

Focus on the specialist benefit

Specialist benefit	<p>A maximum of 2 visits, limited to R1 425 per visit and up to R2 850 per member/family per year</p> <p>Members may consult any specialist, subject to a Network GP referral and pre-authorisation</p> <p>The specialist may refer the member for pathology and radiology according to the applicable Health4Me pathology and radiology lists</p> <p>Shortfalls will be payable by the member</p> <p>Waiting periods may apply</p>
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If you need to see a specialist, you must first visit your Network GP, who will give you a referral letter. You will need to call us on 0860 10 29 03 to get authorisation. The maximum amount we will pay per visit is R1 425, with a maximum for the year of R2 850 for you and your family, if they are also covered. This amount is for the visit and any medication that the specialist prescribes. The specialist may also send you for basic blood tests and black-and-white x-rays.

Example: Let's say the specialist charges you R1 500 for a visit. The specialist will send the account for R1 500 to Momentum for payment. Momentum will pay the specialist R1 425, and your benefit left for the year will reduce from R2 850 to R1 425. You will have to pay the additional R75 for the visit from your own pocket.

Specialist benefit disciplines covered

Discipline	Discipline description	Discipline	Discipline description
12	Dermatology	26	Ophthalmology
16	Gynaecology	28	Orthopaedics
17	Pulmonology	30	ENT
18	Physicians	31	Rheumatology
19	Gastroenterology	32	Paediatrics
20	Neurology	33	Paediatric Cardiology
21	Cardiology	36	Plastic and Reconstructive Surgery

22	Psychiatry	40	Radiation Oncology
23	Medical Oncology	42	General Surgeon
24	Neurosurgery	44	Cardio Thoracic Surgery
25	Nuclear Medicine	46	Urology

Please note that this benefit is only available on the Gold option.