




# MEMBER GUIDE 2020

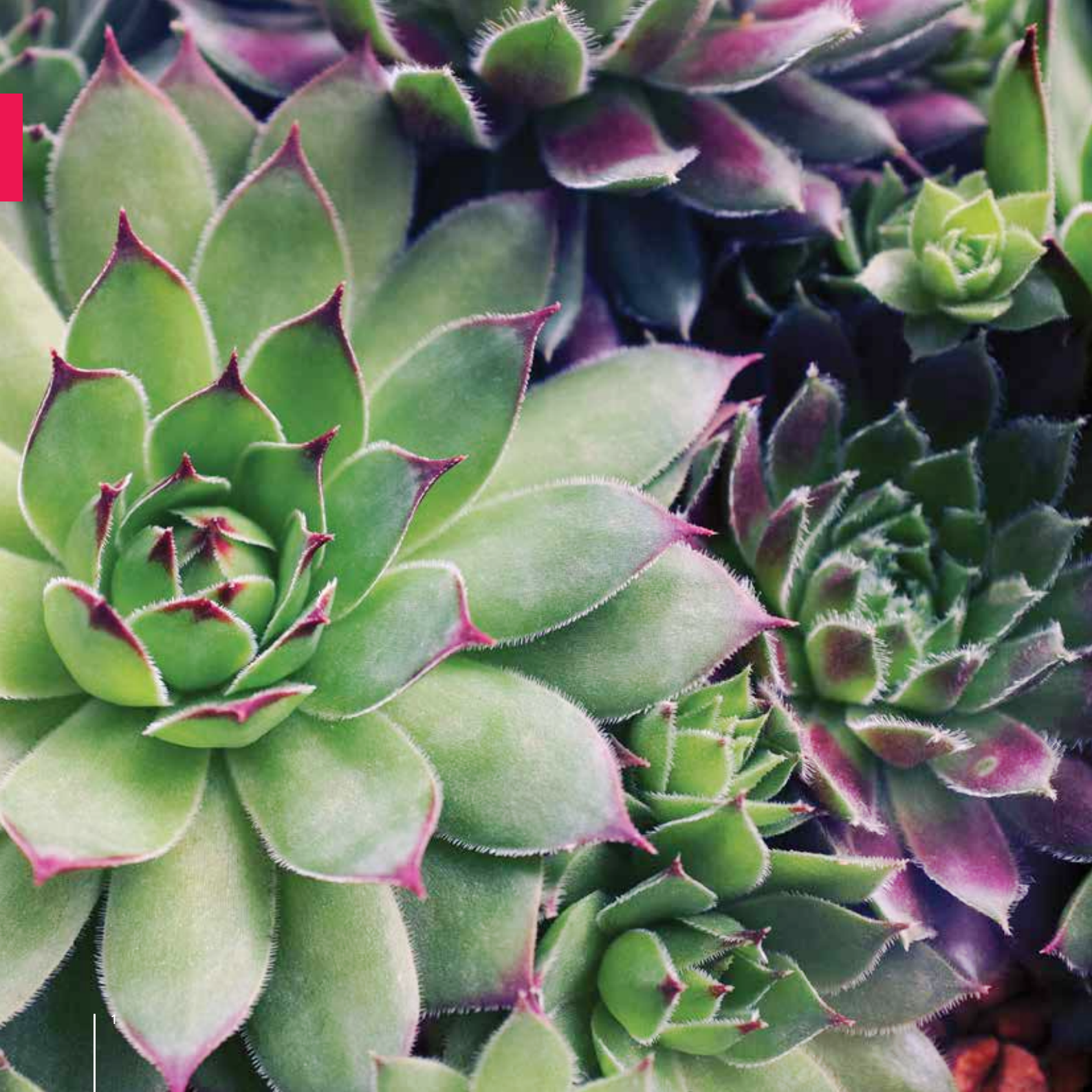


This Member Guide is intended to summarise the Rules of Engen Medical Benefit Fund applicable to the principal member and his or her dependants registered with the Fund. A copy of the full set of Rules can be obtained from the Fund's website at [www.engenmed.co.za](http://www.engenmed.co.za).

If a discrepancy arises between this Member Guide and the Rules of the Fund, the Rules of the Fund will take precedence.

# TABLE OF CONTENTS

<b>Introduction</b>	<b>2</b>	Specialised dentistry	14
Overview	2	Cover for chronic conditions	14
Golden rules	2	The payment of unauthorised services	14
<b>Membership</b>	<b>3</b>	Chronic Disease List conditions	15
Eligibility	3	How to avoid out-of-pocket expenses	15
Retention of membership	3	Preventative healthcare	15
Application for membership	4	What does the Fund cover	16
Incomplete and outstanding supporting documentation	5	<b>Benefit schedule</b>	<b>17</b>
Waiting periods	6	<b>Special features</b>	<b>25</b>
Membership cards	6	Substance abuse focus	25
Change of personal details	7	Oncology management programme	25
Monthly contributions	7 and 30	HIV/AIDS management programme	25
Late joiner penalties	8	Emergency medical evacuations	25
Termination of membership	8	Self service facilities	25
<b>Structure of benefits</b>	<b>9</b>	<b>Administrative requirements</b>	<b>26</b>
Expenses payable from the Fund's insured/risk portion	9	Claims administration	26
Expenses payable from your Medical Savings Account (MSA)	10	Membership statements	26
Important information you should know before using your benefits	11	Medical Savings Account (MSA)	26
Network arrangements	11	<b>Exclusions</b>	<b>27</b>
Fund appointed DSPs	11	<b>Important terminology</b>	<b>28</b>
Preferred Provider arrangements	11	<b>Ex-Gratia Policy</b>	<b>29</b>
Benefits with limits	12	<b>Complaints and appeals process</b>	<b>30</b>
<b>Benefits</b>	<b>13</b>	<b>Contact details</b>	
Hospital admission and treatment whilst in hospital	13		
Authorisation	14		



# INTRODUCTION

---

## We trust that you will find the information in this Membership Guide informative and helpful.

Please take time to familiarise yourself with the contents of the Member Guide and the summary of your benefits so that you are fully informed about your membership and the benefits available to you. Should you have any enquiries regarding your membership and/or benefits, please contact the Client Service Department on 0800 001 615.

### Overview

Engen Medical Benefit Fund was established in 1997 to provide funding for healthcare to Engen employees and their families.

The Engen Medical Benefit Fund is managed by a Board of 10 Trustees. Five of the Trustees are nominated by the Employer and the other five are elected by the members of the Fund.

The Board of Trustees is responsible to ensure compliance with all relevant legislation, setting of the Rules that govern the Fund, determining the benefits available to members and the contributions charged, whilst ensuring the financial stability of the Fund and equitable access to benefits for all members.

---

### Golden Rules

- Familiarise yourself with the Rules of the Fund.
  - Understand your rights and responsibilities as a member.
  - Obtain pre-authorisation where necessary.
  - Remember authorisation does not guarantee full settlement of a claim.
  - Always make use of the Designated Service Providers (DSP) or the networks available to you.
  - If possible, negotiate rates with service providers to make sure you do not have to pay out of pocket.
  - Make sure to access the wellness benefits offered by the Fund.
  - If you have any chronic conditions, enquire about the Fund's specific baskets of care and management programmes.
  - Check your claims notification or member statement and review the claim details and available benefit limits. You can also review claims information and benefits on the Fund's website [www.engenmed.co.za](http://www.engenmed.co.za).
-

# MEMBERSHIP



## Who is eligible for membership on the Engen Medical Benefit Fund?

- The Engen Medical Benefit Fund is a closed medical Fund and membership is restricted to permanent employees, pensioners and disability claimants of Engen Limited.
- At the time of their application, or at any time thereafter, employees who join the Fund may apply to have children and/or adults added to their membership as dependants. Dependants have to qualify for Fund membership.



## Who is not eligible for membership on the Engen Medical Benefit Fund?

- Members of the Fund who resign from the employment of Engen Limited, together with their dependants, lose their membership to the Fund.
- Employees who were not members of the Fund before retirement, or the termination of their services on account of ill-health or other disability, are not eligible to become members of the Fund.
- The dependants of a deceased member who initially retain membership after the death of the main member, but who later resign from the Fund for any reason whatsoever, are not allowed to re-join as members once they have resigned.
- Those dependants of deceased members, or members who are retirees or who suffer from ill-health and disability, lose their membership to the Fund if the Fund terminates their membership as a result of non-payment of contributions.



## Retention of membership in the event of retirement, ill-health or death

- Members may retain their membership of the Fund when they retire or when their employment is terminated by Engen Limited on account of ill-health or other disability.
- Registered dependants may continue membership in the unfortunate event of the death of the main member as long as they continue to pay all contributions that become due.

