

## We pay screening tests to check for the early signs of medical conditions

Engen Medical Benefit Fund pays for specific medical tests without using the funds in your Medical Savings Account (MSA). Instead, we pay for these tests in this article from your Risk Benefit. We pay up to the Fund Rate for all tests, in other words we pay in full if you visit GPs and pharmacies in our networks. If you visit other healthcare providers, you may have to pay part of their fee yourself.

We pay the doctor's consultation fee from the MSA. If your MSA is depleted, we will fund from the Insured Benefit up to the limit available in your consultation limit.

### All members, each year: Health check

You should have a health check each year. Our bodies can hide the early signs of conditions that can only be revealed with testing. If you know you are at risk for disease, you can change your behaviour, get treatment or take steps to make sure you don't get ill at all.

To help our members keep healthy, we pay for each member to have the following measures taken once each year as part of the Health Risk Assessment:

- Full cholesterol test (heart disease, heart attack and stroke)
- Blood sugar test (diabetes)
- Blood pressure (heart disease, heart attack and stroke).

### Women, each year: Pap smear

A Pap smear tests the cells in the cervix for abnormalities. If abnormal cells are found, it could be an early warning sign of cervical cancer. If this kind of cancer is caught early, the chance for recovery is very good.

We pay for one screening test a year for women between 21 and 65 years old up to a limit of R1 100 for each member.

### Women, after an abnormal Pap smear result: HPV test

The human papillomavirus (HPV) is one of the leading causes of cancer. Some abnormal Pap smear results are harmless, so it is important to do more tests. If you have an abnormal Pap smear result, we pay for a HPV test up to R560 a member each year.

### All members 40 years or older: Mammogram

A mammogram is an X-ray of the breast. Since both women and men can develop breast cancer, we pay for all members 40 years or older to have a yearly mammogram. The X-rays can show unusual lumps and if more tests are needed. We pay up to R2 225 for each member for mammograms a year.

### All members 50 years or older: Faecal occult blood test

Blood in the faeces is often an early sign of colorectal cancer. A faecal occult blood test looks for tiny blood particles that could show something is wrong in the very early stages of a condition. We pay up to R1 100 a year for each member 50 years and older to have this screening test done.

## Contact us

Please visit us at [www.engenmed.co.za](http://www.engenmed.co.za) for more information or call us on 0800 00 16 15.