

DECEMBER 2016

newsletter

Dear Member →

Message from the Principal Officer



Nazeem Salie
Principal Officer

Welcome to the last edition of Engen Medical Benefit Fund news for 2016.

In this newsletter, we share with you the benefit enhancements that the Board of Trustees has implemented for 2017. Not only are there increases in the Fund rate and sub-limits; we have also introduced new preventative care benefits. I am particularly excited about the additional preventative care benefits and encourage you to take control of your health by having annual check-ups.

The Board would like to express its appreciation to members who prudently manage their healthcare expenses. We encourage all members to continue doing so and hope that 2017 is filled with healthy choices that helps you to prevent illness and to improve your overall state of health and wellness. Make sure you read the 2017 benefit schedule, your member guide and the leaflets from our designated service providers that accompany this newsletter.

On behalf of the Board and from myself as Principal Officer, we wish you a safe and joyous festive season and a healthy and prosperous new year to you and your families. Travel safely, be sun smart, keep hydrated in the summer sun by drinking lots of water, and please don't drink and drive. We look forward to supporting you and your loved ones on your health journey in 2017.

Yours in good health

NAZEEM SALIE
Principal Officer
Engen Medical Benefit Fund

IN THIS ISSUE

- Message from the Principal Officer
- Benefits review for 2017
- Your medical cover for foreign travel
- Our Administrator's name has changed
- Health tips for December holidays
- Important contact details

BENEFITS REVIEW FOR 2017

When considering benefit enhancement for the next year, the Board needs to be mindful of the financial position of the Fund. The most important factor that influences this is the cost of claims paid during the year compared to the income from contributions collected. The Board has agreed to follow a pricing strategy that ensures the Fund breaks even before returns on investments are taken into account. So in other words, the primary aim is to ensure that the Fund experiences a net operating surplus at the end of the year. This is extremely important when considering that the Fund has a rather high average age and due to its relatively small membership, the Fund remains very susceptible to claims volatility – just a few very costly cases could be detrimental to the continued sustainability of the Fund.

The following benefit enhancements have been made for 2017:

- Fund rate and sub-limits increased:**
 A 6% increase in the Fund rate and the sub-limits for the various benefit categories. Simply put, this means that you will have access to 6% more benefits in 2017.
- Comprehensive preventative care benefit introduced:**
 Prevention is better than cure and early detection significantly improves the management of diseases and illnesses.

Below is a detailed list of the **preventative care benefits** for next year:

Out-of-hospital preventative care benefit	Benefit	Limitations
Faecal occult blood test Used as a screening method for male prostate cancer	100% of Fund rate subject to individual savings account	Available to all beneficiaries from age 50 years. Positive test to be followed up with a colonoscopy. Annual test.
Cervical cytology Cervical screening test used to detect potentially precancerous and cancerous processes in the cervix	100% of Fund rate subject to individual savings account	Available to female beneficiaries age 21 to 55 years. Cervical cytology to include pap smear and human papilloma virus (HPV) screening (liquid based cytology). Every three years.
HPV screening Screening test for all female members who receive abnormal test results after doing a cervical cytology screening test (abnormal pap smear test)	100% of Fund rate subject to individual savings account	
Mammography Breast imaging that uses low-dose X-rays to detect cancer early	100% of Fund rate subject to individual savings account	Available to female beneficiaries age 45 to 75 years.



Need to go for a planned hospital procedure or long, expensive treatment?
 Ask your healthcare provider for a quotation before starting planned/elective, long or expensive treatment. The Fund will then be able to inform you of your share of the costs.

Spectacle lenses and contact lenses are subject to the optical benefit limit every two years. The current cycle is 2016/2017, so if you have already claimed for this benefit in 2016, you can now only claim optical benefits in 2018.

Your medical cover for foreign travel

If you are planning a trip overseas, it is vital to make sure that you have sufficient health insurance cover should you or a loved one become ill. You can obtain this cover through your travel agent. While the Fund covers foreign claims, i.e. claims for services rendered outside the borders of South Africa, claims are reimbursed at the same benefit limits and rand values for each service that would have applied in South Africa. Remember that you will be required to settle your foreign claim at the point of service in a foreign country and this is likely to cost a whole lot more than the rand reimbursement rate that the Fund will pay on submission of your foreign claim on your return to South Africa.

