as stale and the member will remain fully responsible for settling the claims.

Example:

If a service is rendered on 16 February, a claim submitted on 16 June would be considered to be on time. However, if the claim is submitted at a later date, such as on 1 July, it would be considered stale and the claim would be denied payment for having been submitted outside the allowed timeframe.

In some cases, exceptions may be made and stale claims reviewed if there were unavoidable circumstances that prevented timely submission.

Submitting claims promptly helps avoid potential issues with payment and ensures that members receive the benefits they are entitled to.

CMScript 3 of 2025: Focus on Ulcerative Colitis

Ulcerative colitis (UC) is a long-term condition that causes inflammation in the digestive system. It is one of the two main types of inflammatory bowel disease (IBD), with the other being Crohn's disease. UC affects only the innermost lining of the large intestine (colon).

While the disease can develop at any age, it most commonly affects individuals between the ages of 15 to 30 and 50 to 70. In 2023, there were an estimated 5 million cases of ulcerative colitis worldwide. In South Africa, the number of people affected has increased in recent years, impacting all ethnic groups.



Symptoms

Symptoms of UC can develop gradually over time and may include:

- Diarrhoea (often with blood or pus)
- Abdominal pain and cramping
- Frequent bowel movements
- Sudden urge for bowel movements
- Loss of appetite
- Unintended weight loss
- Weakness and fatigue
- Fever in severe cases
- Joint pain and swollen joints
- Skin lumps or ulcers, swollen fat under the skin
- Eye irritation
- In children, failure to grow or develop properly

Prevention

While UC cannot be prevented entirely, lifestyle changes like eating a healthy diet, exercising, managing stress, and avoiding smoking can help reduce flare-ups.

WHAT IS COVERED UNDER PMB LEVEL OF CARE?

Ulcerative Colitis is a Prescribed Minimum Benefit (PMB) condition under Diagnosis and Treatment Pair (DTP) and under the Chronic Disease List (CDL) of the PMBs.

The PMB regulations mentioned that the diagnosis, treatment, and care costs of PMB conditions must be funded irrespective of the member's plan benefit when a designated service provider is used. Therefore, if needed, doctors' visits, blood tests and diagnostic procedures, medication, hospitalisation for flare-ups, and surgery must be funded in line with PMB regulations.

Dietician consultations and medical nutrition on referral by a doctor must also be paid as PMB level of care.

On the other hand, medical schemes are allowed to have managed care protocols and formularies (lists of prescribed medicines) to pay for PMB conditions based on scientific evidence, cost-effectiveness and affordability.

It is important for the treating doctor to submit a PMB application form to the Scheme to request funding for consultations, tests, medication and procedures required to manage the patient's condition. This information will help the Scheme make an informed funding decision and assist the member in having the claims paid from PMBs. An additional motivation may be required for items not specified as PMB level of care, which may include biologic treatment.

The clinical information furnished in this article is intended for information purposes only and professional medical advice must be sought in all instances where you believe that you may be suffering from a medical condition. The Council for Medical Schemes is not liable for any prejudice in the event of any person choosing to act or rely solely on any information published in CMScript without having sought the necessary professional medical advice. The Communications Unit would like to thank the Clinical Unit for assisting with this edition of CMScript.

You can read more about the diagnosis and treatment of **Ulcerative Colitis** on the Council for Medical Schemes website at www.medicalschemes.com. Search for CMScript 3 of 2025 under 'Publications'.

Remaining claims payment run dates for 2025

Month	Day	Day
August	14 August	28 August
September	11 September	25 September
October	16 October	30 October
November	13 November	27 November
December	11 December	18 December



Important contact details

For administration queries, you may call the following numbers during office hours from 08:00 to 16:30, from Monday to Friday. Alternatively, send us an email or visit our website.

In an emergency, call Europ Assistance at any time of the day, seven days a week.

CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATION AND REGISTRATION

Tel: 0860 467 374

Email: enquiries@imperialmotusmed.co.za

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY MANAGEMENT PROGRAMME

HOSPITAL PRE-AUTHORISATION

Tel: 0860 467 374

Email: hrm@imperialmotusmed.co.za

ONCOLOGY

Tel: 0860 467 374

Email: oncology@imperialmotusmed.co.za

MEDICINE RISK MANAGEMENT PROGRAMME (chronic medication and medical management)

Tel: 0860 467 374

Email: chronic@imperialmotusmed.co.za

EUROP ASSISTANCE 24-HOUR EMERGENCY SERVICES AND 24-HOUR PERSONAL HEALTH ADVISER

Tel: 0861 Rescue (0861 737 283)

MEDI CALL – MEMBER CARE LINE

Tel: 0860 105 221

Email: imperialmotusmed@medicall.co.za

Website: www.medicall.co.za

CEDAR HEALTHCARE

Tel: 0860 101 333

Email: cedarhealth@medicall.co.za

Website: www.cedarhc.co.za

HIV YOURLIFE PROGRAMME

Tel: 0860 109 793

Email: hiv@momentum.co.za

DENTAL AUTHORISATION

Tel: 0860 467 374

Email: dentalauths@imperialmotusmed.co.za

CONTRIBUTION ENQUIRIES

Contact your company's payroll/human resources department

THE ADMINISTRATOR'S WEBSITE

www.momentum.co.za

MEMBER SUGGESTION EMAIL BOX

suggestions@imperialmotusmed.co.za

FRAUD HOTLINE

Tel: 0800 000 436

THE SCHEME'S WEBSITE

www.imperialmotusmed.co.za

THE COUNCIL FOR MEDICAL SCHEMES – COMPLAINTS DEPARTMENT

Tel: 0861 123 267

Fax: 012 431 0608

Email: complaints@medicalschemes.com