

Newsletter 2018



EVERYTHING IS ONLINE

Because it's safe and convenient, we send emails, connect with people through social media, work and even bank online. To make your life easier, we have put tools together so you can manage your medical Fund membership digitally through www.engenmed.co.za and the Discovery app.

You can do more online than claim. We tell you how to view your hospital authorisations and other important documents, and about other features such as finding a doctor or pharmacist in our network. Use our digital tools to get the most out of your benefits.

REGISTER ON THE WEBSITE TO USE THE APP

To keep your information secure, you have to log in each time you use the app. You use your website username and password on the app. If you haven't registered on the website yet, visit www.engenmed.co.za and click on **REGISTER** in the top right corner. We guide you every step of the registration process so it's quick and easy.



Some of the benefits of the website or the app

	 On www.engenmed.co.za	 On the Discovery app
<p>Show doctors your digital membership card</p> <p>You use the digital membership card on your smartphone like you would use your plastic membership card. The difference is that while it's easy to forget the plastic card at home or lose it, you always have your smartphone – and your digital card – with you. The digital card is proof of your membership.</p>	Only available on the app	Select Health then go to Membership card . The card will appear and show your membership details – just like it is on your plastic card.
<p>Find a healthcare professional we pay for in full</p> <p>Find the closest pharmacy, hospital, specialist or GP who is part of the Fund's preferred network.</p>	On www.engenmed.co.za , select Find a healthcare professional	Navigate to Health > Find a healthcare professional .
<p>Track your benefits and medical spend</p> <p>Do you want to know what benefits you have? This will show you your benefits, limits and how much you have left in your Medical Savings Account.</p>	On www.engenmed.co.za , choose Manage your health plan under EMBF , then select Benefit Information	Navigate to Health> Your plan> Medical aid details> Medical Savings Account .
<p>Find important documents</p> <p>Need a copy of your Fund membership certificate, Chronic Illness Benefit decision letter, or other important membership documents? Request it on the app, or website, and we'll email it to you.</p>	On www.engenmed.co.za , choose Manage your medical aid plan , then select Find a document	Navigate to Health > Your plan> Policy documents .
<p>View your authorised hospital admissions</p> <p>You don't have to worry about holding on to the piece of paper you wrote your authorisation number on. After you call us for authorisation for a hospital stay, or other treatment/care, you can check your authorisation on the website and the app.</p>	On www.engenmed.co.za , choose Hospital and doctor visits under EMBF , then select Get your hospital authorisation on the website.	Navigate to Health> Your plan> Hospital pre-authorisation(s) on the app

<p>Access your health record</p> <p>In future, for claims from 1 July 2018, view a full medical record of your doctor and hospital visits, prescribed medicine, blood tests and X-rays, as well as other health measures.</p>	<p>Log in to www.engenmed.co.za, choose EMBF, then select Manage your medical aid plan, and then select Health Records</p>	<p>Choose Health> Your health> Health record on the app.</p>
<p>We make it easy for you to submit your claims</p> <p>If you use our digital channels to submit your claims, we can process and pay your claims faster.</p> <p>Submit your medical scheme claims fast and easy in one of three digital ways.</p> <p>We hope you find these digital channels easy and convenient to use.</p>	<p>1. Upload your claim on the website</p> <ul style="list-style-type: none"> ■ Log in to www.engenmed.co.za ■ Click on the MEDICAL AID tab at the top of the screen ■ Click on the Your Medical claims tab ■ Select Submit a claim ■ Click on Upload now and follow the steps and click Send claim <p>2. Email your claims</p> <p>Scan and email your claims to claims@engenmed.co.za</p>	<p>3. On the Discovery app</p> <ul style="list-style-type: none"> ■ Go to Claims under Health tab and click on the + icon ■ Click on the '+' at the bottom right-hand side to submit a claim ■ Select either Submit a photo of the claim or Scan QR code on claim ■ Use the camera on your phone to take a picture of your claim, or ■ Use your phone to scan the QR code on your claim provided by your healthcare professional ■ Click Submit
<p>View your processed health claims</p> <p>Use the app or the website to view claims we have already processed.</p>	<p>Log in to www.engenmed.co.za, choose EMBF, then select Your claims summary, and then select Claims transaction history</p>	<p>Go to Health> Your plan> Claims on the app</p>

Give your doctor consent to access your medical records

Your doctor can request consent to view your medical records. They apply through an online program they use, and you only have to share the code we SMS you with the doctor.

Once you have given consent, your doctor can use HealthID, their online tool developed by Discovery, to access your medical history, gain insight into your Fund benefits, refer you to other healthcare professionals, study your previous blood test results, or write electronic prescriptions.

You may withdraw your consent at any time when a doctor no longer needs access to your records.

WE PROTECT YOUR PERSONAL INFORMATION

We adhere strictly to the requirements of the Protection of Personal Information Act and if you are older than 18, only you will have access to your personal and claims information.

