Focus on the specialist benefit

- Up to 2 visits, limited to R1 000 per visit and up to R2 000 per member/family per year
- Members may consult any specialist, subject to a Momentum CareCross Network GP referral and pre-authorisation
- Members need to pay any shortfalls
- A 3 month waiting period applies

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. You have cover for two specialist visits per year. The maximum amount we will pay per visit is R1 000, with a maximum for the year of R2 000 for you and your family, if they are also covered.

Example: Let's say the specialist charges you R1 200 for a visit. The specialist will send the account for R1 200 to Momentum for payment. Momentum will pay the specialist R1 000, and your benefit left for the year will reduce from R2 000 to R1 000. You will have to pay the additional R200 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
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 Titanium option.