## How to apply for membership



### Obtain

An application form can be obtained from:

1. Your HR Department; or
2. The Fund's website

**[www.engenmed.co.za](http://www.engenmed.co.za)**

3. You may also apply by using the online application process. Your payroll person will guide you.



### Complete

Complete your application in hard copy or online and attach the required supporting documentation.



### Submit

Submit the completed application and supporting documentation to your HR Department.

If you are applying online and you have attached all the necessary documents, you don't have to submit a hard copy of the application form. You'll just click 'submit' and we'll process the application.

## Incomplete and outstanding supporting documentation

Please note that incomplete applications and/or those submitted without the supporting documentation, as requested when you apply, will not be processed. If you are applying online, you will not be able to continue to submit your application until all the requirements are met. That means you must be ready with electronic copies of all IDs and all other relevant documents which you may need to attach to that online application, before you start the process.

### When you complete a hard copy application form

Application forms must be stamped and submitted via your Human Resources (HR) Department. No direct submissions to the Fund can be accepted.

### When you complete your application for membership online

Where applicable, please have electronic copies of the following documents ready to insert where the application tool asks you for it:

- Copy of ID(s)
- Copy of Birth Certificate(s)
- Copy of marriage certificate/affidavit
- Proof of student registration
- Proof of disability.

No underwriting and waiting periods apply to employees and their dependants who join the Fund within the first thirty (30) days of employment or after having served the previous scheme's notice period.

If you have not received your Welcome Pack and membership card within 21 days of submitting your application, please call our Client Service Department on 0800 001 615 to enquire about the status of your application.

---

*If underwriting would have applied at joining, the Fund could retrospectively impose underwriting if the member does not disclose any and all relevant medical information when applying for membership.*

---

All new applicants, who are joining after the date of employment or not immediately after having served the previous scheme's 30 day notice period, are required to complete the medical questionnaire. Applicants must disclose to the Fund information regarding any medical condition for which medical advice, diagnosis, care or treatment was recommended or received over the twelve (12) months prior to their date of application. This requirement applies to the applicant and his/her dependants and includes, but is not limited to, medical conditions and/or diseases that:

- A member or dependant suffers from as at the date of application;
  - A member or dependant was diagnosed with sometime over the past 12 months before the application date, including conditions that were diagnosed but managed with lifestyle changes, e.g. high cholesterol;
  - A member or dependant was treated for over the previous 12 months before the application date including treatment received and treatment that was recommended, but not necessarily taken;
  - A member or dependant obtained medical advice about, not from a doctor but from another healthcare professional such as a pharmacist;
  - The member or dependant had any symptoms for which no illness was specifically diagnosed by a doctor, or for which no specific treatment was provided.
-



## Waiting periods

Where an employee joins the Fund after commencing employment or after having served a previous medical scheme's 30 day notice period, the Fund may impose the following waiting periods as provided for in terms of the Medical Schemes Act (No. 131 of 1998):

Category	Three (3) month general waiting period	12 month condition-specific waiting period	Access to Prescribed Minimum Benefits (PMBs) during Waiting Period
New applicants, or persons who have not been a member of a medical scheme for the preceding 90 days.	Yes	Yes	No
Applicants who were members of another medical scheme for less than 2 years.	No	Yes	Yes
Applicants who were members of another medical scheme for more than 2 years and who did not join within 30 days of employment or date of leaving their previous medical scheme.	Yes	No	Yes
Child-dependants born during a period of membership and registered within 30 days of birth/ adoption.	No	No	Yes
Addition of a spouse/life-partner within 30 days of marriage/proof of common household.	No	No	Yes

## Membership cards

The Fund provides members with a Welcome Pack, which includes a membership card for the main member and all of the adult dependants on his/her membership.

Membership cards may only be used by the registered member and registered dependants. It is fraudulent to permit someone else to use your Fund card and benefits.

Welcome Packs and membership card(s) are sent directly to members at the postal address registered on the administrator's system. It is very important that contact details, including addresses are correct. Please advise the administrator immediately when your details change.

## Change of personal details

For the Fund to communicate effectively with you, it is important for you to notify us immediately if any of your contact details change.

HR departments do not inform the Fund of any changes made to personal details. Therefore you must tell the Fund of any changes to your personal details.

### Update your information – it's as easy as 1... 2... 3...

#### Step 1

To update your personal information, log on to the Fund's website [www.engenmed.co.za](http://www.engenmed.co.za) and go to the 'YOUR DETAILS' section. You can also obtain the **Change of personal details** application form from the Fund's website under the tab 'Find a document', or phone our Client Service Department at 0800 001 615 for assistance.

#### Step 2

Complete the form, ensure it is signed and that a copy of your Identity Document (ID) is attached.

#### Step 3

Your completed form may be returned to the Fund in one of the following ways:

- Email: [membership@engenmed.co.za](mailto:membership@engenmed.co.za)
- Fax: 011 539 2766
- Registered post:  
Engen Medical Benefit Fund Membership Department  
PO Box 652509  
Benmore 2010

The Fund shall not be liable if a member's rights are prejudiced or forfeited as a result of neglect to comply with these requirements.

## Monthly contributions

Membership contributions are deducted by the employer from the employee's monthly remuneration. This is paid to the Fund every month in arrears on behalf of the member.

The employer subsidy is determined by Engen Limited.

Late contribution payments can result in suspended benefits, or cancellation of membership.

The Fund calculates your contribution using the Contribution Table (applicable to the particular year) based on:

- The income (rate-of-pay/ROP) of the principal member.
- The number of adult dependants defined as spouses, life-partners and any immediate family for whom the principal member is liable, including children from the age of 21 years. Additional adult dependants must be financially dependent on the member and evidence to this effect is required for acceptance on to the Fund; Spouses, life-partners and any immediate family for whom the principal member is financially responsible, may apply to become a dependant, including children who are older than 21 years.
- The number of child dependants: all child dependants younger than twenty-21 years are considered to be child dependants. Children from the age of 21 years, registered as bona fide students at an educational institution up to the age 25 years, subject to providing proof of current registration at a tertiary institution to the Fund annually, are also considered to be child dependants.

## Late joiner penalties

If a special dependant (for instance the member's mother or father) who is older than 35, joins the membership, late joiner contribution penalties may be imposed as per the Medical Schemes Act and the membership rules noted in this guide.

## Termination of membership

You may terminate the membership of any of your dependants by notifying your Human Resources (HR) Department, giving 1 calendar month's written notice to the Fund.

Principal members may only terminate membership when they resign from employment with Engen Limited, or when they provide proof of alternative medical scheme cover (as a dependant on their spouse's medical scheme). A calendar month's notice is required using the necessary Fund documentation.



# STRUCTURE OF BENEFITS

The benefit structure of the Engen Medical Benefit Fund includes a 10% Medical Savings Account (MSA) component for primary care (day-to-day) expenses. Once the MSA has been exhausted, the Primary Care Benefits are paid by the Fund from the insured portion of the benefits, subject to the applicable limits indicated in the Benefit Schedule.

## Expenses payable from the Fund's insured or risk portion

The Fund will cover expenses such as those noted below from the insured or risk portion of benefits. Note that payment may be subject to:

- Pre-authorisation
- Managed Care Protocols and Clinical Guidelines generally accepted in the industry as best practice principles
- Co-payments
- Sub-limits

### The following are covered from the insured or risk portion of your benefits:

- Hospitalisation (including ward fees, theatre fees, ward medicine and treatment, surgery and anaesthesia etc.). Post operative rehabilitation benefits provided for a period of 6 weeks, subject to approval.
- A 7 day supply of medication on discharge from hospital (To-take-out/'TTO')
- General Practitioners, specialist and technician consultations and treatment while in hospital
- Physiotherapy and occupational therapy while in hospital
- Organ transplants including donor costs, surgery and immuno-suppressant drugs
- Chemotherapy, radiation and dialysis treatment
- Injuries sustained in motor vehicle accidents, subject to an undertaking in favour of the Fund
- Routine diagnostic endoscopic procedures (performed in a doctor's rooms) or endoscopic procedures as part of an authorised hospitalisation
- Outpatient or emergency department visits with a final diagnosis of a PMB, or Priority Emergency, or leading to an immediate admission
- Specialist consultations out-of-hospital (full cover for Designated Service Provider (DSP) specialists)
- Pathology
- Prescribed Minimum Benefits in- and out-of-hospital (full cover when the services of DSP providers are used)
- In-hospital dentistry – theatre and Anaesthetist accounts for children under the age of 8 years
- Specialised radiology such as CT, PET and MRI scans and radio-isotope studies, subject to authorisation and applicable limits
- Basic radiology
- Benefits for confinements (including home delivery), a defined set of pre- and post-natal maternity benefits, and specific benefits for children under the age of 2 years
- PMB Chronic Disease List chronic medication, subject to registration on the Chronic Illness Benefit
- Prostheses (some limits may apply)
- Hearing aids (including repairs), subject to sub-limits. Benefits for a second hearing aid subject to clinical criteria and authorisation
- Appliances i.e. nebulisers, glucometers and blood pressure monitors, subject to applicable limit
- Ambulance and emergency services through ER24
- Home-nursing, step-down facilities and hospice services as an alternative to hospitalisation, subject to approval and applicable limit
- HIV management
- Infertility interventions and investigations in line with PMBs
- Conservative and specialised dentistry including orthodontics, subject to applicable limits
- Maxillo-facial and oral surgery
- Screening and preventative care benefits (as stipulated).

