

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 pre-authorisation to confirm.

	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Cardiovascular						
24-hour halter ECG		*	*	*	*	*
Carotid angiograms		*	*	*	*	*
Blood transfusions		*	*	*	*	*
Coronary angiogram		*	*	*	*	*
Coronary angioplasty		*	*	*	*	*
Plasmapheresis		*	*	*	*	*
ENT						
Antroscopies		*	*	*	*	*
Direct laryngoscopy		*	*	*	*	*
Grommets	*	*	*	*	*	*
Myringotomy	*	*	*	*	*	*
Nasal cautery	*	*	*	*	*	*
Nasal scans and surgery		*	*	*	*	*
Functional nasal and sinus surgery		*	*	*	*	*
Tonsillectomy	*	*	*	*	*	*

General procedures and treatment						
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		*	*	*	*	*
Gastro-Intestinal						
Colonoscopy		*	*	*	*	*
ERCP		*	*	*	*	*
Gastrosopies		*	*	*	*	*
Oesophagoscopy		*	*	*	*	*
Sigmoidoscopy		*	*	*	*	*
Gynaecology						
Cervical laser ablation		*	*	*	*	*
Colposcopy	*	*	*	*	*	*
Cone biopsy	*	*	*	*	*	*
Dilatation & curettage	*	*	*	*	*	*
Hysteroscopy		*	*	*	*	*
Incision and drainage of Bartholin's cyst	*	*	*	*	*	*
Marsupialisation of Bartholin's cyst	*	*	*	*	*	*

Tubal ligation	*	*	*	*	*	*
Neurology						
48-hour halter EEG		*	*	*	*	*
Electro-convulsive therapy		*	*	*	*	*
Hyperbaric oxygen treatment for decompression sickness		*	*	*	*	*
Myelogram		*	*	*	*	*
Obstetrics						
Amniocentesis		*	*	*	*	*
Childbirth in non-hospital	*	*	*	*	*	*
Oncology						
Chemotherapy* (On Ingwe Option, limited to Prescribed Minimum Benefits at State Facilities)	*	*	*	*	*	*
Radiotherapy*(On Ingwe Option, limited to Prescribed Minimum Benefits at State Facilities)	*	*	*	*	*	*
Hyperbaric oxygen for radiation necrosis		*	*	*	*	*
Ophthalmology						
Cataract removal		*	*	*	*	*
Meibomian cyst excision	*	*	*	*	*	*
Pterygium removal		*	*	*	*	*
Trabeculectomy		*	*	*	*	*
Treatment of diseases of the conjunctiva		*	*	*	*	*
Orthopaedic						
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)		*	*	*	*	*
	Ingwe	Evolve	Custom	Incentive	Extender	Summit
Ganglion surgery	*	*	*	*	*	*
Joint replacements (On Evolve Option, limited to Prescribed Minimum Benefits at State Facilities)		*	*	*	*	*
Renal						
Dialysis (On Ingwe and Evolve Options: limited to Prescribed Minimum Benefits at State facilities)	*	*	*	*	*	*
Respiratory						
Bronchography		*	*	*	*	*
Bronchoscopy		*	*	*	*	*
Treatment of adult influenza		*	*	*	*	*
Treatment of adult respiratory tract infections		*	*	*	*	*
Urology						
Cystoscopy		*	*	*	*	*
Prostate biopsy	*	*	*	*	*	*
Vasectomy	*	*	*	*	*	*

- The costs of anaesthetists for gastroscopies and colonoscopies are covered up to R500 on Custom, R1050 on Incentive and Extender, and up to R1 250 on Summit (subject to pre- authorisation). For all other procedures, the costs of anaesthetists (if any) are covered if clinically appropriate
- The Specialised Procedures/Treatment listed attract a co-payment of R1 640 per authorisation on the Custom Option. 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

Specialised Procedure co-payments – Evolve and Custom Options

Procedure/Treatment	If performed out-of-hospital	If performed in-hospital
Arthroscopies, Back and neck surgery*, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements*, Laparoscopies	Can only be performed in-hospital	Standard hospitalisation co-payment of R1 640, plus specialised procedure co-payment of R3 290 per authorisation applies
Gastrosopies, Nail surgery, Cystoscopies, Colonoscopies, Sigmoidoscopies, Removing of extensive skin lesions	Paid by Scheme: Co-payment of R1 640 per authorisation	
Conservative back and neck treatment*, Treatment of diseases of the conjunctiva, Treatment of headache, Removing of minor skin lesions, Treatment of adult influenza, Treatment of adult respiratory tract infections	Paid from HealthSaver+, if available (No co-payment applies)	

* On Evolve Options, covered at State facilities

Specialised Procedure co-payments – Incentive and Extender Options

Procedure/Treatment	If performed out-of-hospital	If performed in-hospital
Arthroscopies, Back and neck surgery, Carpal tunnel release, Functional nasal and sinus procedures, Joint replacements, Laparoscopies	Can only be performed in-hospital	Paid by Scheme: Co-payment of R3 290 per authorisation applies
Gastrosopies, Nail surgery, Cystoscopies, Colonoscopies, Sigmoidoscopies, Removing of extensive skin lesions	Paid by Scheme: No co-payment applies	
Conservative back and neck treatment, Treatment of diseases of the conjunctiva, Treatment of headache, Removing of minor skin lesions, Treatment of adult influenza, Treatment of adult respiratory tract infections	Paid from available day-to-day benefits (No co-payment applies)	

[†]HealthSaver is a voluntary complementary product available from Momentum, part of Momentum Metropolitan Holdings Limited (Momentum). Momentum is not a medical scheme and is a separate entity to Momentum Medical Scheme. You may choose to make use of additional products available from Momentum, to seamlessly enhance your medical aid. These complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products that Momentum offers.