



**ISSUE 1**  
OF 2016!

MAY 2016

# newsletter

Dear Member →

It is encouraging to note the number of attendees and discussions at the Engen Medical Benefit Fund road shows across the regions. During these sessions it became clear that we should explain the changes to your optical and dental benefits for 2016 in more detail. We hope the article on page two will provide more clarity and also cause members to be more cautious when using these benefits.

The Fund's Cape Town-based pensioner members received an invitation to attend a wellness day that was facilitated by the Multiply wellness and rewards programme at the Kirstenbosch Garden on 31 March. All members are encouraged to familiarise themselves with Multiply and make use of their rewards and offerings. More information on Multiply can be obtained at [www.engenmed.co.za](http://www.engenmed.co.za).

In this issue, we also provide an overview of the Fund's complaints and resolution process.

Kind regards

**THE TRUSTEES**

Engen Medical Benefit Fund

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# RECAP OF THE 2016 OPTICAL AND DENTAL BENEFIT CHANGES



## Optical and dental benefits

It is important to note that your optical and basic dentistry benefits for 2016 will be paid from your available savings. As you submit your basic dentistry claims for payment, the claimed amount will reduce your available savings and accrue to your insured benefit limit.

Once you have depleted your savings and submit your first basic dentistry claim for the benefit year, the benefit will be paid from the insured basic dentistry limit (please refer to the 2016 Benefit Schedule for the insured basic dentistry limits depending on family size) – keeping in mind that any basic dentistry related amounts already claimed from your savings will have accrued from the insured basic dentistry benefit limit and reduced the available benefit amount. You will be liable to pay any balance that exceeds the available insured basic dentistry benefit limit. See the example below:

If you are a single member with an available savings amount of R3 500 per year, an insured basic dentistry limit of R3 150 and you submit a basic dentistry claim of R3 500, the claim will be paid

from your available savings of R3 500. The benefit also accrues from the insured basic dentistry limit of R3 150, resulting in both limits being depleted. You will be responsible for making any co-payments, unless you have accumulated savings from previous years.

## Reason for change

The reason for the benefit change (from insured to savings) is due to the high expenditure on the optical and dental benefits, which contributed to financial losses during the 2014/2015 financial year. It is important that the Fund remains financially stable and therefore the need for the change. Another strikingly high expense was the purchase of spectacles on an annual basis. To contain and manage the cost a decision was taken to introduce a fixed, two-year cycle from 1 January 2016 to 31 December 2017. During the two-year cycle you will have one benefit amount that you must use over the set cycle.

However, members with accumulated savings can use their positive savings balances to fund additional optical and basic dentistry benefits.



# Easy access to the smoking cessation benefit

Gone are the days of completing application forms and signing an undertaking to gain access to the smoking cessation benefit! The Fund has enhanced access to this benefit to make it easier for members to kick the habit.

## See the steps below on how to access the benefit:

The Zyban and Champix products can be purchased from any registered service provider (normal dispensing rules will apply) and the claim can be submitted to the Fund for payment. The account will be processed from your available savings.

To qualify for a refund from the insured smoking cessation benefit, members need to go for a pathology test (post-cotinine test to indicate nicotine levels) after the third consecutive purchase of the product and submit the results to the Client Service Department via email to [engen@mhg.co.za](mailto:engen@mhg.co.za) or fax to **0860 104 125**. Remember to include your membership number. If the results indicate that you are nicotine free, the Fund will refund the amount that was paid from your savings and reprocess the Zyban and Champix costs from the insured smoking cessation benefit.

Note that the reprocessing of funds from the smoking cessation benefit is only possible once in a lifetime.

*The post-cotinine tests will be paid from the pathology benefit at 100% of the Fund rate.*

Please note all claims must be submitted within four months from the date of service to be eligible for payment.

## Members can visit the following websites for information and support:

- <http://www.againstsmoking.co.za/>
- <http://www.cansa.org.za/avoid-tobacco/>



Should you require any further information, please contact the Client Service Department.

## Complaints and disputes resolution

Members who have any queries regarding the Fund should please contact the Client Service Department on **0800 001 615** or email [engen@mhg.co.za](mailto:engen@mhg.co.za). Please include your membership number and full details of your query.

