

## Focus on specialised procedures/treatment

This document provides a guideline of the procedures/treatment covered on the various benefit options and paid from the Major Medical Benefit, irrespective of whether the procedure/treatment is performed in- or out-of-hospital.

Pre-authorisation is required regardless of where the procedure/treatment is performed. It is important to note that this is not the complete list of all procedures/treatment covered by the Scheme. Should you need clarity on whether a procedure/treatment is covered, please contact us to confirm.

	Ingwe	Evolve	Custom	Incentive	Extender	Summit
<b>Cardiovascular</b>						
24-hour Holter ECG		*	*	*	*	*
Blood transfusions		*	*	*	*	*
Carotid angiograms		*	*	*	*	*
Coronary angiogram		*	*	*	*	*
Coronary angioplasty		*	*	*	*	*
Plasmapheresis		*	*	*	*	*
<b>ENT</b>						
Antroscopies		*	*	*	*	*
Direct laryngoscopy		*	*	*	*	*
Grommets	*	*	*	*	*	*
Myringotomy	*	*	*	*	*	*
Nasal cautery	*	*	*	*	*	*
Nasal scans and surgery		*	*	*	*	*
Functional nasal and sinus surgery		*	*	*	*	*
Tonsillectomy	*	*	*	*	*	*
<b>General procedures and treatments</b>						
Biopsy of breast lump	*	*	*	*	*	*
Drainage of subcutaneous abscess	*	*	*	*	*	*
Removal of extensive skin lesions	*	*	*	*	*	*
Removal of minor skin lesions		*	*	*	*	*
Laparoscopy		*	*	*	*	*
Lymph node biopsy	*	*	*	*	*	*
Nail surgery		*	*	*	*	*
Open hernia repairs	*	*	*	*	*	*
Superficial foreign body removal	*	*	*	*	*	*
Treatment of headache		*	*	*	*	*



	Ingwe	Evolve	Custom	Incentive	Extender	Summit
<b>Gastro-intestinal</b>						
Colonoscopy		*	*	*	*	*
ERCP		*	*	*	*	*
Gastrosopies		*	*	*	*	*
Oesophagoscopy		*	*	*	*	*
Sigmoidoscopy		*	*	*	*	*
<b>Gynaecology</b>						
Cervical laser ablation		*	*	*	*	*
Colposcopy	*	*	*	*	*	*
Cone biopsy	*	*	*	*	*	*
Dilatation & curettage	*	*	*	*	*	*
Hysteroscopy		*	*	*	*	*
Incision and drainage of Bartholin's cyst	*	*	*	*	*	*
Marsupialisation of Bartholin's cyst	*	*	*	*	*	*
Tubal ligation	*	*	*	*	*	*
<b>Neurology</b>						
48-hour Holter EEG		*	*	*	*	*
Electro-convulsive therapy		*	*	*	*	*
Hyperbaric oxygen treatment for decompression sickness		*	*	*	*	*
Myelogram		*	*	*	*	*
<b>Obstetrics</b>						
Amniocentesis		*	*	*	*	*
Childbirth in non-hospital	*	*	*	*	*	*
<b>Oncology</b>						
Chemotherapy and radiotherapy (On Ingwe Option, if you choose Connect Network hospitals, benefits are limited to Prescribed Minimum Benefits at Connect Network hospitals. If you choose Ingwe Network hospitals or Any hospital, benefits are limited to Prescribed Minimum Benefits at State facilities)	*	*	*	*	*	*
Hyperbaric oxygen for radiation necrosis		*	*	*	*	*
<b>Ophthalmology</b>						
Cataract removal		*	*	*	*	*
Meibomian cyst excision	*	*	*	*	*	*
Pterygium removal		*	*	*	*	*
Trabeculectomy		*	*	*	*	*
Treatment of diseases of the conjunctiva		*	*	*	*	*