## Expenses payable from your Medical Savings Account (MSA) and Primary Care Benefits

In any financial year, Primary Care (day-to-day) Benefits are first covered from your MSA until your funds are used up. In any financial year, once the MSA limit has been reached, the following services are paid for from the Insured Risk Benefits, subject to the limits indicated in the Benefit Schedule:

- General Practitioner, medical specialist and registered private nurse practitioner consultations and non-surgical procedures out-of-hospital
- Auxilliary services:
  - Acupuncture
  - Chiropractic treatment
  - Dietetics
  - Non-surgical prostheses
  - Audiology and speech therapy
  - Occupational therapy
  - Private nursing and registered private nurse practitioners
  - Podiatry/chiroprody
- Eye tests
- Prescribed acute medication
- Homeopathy and Naturopathy consultations and medication
- Physiotherapy and bio-kinetics out-of-hospital
- Psychology and social services

The following services will simultaneously fund from MSA and your Insured Risk Benefits:

- Basic Dentistry
- Spectacles and/or contact lenses

The following services will fund from MSA only:

- Self-medication or medication obtained over-the counter

## Important things you should know before using your benefits

### Designated Service Providers (DSP)

The Fund has Designated Service Provider's (DSPs) in place for Prescribed Minimum Benefits (PMBs). You should make sure that you use these appointed DSPs to minimise any co-payments for services obtained in- or out-of-hospital.

Visit the Fund's website at [www.engenmed.co.za](http://www.engenmed.co.za) and log on to the MaPS tool to find a DSP provider near you.

### Fund appointed DSPs

- For Ambulance services:
  - ER24.
- The Premier A or Premier B Specialist Network
- The Discovery Health GP Network.

**Note:** Exceptions are only allowed in an emergency as defined in the Medical Schemes Act, No. 131 of 1998.

These are specific providers of healthcare services, for example hospitals, GPs and specialists, who have agreed to provide services according to certain agreed rules. The Fund pays these providers directly.

When you use the service of a DSP, all claims including Prescribed Minimum Benefits, are paid in full. This means you will not have to make any out-of-pocket payments.

### If you do not use the services of the DSP

For PMB claims to be funded in full you must use a DSP for certain services, as indicated in this booklet and your Benefit Schedule. If these providers are not used, the Fund may pay claims up to the agreed rate only or apply co-payments.

You will not have to make any co-payments if you have involuntarily obtained a service (had no other choice) from a provider other than a DSP, and it is an emergency, for example hospital admissions where the service was not available from the DSP or would not have been provided without unreasonable delay as there was no DSP within a reasonable distance from your place of business or residence.

The Fund's DSPs for the diagnosis, treatment and ongoing care costs (which may include medicine) for Prescribed Minimum Benefit (PMB) conditions are:

- Certain DSP Premier Rate Specialists and General Practitioners (GPs), who have agreed to deliver services in accordance with their Direct Payment Arrangement (DPA) with the Fund
- Contracted hospitals for all in-hospital treatment and care
- National Renal Care (NRC) for care of patients requiring renal care, including dialysis
- SANCA, RAMOT and Nishtara Lodge for all PMB benefits related to drug and alcohol detoxification and rehabilitation.
- Other service providers, as selected by the Fund from time to time.

It is likely that the Fund will contract with and appoint more DSPs, in its ongoing efforts to control and reduce costs for members.

---

### Pre-authorisation is required to access the following benefits

- Hospital admissions/home nursing/step down/sub-acute/rehabilitation and hospice, and all services in lieu of hospitalisation
- Some radiology scans: IVP tomography, contrast studies, bone densitometry, MRI, PET and CT scans
- All internal appliances and prostheses
- All chronic medication
- Certain Outpatient procedures
- Obtain pre-authorisation at least 48 hours prior to a planned hospital event and within 48 hours after an emergency.
- Benefit confirmation is required for Orthodontic treatment

**Providers in the Fund's GP and Specialist Networks must in all instances be used to get full cover - irrespective of whether the service is provided in- or out-of-hospital**

---

## Some benefits have limits

Out-of-hospital pathology, including consumables and materials	Refer to the Benefit Schedule for the limit amount per beneficiary
Psychiatric hospitalisation	21 days per beneficiary
Alcohol and drug rehabilitation in hospital	21 days per beneficiary
External and Internal prostheses Hearing aids and hearing aid repairs Other appliances	Refer to the Benefit Schedule for the applicable limit amounts per beneficiary or family
*Dentistry (overall limit applicable to basic and specialised, in- and out-of-hospital) *Includes orthodontic (braces) treatment	Refer to the Benefit Schedule for the limit amount per family
Basic Radiology (black and white X-rays and ultrasonography)	
Maternity Benefit for pre- and post-natal care	Refer to the Benefit Schedule for the applicable benefits and limits

## Expecting a baby? You must register:

When your pregnancy is confirmed, you must register by pre-authorising the confinement. Once you have registered, your maternity benefits will be paid for from the Young Families Benefit.

# BENEFITS

---

The Benefit Schedule shows the expenses that are covered by the Fund and limits, co-payments, authorisation requirements and Network arrangements that may apply.

---

## Hospital admission and treatment whilst in hospital

The details of the authorisation, including possible exclusions, will be emailed to you (if details are available), your treating healthcare professional and the hospital.

Make sure to clarify any uncertainty you may have with your treating practitioner or the Fund prior to your admission as some procedures, items and medication may not be covered or you may have to pay some of the costs. Should the treating practitioner disregard the terms and conditions of the authorisation, you will remain responsible for the costs incurred.

- Where possible, make use of specialists and other medical service providers on the Fund's Network lists to optimise benefits and minimise co-payments for treatment while in hospital. Please visit the Fund's website at [www.engenmed.co.za](http://www.engenmed.co.za) to find the nearest Network GP or Specialist to you.
- Funding of accommodation in a private ward is subject to a motivation from the attending practitioner and authorisation.
- A co-payment applies in the case of elective investigative endoscopies, if these procedures are performed in hospital (Colonoscopy, Sigmoidoscopy, Proctoscopy, Gastroscopy, Cystoscopy, Arthroscopy, Laparoscopy and Hysteroscopy).





## Authorisation – is a clinical confirmation, not a guarantee of payment

---

Pre-authorisation is provided based on a clinical decision and enables the Fund to ensure the treatment provided to you is clinically appropriate and cost-effective. It should be noted that pre-authorisation is not a guarantee of payment.

Failing to obtain an authorisation may, in terms of the Rules of the Fund, lead to claims not being paid, or substantial co-payments, even if the medical condition is a PMB.

---

## Specialised dentistry

- Specialised dentistry is limited based on the size of your family. If the treatment is performed in theatre with pre-authorisation, the complete treatment event, including all related accounts (e.g. dentist, surgeon), are paid from this limit with the exception of theatre and anaesthetist accounts which will be paid from the unlimited hospital benefit.
- When a maxillo-facial surgeon performs a standard dental procedure in theatre, the event is still payable from your annual specialised dentistry limit for the family. Only when a maxillo-facial surgeon performs surgery pertaining to the jaw and face that is specialised and pre-authorised, will services be paid from the unlimited risk portion of the Fund's benefits.

## The payment of unauthorised services

If you fail to obtain authorisation as required in terms of the Rules of the Fund, the Fund may:

- Pay for the service from your available MSA for non-PMB diagnoses, or reject the account if you do not have medical savings available; or
- Apply a penalty equal to the difference between 100% of the Fund rate and the cost charged by the service provider for PMB diagnoses.

## Cover for chronic conditions

- The Fund covers approved chronic medicine for the 26 Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions.
- We will pay your approved PMB chronic medicine in full up to the Fund Medicine rate if it is on the Fund's medicine list (formulary).
- If your approved chronic medicine is not on the medicine list, we will pay your chronic medicine up to the Maximum Medical Aid Price (MMAP).
- Out-of-pocket expenses can be avoided by using alternative products that are less expensive. Discuss your options with your treating provider or pharmacist.
- The Fund also provides chronic illness benefits for non-PMB conditions. You must use the medicine on a continuous basis, for more than 3 months. This benefit is limited, as indicated in the Benefit Schedule.
- You must apply for cover by completing a Chronic Illness Benefit application form with your doctor and submitting it for review. For a condition to be covered from the Chronic Illness Benefit, there are certain benefit entry criteria that needs to be met.
- If your Chronic Disease List (CDL) condition is approved from the Chronic Illness Benefit, the Chronic Illness Benefit will cover certain procedures, tests and consultations for the diagnosis and ongoing management of the condition in line with Prescribed Minimum Benefits.
- If you suffer from a related condition, you must make use of the services of a Premier Plus GP, who can register you on one of the following Care programmes:
  - the Diabetes Care Programme
  - the Cardio Care Programme
  - the Mental Health Care Programme.