If you plan to be out of the country for an extended period of time and you use chronic medication, you can arrange with your pharmacist to dispense more than one month's supply of medication to take with you on your journey. You will need to complete a chronic medication indemnity form and we will then provide your pharmacy with the necessary approval for the additional supply of medication. Remember that if you terminate your membership with the Fund before the end of the indemnity period, you will be required to reimburse the Fund for any claims paid in respect of chronic medication that you have not yet used.

Note that the Fund does not cover ambulance or emergency transport services outside the borders of South Africa. For this reason, it is advisable that you familiarise yourself with all the details of the cover provided through your travel insurance before you leave the country.



Our Administrator's name has changed

The Fund's Administrator, formerly known as Metropolitan Health (Pty) Ltd, has undergone a name change and is now known as MMI Health (Pty) Ltd. The Fund's managed care provider, formerly known as Metropolitan Health Risk Management (Pty) Ltd, will also be known as MMI Health (Pty) Ltd. The name change is applicable to all services and programmes offered by the Fund. Members will in future experience positive changes, as MMI Health (Pty) Ltd will benefit from the capabilities of new acquisitions. The impact of these changes will be communicated in future newsletters!



Health tips for December holidays

With the December holidays upon us, most of us are focused primarily on packing our swimsuits when preparing for a vacation. The following important health tips are recommended before you depart:

1. Pack your Fund membership card.
2. Make sure you have sufficient chronic medication to last you the entire period that you will be away from home.
3. Sunscreen is a must. With sun exposure at its highest in summer, take extra care of your skin.
4. Pack a basic first aid kit. It should include gloves, scissors, bandages, gauze and safety pins. Remember headache medication as well as something for allergies and insect bites.
5. Remember the basics such as keeping well hydrated, washing your hands regularly and eating from food outlets where food is hygienically prepared.

Source: Health24

IMPORTANT CONTACT DETAILS

ADDRESS FOR CLAIMS QUERIES

Engen Medical Benefit Fund
PO Box 5324, Cape Town 8000

PHYSICAL ADDRESS

Parc du Cap, 7 Mispel Road, Bellville 7530

CLIENT SERVICE DEPARTMENT

Tel: 0800 001 615
Fax: 0860 104 125
Email: engen@mhg.co.za
Website: www.engenmed.co.za
Electronic query facility: 021 480 4901
General enquiry email: engen@mhg.co.za
New claims submission email: engenaccounts@mhg.co.za

KPMG FRAUD HOTLINE

Toll free: 0800 200 564
Email: audit@mhg.co.za

HOSPITAL PRE-AUTHORISATION

Tel: 0800 118 884 or 021 480 4488
Fax: 021 480 2754
Email: hrmengen@metropolitanhrm.co.za

ONCOLOGY RISK MANAGEMENT PROGRAMME

Tel: 0800 118 884 or 021 480 4488
Fax: 021 480 2754
Email: hrmengen@metropolitanhrm.co.za

PMB CARE PLANS

Tel: 0800 118 884 or 021 480 4460
Fax: 021 480 2754
Email: hrmengen@metropolitanhrm.co.za

LIFESENSE DISEASE MANAGEMENT (PTY) LTD/HIV PROGRAMME

Tel: 0860 506 080
Fax: 0860 804 960
Email: results@lifesense.co.za

CHRONIC MEDICATION ENQUIRIES

General chronic medication application enquiries:

Tel: 0800 001 615

Obtaining an application form:

Website: www.engenmed.co.za

Pharmacist-on-line: (for exclusive use by doctors/pharmacists)

Tel: 0861 888 344

MEDICINE RISK MANAGEMENT PROGRAMME

Fax: 021 480 2754
Email: engenmrm@mhg.co.za
Address: PO Box 15079, Vlaeberg 8018

SCRIPTWISE MEDICINES DISPENSING AND DELIVERY ENQUIRIES

Medication orders, delivery enquiries and general enquiries:

Tel: 0860 102 622 or 018 788 5814
Fax: 018 788 5109
Email: engen@scriptwise.co.za