You may want to consider granting your spouse or parent, or even your child if you are elderly and registered as a dependant on your child's membership, permission to access some of your information so they can act on your behalf under certain circumstances. These may be:

- when they want to change an address or other personal information on your behalf;
- to make enquiries on your behalf about claims payments or authorisations; or
- to act on your behalf in case of an emergency or when you are not able to do it.

To grant a third party permission to act on your behalf, please download and complete the **'Third Party Consent Form'** from www.engenmed.co.za / **FIND A DOCUMENT / APPLICATION FORMS**, or call us on **0800 001 615** and ask for the form.

Find a healthcare professional we have an agreement with by logging in to www.engenmed.co.za or using the Discovery app.

SPEAK OUR LANGUAGE AND SAVE

You already pay Fund contributions, so you shouldn't have to pay extra when you need a GP or specialist. This article tells you what we mean by certain terms and explains how you can avoid having to pay more than you have to. We call the amount we don't cover and you have pay to the doctor, pharmacy or hospital a **co-payment**.

Full cover with network healthcare professionals

As a medical Fund we negotiate prices with **healthcare professionals** like doctors, specialists, hospitals and pharmacies. Healthcare professionals we have a payment agreement with, become part of our **preferred providers**. We don't choose them because they are the cheapest; they also have to meet quality standards.

When we say you have **full cover** at our preferred providers, it means we pay them directly as long as you have benefits available. All you need to do is visit them and get your healthcare service. You see a good doctor, or visit a quality hospital, without having to pay part of the cost yourself.

Who do we pay when the healthcare professional charges more than the Fund rate?

Although some healthcare professionals who are not part of the Fund's network, charge at or below the Fund rate, non-network providers may also charge for their services at rates that are higher than the Fund rate for the procedures or treatment.

In 2018: if you make use of the services of a provider who charges above the Fund rate, we will pay the claim directly to you, at the Fund rate, whether they are a preferred provider or not.

The money will be deposited into your bank account. You will then have to pay the full outstanding amount to the healthcare professional.

From 2019: we will pay the provider at the Fund Rate. The portion of the claims cost that is charged above the Fund rate will remain unpaid. You will then have to pay the shortfall out of your own pocket, directly to the provider.





ASK YOUR DOCTOR TO PRESCRIBE THE MEDICINE ON OUR LIST

As a member you have access to the 26 Chronic Disease List (CDL) conditions. There is a medicine list (formulary) that applies to CDL conditions. If you use medicine from this medicine list, we will fund the medicine in full up to the Fund rate. If you do not use medicine from this medicine list, we will fund the medicine up to the Maximum Medical Aid Price. You may therefore have a co-payment. Speak to your doctor about the medicine list to avoid co-payments.

You may have additional cover for chronic medicine

You also have additional chronic cover for any condition requiring you to be using medicine for more than three months. We fund these medicines up to the Maximum Medical Aid Price (MMAP).

You can speak to your pharmacist about available generic medicine for your prescribed medicine to reduce or avoid any co-payments.

CONTACTING THE ENGEN MEDICAL BENEFIT FUND CALL CENTRE

As a member of Engen Medical Benefit Fund, you can phone the Client Service Department on 0800 001 615 for the following:

- Authorisation for a hospital admission
- Queries regarding claims
- Information about your benefits
- Updating membership details

Our professional call centre consultants will do their best to answer any queries or concerns you may have.

Please remember that the call centre's operating hours are **08:00 to 17:00 on Mondays to Fridays.**

General queries

service@engenmed.co.za

Hospital Authorisations

auths@engenmed.co.za

Claims submission

claims@engenmed.co.za



ASK US BEFORE YOU GO TO HOSPITAL OR HAVE A SCAN OR PROCEDURE

We call the process of contacting us to confirm benefits before you go to hospital, have certain scans, or undergo certain medical procedures pre-authorization. This is important because you may have a co-payment if you do not get approval ahead of time. When we give you authorisation, we will also tell you how much you may have to pay if some costs will not be paid for by the Fund.

If you do not get pre-authorization, you may have to pay a portion of the costs from your own pocket.

Avoid unnecessary co-payments by checking your benefits before going to hospital, and using our networks and medicine list.

When do you need to obtain pre-authorization?

You need to obtain pre-authorization for:

- Any hospital/day care admission
- MRI and CT scans
- Hearing aids

You also need to get authorisation to have the medicine you use for a condition that is listed on the Chronic Disease List (CDL) for Prescribed Minimum Benefits (PMB), or for additional chronic cover if you need the medicine for more than three months.

Please read through your Member Guide for more information.

Emergency medical assistance

In the event of a medical emergency, you can contact us on 084 124 at any time, and we will give you the assistance you need.

Once you are admitted directly to hospital as a result of an emergency, you, or a member of your family, or a friend must notify us as soon as possible after the admission – normally 48 hours. If you do not get authorisation, you may have to cover some of the admission costs.

To get authorisation, simply email auths@engenmed.co.za or call 0800 001 615.