The Fund pays for specific, additional benefit baskets of care once you are registered on one of these Programmes.

Log on to the Fund website at [www.engenmed.co.za](http://www.engenmed.co.za) to find the nearest Premier Plus GP to you.

### The Fund covers the following Prescribed Minimum Benefits Chronic Disease List conditions:

Addison's disease

Asthma

Bipolar mood disorder

Bronchiectasis

Cardiac failure

Cardiomyopathy

Chronic renal failure

COPD and emphysema

Coronary artery disease

Chron's disease

Diabetes insipidus

Diabetes mellitus type 1

Diabetes mellitus type 2

Dysrhythmia (arrhythmia)

Epilepsy

Glaucoma

Haemophilia

Hyperlipidaemia

Hypertension

Hypothyroidism

Multiple sclerosis

Parkinson's disease

Rheumatoid arthritis

Schizophrenia

Systemic lupus erythematosus

Ulcerative colitis

## How to avoid out-of-pocket expenses

- **Confirm** that we have your latest email and cellphone details as authorisation confirmation will be sent to you on the contact details that we have on system in the event of a hospital admission.
- **Read the authorisation letter/SMS** and make sure you understand the terms and conditions i.e. Fund exclusions and limits associated with the procedure. If you have any questions, or are not sure about anything, please speak to your treating healthcare professional and/or one of our Case Managers before you are admitted to hospital.
- **You may go** to any hospital as long as your procedure is authorised.
- Make **use of a Network Provider** (a contracted doctor/specialist) as the Fund has negotiated fees with them and they are not allowed to charge more than has been agreed with them by the Fund. If they do charge more than the agreed upon rate, please notify us without delay so that we can assist you in resolving the matter. If you do not use the services of these Network providers, and your doctor or specialist charges more than the agreed rate, you will have to pay the difference. The Fund's Network GPs and Specialists are also its Designated Service Providers for all Prescribed Minimum Benefit-related care.
- Very few anaesthetists charge at the Fund rate. It is therefore a good idea to ask your doctor/surgeon which anaesthetist he/she makes use of and **negotiate** fees with them upfront.

## Preventative healthcare

Preventative care is an important part of maintaining good health and we encourage our members to make use of this special benefit. We pay screening and preventative care benefits from the Fund's risk pool of benefits. Refer to the Benefit Schedule for more detail.

Cover for the following:

### **Immunisations and vaccinations**

- Flu vaccination – 1 per beneficiary per year
- Pneumococcal immunisation – subject to entry criteria.

### **Baby and child immunisations**

- Standard immunisations for children up to the age of 12 years in accordance with the Department of Health protocols
- MMR vaccine for measles, mumps, and rubella (also called German measles).

### **Health risk assessments covered from your Insured Risk Benefits**

- Screening benefits (for adults)
- Blood glucose test
- Total serum cholesterol test
- Blood pressure test
- Faecal occult blood test
- Human papilloma virus (HPV) screening.

### **Children's screening benefits**

- Basic hearing and dental screenings
- BMI, health behaviour and milestone tracking for children 2 to 18 years old
- Head circumference for children 2 to 5 years

### **Other screening benefits covered from your Insured Risk Benefits**

- Prostate Antigen Specific (PSA) tests
- Colorectal cancer screenings
- Pap Smears
- Mammography.

### **For a smoker**

A smoking cessation benefit, paid from the Medical Savings Account is available. The benefit is limited to R730 per beneficiary per month.

The medical savings paid, will be reimbursed if, after the treatment, the nicotine test result is negative.



# BENEFIT SCHEDULE

## In-hospital cover

A list of the network and/or designated service providers (DSPs) is available at [www.engenmed.co.za](http://www.engenmed.co.za) or by calling the Client Service Department on 0800 001 615

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
<b>Admission to hospital – Failure to make use of a DSP or failure to pre-authorise any planned hospital admission will result in a R1 000 co-payment</b>				
Hospital stay in a general, labour or high care ward or intensive care unit, theatre, including costs of dressing materials consumed and equipment used while in hospital	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–
Psychiatric hospitalisation	100% of Fund rate	21 days per beneficiary per year or 15 outpatient psychotherapy sessions, subject to Prescribed Minimum Benefits		–
Day clinic or day theatre admission	100% Fund rate	Unlimited cover		–
<b>Treatment whilst in hospital</b>				
Consultations, surgical procedures, physiotherapy, ward and theatre medication and blood transfusions	100% of the DSP or Fund rate	Unlimited cover	Forms part of the related hospitalisation	Subject to Specialist/GP DSP/ Network
Anaesthetics administered in theatre	100% of Fund rate	Unlimited cover		
Pathology	100% of Fund rate	Unlimited cover		
Endoscopic investigations	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to procedure. A co-payment of R1 200 applies for each elective scope. This does not apply to PMB treatment	–
To Take Out (TTO) drugs	100% of Fund rate	7 day supply No levy applicable	Forms part of the related hospitalisation	–
Organ transplants (organ and patient preparation, harvesting and transportation and immunosuppressant medication)	100% of Fund rate	R453 000 per family per year, subject to Prescribed Minimum Benefits	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–
Renal dialysis, including procedure, treatment and associated medication and drugs	100% of Fund rate	Unlimited cover	Yes	–
Mental health or drug and alcohol rehabilitation	100% of Fund rate	Limited to 21 days in-hospital treatment; and 15 out-of-hospital consultations per beneficiary per year, subject to Prescribed Minimum Benefits	Yes, at least 48 hours prior to admission or first out-of-hospital consultation	–
Internal prostheses	100% of Fund rate Multiple external and internal prostheses are subject to a joint overall limit of R90 700 per beneficiary per year and to the sub-limits as indicated	The following limits apply per prostheses type per procedure per year:  <b>Hip or Knee replacement devices</b> Unlimited if supplied by a Network provider. Limited to R30 000 per prosthesis per admission if obtained from a non-network provider	Yes. as part of the related hospitalisation	–

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
		<p><b>Shoulder replacement devices</b>            Unlimited if prosthesis is supplied by the Fund's network provider. Limited to R41 700 per prosthesis per admission if the prosthesis is not supplied by the Fund's network provider</p> <p><b>Spinal devices</b>            Maximum of one procedure per person per year            Unlimited if prosthesis is supplied by the Fund's network provider. Limited to R25 500 per person for one, and R51 000 per person for two or more spine levels if prosthesis is not supplied by the Fund's network provider</p> <p><b>Artificial Limbs</b>            Below the knee R 24 200            Above the knee R 40 600</p> <p><b>Artificial eyes</b> R 24 200</p> <p><b>Finger joint prostheses</b> R 6 000</p> <p><b>Pacemakers</b>            Unlimited if pacemaker is supplied by the Fund's Network provider. If not supplied by the Fund's Network supplier, paid up the Fund rate for the device</p> <p><b>Internal cardiac defibrillator</b>            Unlimited from a Network provider. If not supplied by the Network provider, paid up to the Fund rate for the device</p> <p><b>Cardiac valves</b> (each) R 38 500</p> <p><b>Aortic aneurism repair grafts</b>            R160 700</p> <p><b>Cardiac stents</b> (maximum of 3 stents per beneficiary per year)            Unlimited if stent is supplied by the Fund's network provider. Limited if device is not supplied by a network provider:            Drug-eluting stent: R 14 100            Bare metal stent: R 10 300</p>		
Dentistry: maxillo-facial surgery	100% of Fund rate	Unlimited	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
<b>Admission to hospital</b>				
Voluntary admission: Hospital stay and all related services including consultations, surgical procedures, treatment, medication, physiotherapy, anaesthetics, etc.	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–
#Emergency/involuntary non-DSP admission: qualifies for the same benefits as for a DSP hospital admission	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–
<i>#emergency as defined in The Medical Schemes Act, No. 131 of 1998</i>				
<b>Motor vehicle accidents and third party claims</b>				
Payment is subject to an undertaking and completion of an accident injury form and report by the member	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to admission or within 24 hours of an emergency admission	–
<b>Post-operative therapy and rehabilitation</b>				
Post-operative therapy and rehabilitation	100% of Fund rate	Post-operative physiotherapy, occupational and speech therapy, limited to a six-week period for the same condition for which the patient was hospitalised	Yes, before treatment commences	–
	100% of cost	Surgical appliances		
<b>Out-of-hospital cover</b>				
<b>Chronic medication</b>				
PMB CDL Chronic medication benefit is applicable to members and/or dependants registered on the Chronic Illness Benefit	100% of Fund rate	Unlimited cover (subject to MMAP, chronic medicine list and PMBs)	Yes, once diagnosed	–
Non-PMB Chronic medication	100% of Fund rate	Includes cover for approved medication and injections where ongoing treatment is required in excess of three months. Limited to R14 000 for a single member and R27 400 per family per year	Yes, once diagnosed	At a pharmacy
Specialised medication benefit	100% of Fund rate	Limited to R160 000 per family per year	Benefits for a defined list of specialised medication, authorised based on clinical motivation by the treating healthcare professional	If a co-payment is applied by the pharmacy, the member will be personally liable to pay the amount directly to the pharmacy
<b>Outpatient procedures and emergency visits</b>				
Outpatient or casualty procedure that results from a procedure previously requiring hospital admission (within 48 hours post-event)	100% of Fund rate	Unlimited cover	Yes, at least 48 hours prior to procedure or within 24 hours of an emergency admission	At DSP
Outpatient or casualty consultations, procedures, medication and treatment defined as an <b>#emergency</b>	100% of Fund rate	Unlimited cover	None	At DSP
<b>Specialist and GP consultations and treatment out-of-hospital</b>				
Consultations, material and visits (including outpatient visits)	100% of DSP or Fund rate from MSA, once MSA is depleted, up to the Primary Care (day-to-day limit)	M R2 850 M + 1 R4 700 M + 2 R5 500 M + 3 R6 000 M + 4 R7 000	Paid in full at DSP for PMB or non-PMB services. If services of non-DSP providers are used, paid up to 100% of the Fund rate only	DSP: Discovery GP Network Premier A or Premier B Specialist Networks