Should you feel that the Client Service Department has not resolved your query, you may request that it be brought to the attention of a team leader, followed by the Client Service Manager. If the query is still not resolved to your satisfaction, it can be submitted to the Fund Manager at Metropolitan Health. You may also take your query to the Board of Trustees (details of the Trustees can be obtained at [www.engenmed.co.za](http://www.engenmed.co.za)).

In the event that you are still not satisfied with the manner in which the query has been dealt with and it has therefore become a complaint, please bring the matter to the attention of the Principal Officer, Mr Nazeem Salie. Please include details of your interactions with the various parties. Nazeem can be contacted via email at [nazeem.salie@engenoil.com](mailto:nazeem.salie@engenoil.com). Please bear in mind that the Fund's registered rules and practices will take precedence at all times when considering what action should be taken to resolve your query.

*Continued overleaf →*



You also have the right to request that your complaint be referred to the Board of Trustees for consideration.

Once the matter has been through all of the above channels and you are still not satisfied that the query has been properly resolved, you have the right to lodge a complaint with the Council for Medical Schemes.

## Who may complain to the Council for Medical Schemes?

Any beneficiary or person that is aggrieved with the conduct of a medical scheme can submit a complaint to the Registrar at the Council for Medical Schemes.

However, it is important to note that a prospective complainant should always first seek to resolve complaints through the complaint mechanisms in place at the respective medical scheme before approaching the Council for assistance.

Complaints can be submitted by any reasonable means, such as a letter, fax, email or in person at the Council's offices from Mondays to Fridays between 08:00 and 17:00. Please download the complaint form from the Council's website at [www.medicalschemes.com](http://www.medicalschemes.com). Look for the 'How to lodge a complaint' article on the home page. Alternatively, the Council can be contacted telephonically on **0861 123 267**, via fax to **012 431 0608** or via email to [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com). You may also post your complaint to **Private Bag X34, Hatfield 0028**.

## Who may you complain about?

The Council for Medical Schemes governs the medical schemes industry and therefore your complaint should be related to your medical scheme.

If your complaint is related to other aspects of the health industry, please use the links below:

- for complaints against health professionals (i.e. doctors) – [www.hpcsa.co.za](http://www.hpcsa.co.za)
- for complaints against private hospitals – [www.hasa.co.za](http://www.hasa.co.za)
- for complaints against nurses – [www.sanc.co.za](http://www.sanc.co.za)
- for complaints in respect of other health insurance products – [www.osti.co.za](http://www.osti.co.za) (short-term insurance ombudsman) or [www.ombud.co.za](http://www.ombud.co.za) (long-term insurance ombudsman).



## 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](mailto:engen@mhg.co.za)  
Website: [www.engenmed.co.za](http://www.engenmed.co.za)  
Electronic query facility: 021 480 4901  
General enquiry email: [engen@mhg.co.za](mailto:engen@mhg.co.za)  
New claims submission email: [engenaccounts@mhg.co.za](mailto:engenaccounts@mhg.co.za)

### METROPOLITAN HEALTH/KPMG FRAUD HOTLINE

Toll free: 0800 200 564  
Email: [audit@mhg.co.za](mailto:audit@mhg.co.za)

### HOSPITAL PRE-AUTHORISATION

Tel: 0800 118 884 or 021 480 4488  
Fax: 021 480 2754  
Email: [hrmengen@metropolitanhrm.co.za](mailto: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](mailto:hrmengen@metropolitanhrm.co.za)

### PMB CARE PLANS

Tel: 0800 118 884 or 021 480 4460  
Fax: 021 480 2754  
Email: [hrmengen@metropolitanhrm.co.za](mailto:hrmengen@metropolitanhrm.co.za)

### HIV YOURLIFE PROGRAMME

Tel: 0861 888 300 | Fax: 0861 888 301  
Email: [mail@hivyourlife.co.za](mailto:mail@hivyourlife.co.za)  
Address: PO Box 15468, Vlaeberg 8018

### CHRONIC MEDICATION ENQUIRIES

#### General chronic medication application enquiries:

Tel: 0800 001 615

#### Obtaining an application form:

Website: [www.engenmed.co.za](http://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](mailto: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](mailto:engen@scriptwise.co.za)