	Ingwe	Evolve	Custom	Incentive	Extender	Summit
<b>Orthopaedic</b>						
Arthroscopy		*	*	*	*	*
Back and neck surgery (On Evolve Option, limited to Prescribed Minimum Benefits at State facilities)		*	*	*	*	*
Bunionectomy		*	*	*	*	*
Carpal tunnel release	*	*	*	*	*	*
Conservative back and neck treatment (On Evolve Option, covered at State facilities)		*	*	*	*	*
Ganglion surgery	*	*	*	*	*	*
Joint replacements (On Evolve Option, limited to Prescribed Minimum Benefits at State facilities)		*	*	*	*	*
<b>Renal</b>						
Dialysis (On Ingwe and Evolve Options, limited to Prescribed Minimum Benefits at State facilities)	*	*	*	*	*	*
<b>Respiratory</b>						
Bronchography		*	*	*	*	*
Bronchoscopy		*	*	*	*	*
Treatment of adult influenza		*	*	*	*	*
Treatment of adult respiratory tract infections		*	*	*	*	*
<b>Urology</b>						
Cystoscopy		*	*	*	*	*
Prostate biopsy	*	*	*	*	*	*
Vasectomy	*	*	*	*	*	*
<b>Anorectal procedures</b>						
Procedure for haemorrhoids, fissure and fistula	*	*	*	*	*	*
<b>Incision and drainage of abscess and/or cyst</b>						
Skin (deep/non-superficial lesions), subcutaneous tissue and pilonidal	*	*	*	*	*	*



- The costs of anaesthetists for gastroscopies and colonoscopies are covered up to R620 on Evolve and Custom, up to R1 300 on Incentive and Extender, and up to R1 540 on Summit (subject to pre-authorization). For all other procedures, the costs of anaesthetists (if any) are covered if clinically appropriate.
- The specialised procedures/treatments listed attract a co-payment of R1 920 per authorisation on the Evolve and Custom Options. This co-payment may vary for some of the procedures, as illustrated below.
- Some of the specialised procedures/treatment listed could attract a co-payment on the Incentive and Extender Options, as illustrated below.

How specialised procedures/treatment are covered on the Evolve Option	
The standard Evolve Option co-payment of <b>R1 920</b> per authorisation applies to these procedures and treatments regardless of where they are performed <b>Plus</b> the specialised procedures co-payment of <b>R3 840</b> per authorisation applies if performed in an acute or day hospital	
Arthroscopies, Back and neck surgery*, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements*, Laparoscopies	Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above
Gastroscopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions	Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above
Conservative back and neck treatment*, Removal of minor skin lesions, Treatment of diseases of the conjunctiva, Treatment of headache, Treatment of adult influenza, Treatment of adult respiratory tract infections	<b>Low severity cases</b> are not covered by the Scheme but can be paid from HealthSaver*, if available <b>High severity cases</b> in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above
How specialised procedures/treatment are covered on the Custom Option	
The standard Custom Option co-payment of <b>R1 920</b> per authorisation applies to these procedures and treatments regardless of where they are performed <b>Plus</b> the specialised procedures co-payment of <b>R1 920</b> per authorisation applies if performed in a day hospital, or <b>R3 840</b> per authorisation if performed in an acute hospital (hospital where overnight admissions apply)	
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above
Gastroscopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions	Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above
Conservative back and neck treatment, Removal of minor skin lesions, Treatment of diseases of the conjunctiva, Treatment of headache, Treatment of adult influenza, Treatment of adult respiratory tract infections	<b>Low severity cases</b> are not covered by the Scheme but can be paid from HealthSaver*, if available <b>High severity cases</b> in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above
How specialised procedures/treatment are covered on the Incentive and Extender Options	
A co-payment of <b>R1 920</b> per authorisation applies to these procedures and treatments if performed in a day hospital <b>Or</b> a co-payment of <b>R3 840</b> per authorisation applies to these procedures/treatment if performed in an acute hospital (hospital where overnight admissions apply)	
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Performed in a day hospital or acute hospital, subject to the relevant co-payment listed above
Gastroscopies, Colonoscopies, Cystoscopies, Sigmoidoscopies, Nail surgery, Removing of extensive skin lesions	Performed out of hospital, in a day hospital or in an acute hospital, subject to the relevant co-payment listed above
Conservative back and neck treatment, Removal of minor skin lesions, Treatment of diseases of the conjunctiva, Treatment of headache, Treatment of adult influenza, Treatment of adult respiratory tract infections	<b>Low severity cases</b> are not covered by the Scheme but can be paid from Day-to-day Benefits or HealthSaver*, if available <b>High severity cases</b> in an acute hospital are paid by the Scheme, subject to the relevant co-payment listed above

\*HealthSaver is a complementary product. Momentum Medical Scheme members may choose to make use of additional products available from Momentum Group Limited and its subsidiaries as well as Momentum Multiply (herein collectively referred to as Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. Momentum products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the products offered by Momentum.