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
<b>Specialist and GP consultations and treatment out-of-hospital (continued)</b>				
Procedures performed in doctors' rooms (Specialists and GPs)	100% of Fund rate	Unlimited		–
Diabetes or Cardio Care Programmes	100% of the Fund Rate	Non PMB, GP-related services in a defined basket of care	Subject to referral by the Network GP and registration on the Chronic Illness Benefit for the related conditions	Premier Plus GPs in the Discovery GP Network
Mental Care Programme	100% of the Fund Rate	Non PMB, GP-related services in a defined basket of care	Subject to referral by the Network GP	Premier Plus GPs in the Discovery GP Network
<b>Oncology</b>				
Any oncology treatment including chemotherapy, medicines and materials used, radiation in- and out-of-hospital and PET scans	100% of Fund rate	A threshold of R210 000 applies per beneficiary per year, subject to Prescribed Minimum Benefit. Once the threshold is reached, non-PMB claims are paid at 80% of the Fund rate	Yes, registration on oncology programme required and submission of a treatment plan	–
Stoma and oxygen products	100% of Fund rate	Subject to joint limit of R26 900 per family per year for Stoma therapy and Oxygen devices		–
<b>Radiology and pathology</b>				
Radiology and Pathology: including all radiology and pathology, X-rays Includes endoscopic investigations performed in doctor's rooms	100% of Fund rate	Unlimited cover	Yes, forms part of a related hospitalisation  Endoscopic investigations performed in doctor's rooms do not require authorisation	Preferred Provider use recommended to avoid co-payments i.e. Ampath, Lancet and Pathcare
<b>Specialised radiology</b>				
MRI and CT scans	100% of Fund rate	Limited to 2 scans per beneficiary per year in- and out-of-hospital, subject to Prescribed Minimum Benefits	Yes, at least 48 hours prior to procedure.	–
Any other specialised radiology	100% of Fund rate	Unlimited cover	None	–
<b>Clinical and medical technologists</b>				
Clinical and medical technologists: includes services rendered, materials and apparatus supplied	100% of Fund rate	Unlimited cover	No pre-authorisation required	–
<b>Maternity benefit</b>				
Hospital and confinements, water births and pre- and post-natal care by a midwife	100% of the Fund Rate	Unlimited cover	Yes, registration on the Maternity Programme	
The following benefits apply specifically in relation to pre- and post-natal care and children under the age of 2 years. The benefits will not be paid for from the Primary Care Benefits				
Midwife, GP or gynaecologist ante-natal consultations during pregnancy	100% of the Fund Rate	Limited to 12 visits per pregnancy per year	Yes, registration on the Maternity Programme	DSP GP or Specialists
Midwife, GP or gynaecologist consultation after the delivery	100% of the Fund Rate	Limited to 1 visit per pregnancy	Yes, registration on the Maternity Programme	DSP GP or Specialists
Consultations with a counsellor or psychologist for post-natal mental healthcare services	100% of the Fund Rate	Limited to 2 sessions per pregnancy	Yes, registration on the Maternity Programme	
Lactation consultation with a registered nurse or lactation specialist	100% of the Fund Rate	Limited to 1 consultation per pregnancy	Yes, registration on the Maternity Programme	
GP, paediatrician or ENT visits for registered children under the age of 2 years	100% of the Fund Rate	2 visits per child 2 years or younger	Yes, registration on the Maternity Programme	DSP GP or Specialists
Ante-natal ultrasound examinations	100% of the Fund Rate	Limited to 2 examinations per pregnancy. All ultrasound scans, including 3D and 4D scans, paid at the rate for 2D scans only	Yes, registration on the Maternity Programme	

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
Ante-natal classes (in- and out of hospital) or pre-and-post natal consultations with a registered nurse <i>Includes exercise classes and/or visits</i>	100% of the Fund Rate	Limited to 5 classes per confinement.	Yes, registration on the Maternity Programme	
Nutrition assessment with a dietician after the delivery	100% of the Fund rate	Limited to 1 assessment per confinement	Yes, registration on the Maternity Programme	
Pathology	100% of the Fund Rate	Restricted to benefits for a defined basket of pregnancy-related blood tests only	Yes, registration on the Maternity Programme	Fund Network provider
Genetic or chromosome screenings	100% of the Fund Rate	One of the listed tests, per pregnancy <ul style="list-style-type: none"> <li>■ Nuchal Translucency Test, or</li> <li>■ Non-invasive Prenatal Test (NIPT), or</li> <li>■ T21 Chromosome Test</li> </ul>	Yes, registration on the Maternity Programme	
Pregnancy-related External Medical Items (for registered essential devices such as breast pumps or nebulisers)	75% of the Fund Rate	Limited to R5 000 per pregnancy. Note: the 25% shortfall amount will not be funded from MSA	Yes, registration on the Maternity Programme	
<b>Chronic appliances</b>				
Oxygen therapy, including oxygen products, cylinders, ventilation expenses, and stoma products	100% of Fund rate	Subject to joint limit of R26 900 per family per year	Yes, subject to management and prior approval by the Fund	Subject to DSP
<b>Medical and surgical appliances – excludes benefits for internal medical appliances and prostheses listed above, but includes conditions not covered under the post-operative / rehabilitation benefit</b>				
Medical and surgical appliances, including Wheelchairs and Hearing Aids. (Includes the net cost after discount for the supply and fitment of hearing aids and hearing aid repairs)	100% of Fund rate	Limited to R26 900 per family per year	No pre-authorisation required	–
Second hearing aid (issued in the same year for the same family member)		Limited to R13 200 per family per year	Subject to clinical criteria, motivation and authorisation	
<b>Dentistry</b>				
Basic Dentistry	100% of Fund rate from MSA. Once MSA is depleted, up to the Primary Care (day-to-day) limit	M R 4 000 M + 1 R 5 100 M + 2 R 6 200 M + 3 R 7 600 M + 4 + R 8 900	None	
Specialised dentistry. Includes: inlays, crowns, bridges, study models, metal-base dentures and the repair thereof, oral medicine, periodontics, orthodontics, prosthodontics and osseo-integrated implantology	100% Fund rate from Insured Benefits	M R 9 000 M + 1 R12 400 M + 2 R15 600 M + 3 R18 200 M + 4 + R20 000	None (unless in-hospital treatment is required) Benefit confirmation is required for orthodontic work	In-hospital dentistry and maxillo-facial surgery: refer to in-hospital cover above
In-hospital dentistry and maxillo-facial surgery: refer to in-hospital cover above				
<b>Ambulance services</b>				
Air and road emergency services for emergency medical transport or inter-hospital transfers	100% of Fund rate at DSP	Unlimited if ER24 is used	Yes, subject to authorisation  Any unauthorised use of ambulance services will be limited to the Fund rate, negotiated with the DSP and be subject to Prescribed Minimum Benefits	Through DSP ER24
<b>Blood transfusions</b>				
Blood transfusions	100% of Fund rate	Unlimited cover, subject to Prescribed Minimum Benefits	No authorisation required	–



Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
<b>Home nursing, step-down, recuperation and rehabilitation facilities</b>				
Home nursing, step down, sub-acute (physical) rehabilitation facilities In lieu of hospitalisation. Subject to Managed Care Rules and Protocols	100% of Fund rate	Unlimited	Yes, subject to authorisation. Services must follow pre-authorized hospitalisation	–
<b>Private nursing and registered private nurse practitioners, including frail/hospice care</b>				
Private nursing and registered private nurse practitioners, including frail/hospice care	100% of Fund rate from MSA. Once MSA is depleted, 80% of Fund rate from Primary Care (day-to-day benefits)	R26 000 per family per year	Yes, subject to authorisation. Services must follow pre-authorized hospitalisation	–
<b>HIV management</b>				
HIV treatment	100% of Fund rate	Unlimited cover, subject to formularies	Yes	–
<b>Screening and Preventative Care Benefits</b>				
<b>Pharmacy screening benefits</b>				
Pharmacy Screening Benefit for adults	100% of the Fund Rate	1 or all of these tests (if conducted at the same time) per beneficiary per year <ul style="list-style-type: none"> <li>■ Blood glucose test</li> <li>■ Blood pressure test</li> <li>■ Total serum cholesterol test</li> <li>■ BMI</li> </ul>		At an accredited provider in the Fund's Network, and participating pharmacies
Pharmacy screening benefit for children	100% of the Fund Rate	1 or all of these tests (if conducted at the same time) per beneficiary per year <ul style="list-style-type: none"> <li>■ Basic hearing and dental screenings</li> <li>■ Body mass index for children between the ages of 2 up until their 18th birthday (including counselling)</li> <li>■ Head circumference for children between 2 and 5 years old</li> <li>■ Blood pressure for children between the ages of 3 up until their 18th birthday</li> </ul> Health behaviour and milestone tracking for children between the ages of 2 up until their 18th birthday		At an accredited provider in the Fund's Network, and participating pharmacies
<b>Other screening benefits</b>				
Pap smear (benefit for LBC/PAP smear)	100% of the Fund Rate	One screening test every 3 years Count starts in 2020 One screening test every year for HIV positive beneficiaries or beneficiaries with an abnormal Pap smear result Subject to clinical entry criteria and authorisation		
Mammogram	100% of the Fund Rate	One Mammogram (inclusive of an ultrasound) paid every 2 years. Count starts in 2020 One Mammogram or MRI breast screening paid every year and a once off BRCA testing for at risk beneficiaries. Subject to clinical entry criteria and authorisation		

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
Faecal Occult Blood Test (or faecal immunochemical test)	100% of the Fund Rate	1 of the listed tests paid every 2 years for all beneficiaries between the ages of 45 and 75. Count starts in 2020 1 Colonoscopy per year for at risk members, or those with a positive test result. Subject to clinical entry criteria		

Trauma recovery benefit				
Cover for specific trauma-related incidents. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. Benefits are paid according to the general Rules in terms of Designated Service Providers and clinical entry criteria	100% of the Fund Rate	Allied and therapeutic healthcare services M R 20 350 M + 1 R 27 650 M + 2 R 33 700 M + 3 R 39 100  External medical and surgical items R26 900 (per family)  Prescribed medicine M R 5 500 M + 1 R 8 200 M + 2 R 9 500 M + 3 R 10 900 M + 4 + R 12 100  Prosthetic limbs R85 700 (per beneficiary) (with no further access to the external medical items limit)	Subject to clinical criteria and authorisation   Wheelchairs, hearing aids, crutches and other external medical items paid up to the annual limit for medical and surgical items.  Joint limits for all Prescribed Medicine, whether trauma-related or not   Applies where the loss of limb was due to a trauma. These costs do not add up to any other prostheses limits.	

### Primary Care (day-to-day benefits), subject to payment from the Medical Savings Account

Primary Care (day-to-day) benefits are first paid from the MSA. Once the MSA is exhausted for the year, benefits are paid as described below. The MSA, available upfront for the year, is equal to 10% of the total annual contribution for the member / member family

Consultations and non-surgical procedures				
General Practitioner, medical specialists, homeopaths, naturopaths and registered private nurse practitioners, including services and fees charged on an outpatient basis	100% of the agreed or Fund rate for GPs and Specialists. Other providers paid at 100% of the Fund rate	M R 2 850 M + 1 R 4 700 M + 2 R 5 500 M + 3 R 6 000 M + 4 + R 7 000	Registered private nurse practitioner's consultations and services include the cost of vaccinations and injection material, e.g. the administering of mumps, measles and rubella (MMR) vaccinations.  PMB-related conditions, including the 270 DTPs, in-hospital and ante-natal consultations are not included under this benefit.	Subject to DSP: Discovery GP Network and Premier A or Premier B Specialist Network
Acute, homeopathic and naturopathic medicine				
Acute, homeopathic and naturopathic medicine	100% MMAP from MSA, then from Primary Care (day-to-day) limit	M R 5 500 M + 1 R 8 200 M + 2 R 9 500 M + 3 R 10 900 M + 4 + R 12 100	Includes medicine, material for injections and vaccinations and medicine dispensed to outpatients	–

Service	Benefit	Limits (Subject to managed care rules and protocols)	Authorisation Requirements	Designated Service Provider (DSP/ Network Provider)
Self-medication Over-the-counter (OTC) medication	100% of cost	R260 per prescription per beneficiary per day and available funds from the MSA	Only medicine that a pharmacist is entitled to prescribe and dispense	–
<b>Optical</b>				
Eye tests and tonometry tests	100% of Fund Rate from MSA. Simultaneously accrues to the optical limit	1 eye test and 1 tonometry test per beneficiary per year	Tests must be performed by a registered optometrist	–
Spectacles, lenses, frames and contact lenses Includes cover for hardening, tinting, reflective lens coating and refractive eye surgery	100% of The Fund rate, from MSA. Simultaneously accrues to the optical limit	Single member R5 000 Family R10 000 The above includes a frame sub-limit of R1 600 per beneficiary per year every two years from date of last service	Sunglasses, spectacle cases, solutions or kits for contact lenses are excluded	–
<b>Paramedical and associated healthcare services</b>				
Acupuncture	80% of Fund rate	Limited to R1 800 per family per year		–
Chiropractic treatment	80% of Fund rate	Limited to R3 300 per family per year  Any one consultation limited to the rate at which the Fund will reimburse a GP consultation	Includes the cost of treatment and X-rays	–
Dietetics	80% of Fund rate	Limited to R1 100 per family per year		–
Non-surgical prostheses (for which a benefit is not provided elsewhere in this Schedule)	80% of cost	Limited to R3 200 per family per year		–
Audiology and speech therapy,	80% of Fund rate	Limited to R3 200 per family per year		–
Occupational therapy	80% of Fund rate	Limited to R3 200 per family per year		–
Physiotherapy, biokinetics	80% of Fund rate	Limited to R3 200 per family per year		–
Private nursing and registered private nurse practitioners, including frail / hospice care	80% of Fund rate	Limited to R27 400 per family per year	Subject to case management and prior approval  Includes private nursing/frail care/ hospice treatment prescribed by a medical practitioner, excludes general care	–
Podiatry / Chiropody	80% of Fund rate	Limited to R2 200 per family per year	Must be prescribed by a medical practitioner	–
Clinical Psychology: consultations, therapy, treatment	PMB: 100% of Fund rate Non-PMB: 80% of lesser of claimed or Fund rate	Limited to R9 000 per family per year, subject to Prescribed Minimum Benefits		–
<b>Preventative care</b>				
Smoking cessation	100% of Fund rate	Limited to R730 per beneficiary per month from the MSA	MSA expended will be reimbursed subject to a negative nicotine test result	–
Human Papiloma Virus (HPV) Screening	100% of Fund rate	Limited to R560 per beneficiary per year from the MSA	Used as a screening test for female members who receive abnormal results after a cervical cytology screening test (abnormal PAP test)	
Implanon contraceptive device	100% of Fund rate	Limited to MSA		

# SPECIAL FEATURES

## Substance abuse focus

All Engen Medical Benefit Fund members have access to South African National Council on Alcoholism and Drug Dependence (SANCA) approved facilities as in-patients for drug and alcohol rehabilitation. Please contact the Client Service Department for confidential support and a referral to an appropriate treatment facility, should you be in need of assistance. Daily limits and annual limits apply and pre-authorisation is compulsory.

## Oncology Programme

Members registered on the Oncology Programme have access to chemotherapy, medicines and materials, radiation in- and out-of-hospital and PET scans. All Oncology treatment allocates to a threshold, whereafter non-PMB treatment pays at 80% of the Fund Rate only.

If the treatment is PMB-related, the Fund will continue to pay for any authorised treatment that may still be necessary.

## HIV/AIDS management programme

It has been demonstrated that by proactively managing HIV or AIDS, those who have been diagnosed as HIV positive, can live a healthy and fulfilling life. When you register for our HIV Programme you are covered for the care that you need. You can be assured of confidentiality at all times. Call us on 0800 001 615 or email [hiv@engenmed.co.za](mailto:hiv@engenmed.co.za) to register.

## Emergency medical evacuations – ER24

If you ever find yourself in a situation where you require emergency transport for medical reasons, you are in the very best hands. The Engen Medical Benefit Fund ambulance benefits, which are covered under insured benefits, include medically appropriate emergency transport response services provided by ER24. This benefit is available by contacting 084 124.

## Self service facilities

The Engen Medical Benefit Fund website has been specifically developed for the benefit of members, and by registering on the site, you are able to review your monthly statements, claims and personal information on-line.

To register, simply visit [www.engenmed.co.za](http://www.engenmed.co.za) and register by entering your membership number and identification or passport number.

## Trauma Recovery Benefit

The Trauma Recovery Benefit helps to preserve the funds in your Medical Savings Account and Primary Care benefit after certain traumatic events, by providing access to additional cover for specific day-to-day treatment. The benefit pays certain day-to-day medical care costs related to the traumatic event in the year it happened, and in the year after it happened, without using the funds in your Medical Savings Account or the Primary Care Benefit.

The benefit is subject to specific clinical criteria related to certain traumatic events or conditions, and registration. Your access to the benefit is activated after admission into hospital for one of the specific traumas, once the event has been appropriately reviewed and the benefits have been approved. Specific, limited day-to-day benefits will be provided for the following trauma-related events or conditions:

- Crime-related injuries, Conditions related to near drowning, Poisoning or Severe anaphylactic (allergic) reactions requiring more than five days stay in an ICU
- Paraplegia (paralysis of the lower half of the body affecting both legs, for example due to a blunt force injury of the spinal cord); or
- Quadriplegia (paralysis of both arms and legs, for example due to a blunt force injury to the spinal cord)
- Severe burns
- External or internal head injuries
- Loss of a limb or limbs

# ADMINISTRATIVE REQUIREMENTS

## Claims administration

To qualify for benefits, a claim must be submitted to the Fund by not later than the last day of the fourth month, following the month in which the service was rendered. If you believe a claim has been rejected in error, you have 60 days to report the error and resubmit the claim failing which the claim will be classified as stale.

---

As the member of the Fund you are responsible for monitoring and reviewing your monthly statement and for acting promptly where a claim is not reflecting, or has not been paid. This will ensure that such claims do not become stale. Claims submitted after they have become stale, will not be paid by the Fund (in line with Regulation 6 of the Medical Schemes Act No.131 of 1998).

---

Members who pay cash for any services received, should remember to submit the claim with the receipt as proof of payment, using the appropriate contact details of the Fund as provided in this Member Guide, or as communicated by the Fund from time-to-time. Members will be reimbursed at the relevant Fund rate (refer to the Benefit Schedule for details) and you may request the Fund to pay differences between claimed amounts and benefit amounts from your Accumulated Medical Savings Account (AMSA).

---

Members are responsible for ensuring the Fund is informed of any changes in their banking details.

**Please note: changing your banking details with your Human Resources (HR) Department does not update your banking details with the Fund.**

---

Payment of claims is always subject to Fund Rules, rates and limits, and Managed Care Protocols and Guidelines may apply.

Remember to obtain pre-authorisation at least 48 hours prior to a planned event or within 24 hours following an emergency

## Membership statements

Claims notification will be sent electronically where email details are available. Member statements will also be available on the Fund's website [www.engenmed.co.za](http://www.engenmed.co.za)

## Medical Savings Account (MSA)

- All members contribute 10% of their total monthly contribution into their Medical Savings Account (MSA). For example, if your total Fund contribution is R1 000, an amount of R100 (10% of R1 000) will be allocated to your MSA and R900 towards the risk pool.
- If you have a positive balance in your MSA at month-end, you will receive interest on that amount.
- If you resign from the Fund, your MSA balance will be kept for a 4 month period to settle any claims that were incurred before resignation. Any remaining, positive MSA balance will be paid out to you in the 5th month after your resignation, or be transferred to your new medical scheme.
- On termination of membership, the Fund may use your MSA to offset any debt you owe to the Fund which may include outstanding contributions.
- The Fund advances 12 months of MSA to members effective 1 January of each year. Overdrawn MSA (i.e. if you have used an amount from your advanced MSA that exceeds the amount you have contributed at the time of your resignation) will have to be repaid if you resign from the Fund.
- Payments from your MSA will be made at 100% of the Fund rate, subject to funds being available at the date on which a claim is processed.
- If you have MSA available at the end of the financial year (31 December) the positive balance will be carried over to the next year.
- In the unfortunate event of your death, the MSA balance due to you will be transferred to your dependants should they decide to continue membership of the Fund or, in the absence of such dependants, paid into your estate.

# WHAT THE FUND DOES NOT COVER

There are certain medical expenses the Fund does not cover. We call these exclusions.

Exclusions are placed on benefits to protect all members of the Fund from unnecessary events and treatments that may be abused or cause the general cost of the Fund's contributions to become unaffordable.

## **The Fund will not cover the direct or indirect consequences of the following, except as regulated in the Prescribed Minimum Benefits:**

- Cosmetic procedures, for example, otoplasty for jug ears; removal of portwine stains; blepharoplasty (eyelid surgery); removal of keloid scars; hair removal; nasal reconstruction (including septoplasties, osteotomies and nasal tip surgery); and healthcare services related to gender reassignment
- Treatment for obesity
- Treatment for infertility, subject to Prescribed Minimum Benefits
- Frail care (care not related to a medical condition)
- Experimental, unproven or unregistered treatment or practices
- CT angiogram of the coronary vessels and CT colonoscopy
- The purchase of the following, unless prescribed:
  - Applicators, toiletries and beauty preparations;
  - Bandages, cotton wool and other consumable items such as dental floss, toothbrushes or toothpaste eye solutions or kits for contact lenses;
  - Patented foods, including baby foods;
  - Tonics, slimming preparations and drugs;
  - Household and biochemical remedies;
  - Anabolic steroids;
  - Multivitamins and;
  - Sunscreen agents.
- Costs of search and rescue
- Any costs that another party is legally responsible for
- Facility fees at casualty facilities (these are administration fees that are charged directly by the hospital or other casualty facility), unless stated differently for specific benefits
- Costs related to participation in reckless activities where, based on an objective test for reasonable behavior, the Beneficiary is deemed to be risking injury recklessly, such activities as solo-mountaineering, speed contests and extreme endurance marathons
- Willfully, self-inflicted injuries, except PMB, subject to clinical review
- Bleaching of vital teeth, metal inlays in dentures and front teeth
- Examination for insurance, school camps, visa, employment or executive purposes
- Accommodation in old age homes, spas or resorts
- Healthcare appointments not kept
- Telephone consultations
- Travelling costs, except emergency medical transportation as authorised
- Sunglasses or spectacle cases
- Accommodation and/or treatment in headache or stress relief clinics.

Unless otherwise decided by the Fund, benefits in respect of these items, on prescription, are limited to one month's supply for every prescription or repeat thereof.

# IMPORTANT TERMINOLOGY

## Co-payment

A co-payment is a fee that members are required to pay directly to the service provider if there is a difference between the cover provided by the Fund and the cost charged by the service provider. Co-payments will also apply if you do not make use of appointed DSPs.

## Designated Service Providers (DSP)

Designated Service Providers are healthcare professionals with whom the Fund has made special arrangements to provide members with effective and cost-efficient services.

These healthcare professionals will not request upfront payment from you as their claims are paid in full.

Where the use of DSP is indicated, you must make use of their services. If you choose not to use the DSP services, claims from non-DSP providers will be paid up to the Fund rate only, and co-payments will apply.

The following are DSPs:

- the Discovery GP Network;
- the Premier A and B Specialist Networks;
- ER24 for emergency medical transportation.

You can find information about a DSP near you on [www.engenmed.co.za](http://www.engenmed.co.za)

## Emergency medical condition

An emergency medical condition means any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy.

## MMAP (Maximum Medical Aid Price)

MMAP (Maximum Medical Aid Price) is a reference price model which serves as a guide to determine the maximum medical scheme price that schemes will reimburse for a pharmaceutical product that is interchangeable with other more cost-effective alternatives. Co-payments that may result from MMAP pricing can be avoided

by using alternative products that are less expensive, such as generic medicine. The Engen Medical Benefit Fund Medicine reimbursement rate is based on MMAP the use of the most appropriate alternative should always be discussed with your treating practitioner or pharmacist.

## Fund rate

The Fund rate is the rate at which the Fund will pay for medical services as approved by the Board of Trustees. This rate is based on the Discovery Health rate.

## Priority emergencies

There are instances where treatment at a DSP out-patient or emergency department is classified as an emergency although it may not be a PMB. The Fund will pay for such emergencies from the insured (risk) benefit and not from your MSA.

## Network Providers

Network Providers are healthcare professionals with whom the Fund has made special arrangements to provide members with effective and cost-efficient services.

These healthcare professionals will not request upfront payment from you. The Fund does not restrict you to utilise the services of these Preferred Providers.

Rather we recommend their use, where they are available, to optimise benefits and minimise co-payments. If you make use of the services of non-network providers, claims will be paid up to the Fund rate only, and you will have to pay for any shortfalls.

## Prescribed Minimum Benefits (PMBs)

Prescribed Minimum Benefits are defined in the regulations of the Medical Schemes Act, No. 131 of 1998, as being the minimum level of benefits that are available to all medical scheme members and their dependants. The diagnosis, medical management and treatment for these benefits are not limited and are paid according to specific codes, treatment plans and conditions. You must use the services of the Fund's appointed Designated Service Providers for PMBs. A total of 270 diagnoses and 26 chronic conditions are listed as PMBs.

# COMBATING FRAUD

Healthcare provider claims are normally paid in good faith. Claiming patterns and behaviour are only properly reviewed and validated after payment has been made. Discovery Health has a large database, which allows for detection of unusual conduct or discrepancies. If an irregularity warrants an investigation by the Forensic Department, the relevant provider, or member, is always given the opportunity to respond.

If, however, it becomes clear from the investigation that someone has committed fraud, the perpetrator may face criminal or civil charges. If a healthcare professional is involved, fraudulent activity may result in the provider losing a career in healthcare by having their required professional registration canceled. The Fund may also no longer pay the provider directly, or not at all. Members who are guilty of committing fraud could lose their healthcare cover altogether and employees could face disciplinary action and be fired.

## How you can help combat fraud

If you have even the slightest suspicion that someone is committing fraud, report all information you have to the Discovery fraud hotline, using any of the following contact details:

- Toll-free phone: 0800 004 500
- SMS: 43477
- Toll-free fax: 0800 007 788
- Email: [discovery@tip-offs.com](mailto:discovery@tip-offs.com)
- Post: Freepost DN298, Umhlanga Rocks. 4320
- Or send an email directly to the fraud department: [discovery@tip-offs.com](mailto:discovery@tip-offs.com)

You may remain anonymous and we will handle all calls and contact in strict confidentiality. We will list any person found guilty of committing fraud on a register and take steps to recover any money members or the Fund may have lost in the process.

## Ex-Gratia Policy

Ex-Gratia is defined by the Council for Medical Schemes (CMS) as 'a discretionary benefit which a medical scheme may consider to fund in addition to the benefits as per the registered Rules of a medical scheme. Schemes are not obliged to make provision there for in the rules and members have no statutory rights thereto'.

The Board of Trustees may in its absolute discretion increase the amount payable in terms of the Rules of the Fund as an Ex-Gratia award. The Board has appointed and mandated an Ex-Gratia committee to review the applications and motivations received, and to act on behalf of the Board of Trustees in making funding decisions for each case. Ex-Gratia requests are considered on an individual basis and any decision made will in no way set a precedent or determine future policy. Decisions taken by this committee are final and are not subject to appeal or dispute and do not set a precedent.



# COMPLAINTS AND APPEALS PROCESS

If you are not satisfied with the manner in which your claims were processed or wish to lodge a complaint, the process you need to follow is:

1. Contact the Fund's Client Service Department during office hours and try to resolve your query.
2. If the result is not considered to be satisfactory by you, you may ask that it be escalated to more senior resources in the Administrator's Service Team, such as a Team Leader or Manager.
3. If you are not satisfied, you may in writing request the Principal Officer of the Fund to attend to the matter. You can send the query to the normal email or postal addresses of the Fund, but address it to the Principal Officer.
4. Should you not accept the outcome of the escalation process to the Principal Officer, you may lodge a complaint in writing, for the attention of the Fund's Disputes Committee, c/o The Principal Officer, (the details are available on the website). The Disputes Committee will meet to decide on your complaint or dispute, and determine the procedure to be followed. You have the right to be heard at these proceedings, either in person or through a representative.
5. If you are still dissatisfied after the decision made by the Disputes Committee, you may take your appeal further by approaching the Council for Medical Schemes (CMS) for resolution:

**Council for Medical Schemes**  
**Block A Eco Glades 2 Office Park**  
**420 Witch-Hazel Street**  
**Ecopark Centurion 0157**

**Telephone: 012 431 0500**

**Fax: 012 431 7544**

**Customer care call number: 0861 123 267**

**Email address: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)**

## CONTRIBUTIONS – effective 1 January to 31 December 2020

Contributions for children are limited to a maximum of four children, without limiting the number of child dependants that may be registered on the Fund. Penalties may be applied to a late joiner, in line with the Regulations to the Medical Schemes Act (Act 197 of 1998).

Total contributions, including contributions in respect of a member's individual account

Income Category	Total Contributions		
	Principal Member	Adult Dependant	Child Dependant
R 0 - R5 050	R2,190	R1,930	R660
R 5 051 - R6 150	R2,820	R2,060	R870
R 6 151 - R13 200	R3,390	R2,680	R940
R13 201 - R17 800	R3,730	R3,090	R1,030
R17 801 +	R4,150	R3,430	R1,140

# PROTECTING YOUR PERSONAL INFORMATION

Personal information about you, your spouse and your dependants includes information about their health, financial status, gender, age, contact numbers and addresses.

When you become a member of the Fund, you trust us with personal information about yourself and your dependants. We are committed to protecting your right to privacy. We collect, use, share and otherwise process your personal information in line with the Protection of Personal Information Act ("POPIA") for the following purposes:

- for the administration of your benefit option;
- for the provision of managed care services to you;
- for the provision of relevant information to a contracted third party who requires this information to provide a healthcare service to you;
- to analyse risks, trends and profiles;
- to share your personal information with external health care providers for the purposes of evaluating certain clinical information, when you require medical treatment.

## Examples of this include:

- Getting your personal information from other relevant sources, including healthcare providers, contracted service providers and further processing of such information to assess and value a claim for medical expenses. We may at any time verify with the relevant sources that your personal information is true, correct and complete;
- If you have joined as a member of an employer group, getting information from, and sharing information with your employer, that is relevant to your application for membership, with due regard for considerations of confidentiality in respect of your state of health;
- Communicating with you about any benefit or contribution changes.

If a third party, even your own wife or husband, asks the Fund or Administrator for any of your personal information, we will share it with them only if:

- you have already given your consent for the disclosure of this information to that third party; or
- we have a legal or contractual duty to give the information to that third party, or
- we need to share it with them for risk analytical or fraud detection, prevention or recovery purposes.

---

If you want a third party to act on your behalf, for instance when you are in hospital, you must complete a 'Permission to make information available to a third party' form (available on the Fund's website or from the call centre). It is advisable that you consider your position on granting such access, and complete a consent form before you are no longer able to manage your own affairs. If you don't, the Fund will not be able to disclose your personal information to a person making enquiries on your behalf, even if that person is your spouse.

---

You have the right to know what personal information the Fund and Administrator holds about you. If you wish to receive this information please complete an 'Access Request Form', attached to the PAIA manual, on the Fund's website, and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.

If you believe we failed to adequately protect your information, we encourage you to first follow our internal complaints process to resolve the complaint. We explain the complaints and disputes process on the website ([www.engenmed.co.za](http://www.engenmed.co.za)). If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator

# CONTACT DETAILS

## Client Service Department

For all your general enquiries (claims, membership, information, etc.)  
Phone: 0800 001 615  
Fax: 011 539 2766  
service@engenmed.co.za

## Ambulance and emergency services

Phone: 084 124

## Member claim submission

Postal address:  
Claims Department PO Box 652509  
Benmore 2010  
claims@engenmed.co.za  
Fax: 0860 329 252

Claims may also be placed in Discovery Health claims collection boxes which may be found at all offices of the Administrator and at most hospitals and rooms of other healthcare professionals.

## Maternity registration

auths@engenmed.co.za

## Appliance and prostheses authorisations

auths@engenmed.co.za

## Oncology registrations and authorisation

oncology@engenmed.co.za

## Website queries

webinfo@engenmed.co.za

## Chronic medication and renal dialysis registrations and queries

chronicqueries@engenmed.co.za  
CIB\_APP\_FORMS@engenmed.co.za

## HIV registration and authorisation

hiv@engenmed.co.za

## Hospital authorisation

auths@engenmed.co.za

## Escalated complaints

service@engenmed.co.za

## Reporting fraud

Report irregular or fraudulent claims.

Email: forensics@discovery.co.za

To stay anonymous, call our Fraud Hotline on 0800 004 500 or email: discovery@tip-offs.com

When sending through a report, please include your membership number and the details of the claim you are querying. If you have any general inquiries on your claims or policy, kindly email service@engenmed.co.za.

