

## Optical Benefit 2020

### Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

### About this document

This document tells you how the Optical Benefit works.

### Overview

The optical benefit covers you for eye tests, spectacles and contact lenses and refractive eye surgery. Cover for glass lenses and frames is covered from the Medical Savings Account and simultaneously accumulates to the Primary Care limit for the Optical Benefit.

### Cover for eye tests

We will cover you for 1 eye test and tonometry tests at 100% of the Optical Assist tariff per member per year, as long as the test is performed by a registered healthcare professional.

### Cover for spectacles and lenses

Spectacles and contact lenses, as well as spectacle lenses and refractive eye surgery are funded from the same limit. Funding will be at 100% of the Optical Assist Tariff, subject to the benefit limit every 2 years (2020/2021) up to the following Primary Care limit. Claims are funded from your MSA and accumulates simultaneously to these limits:

- Main Member R5 000
- Main member and other dependants R10 000

This limit has a further sub-limit of R1 600 per member, every 2 years (2020/2021) for frames.

You will receive a **discount** of up to **20%** off Optical Assistant Private tariff on frames, eyeglass lenses and add-on components (lenses, tints, coatings, etc), through an extensive network of optometrists. This benefit **excludes** contact lenses.

## Cover for Refractive Eye Surgery

We will cover you for refractive eye surgery, subject to pre-authorisation obtained beforehand. Funding will be from the spectacles and contact lenses limit at 100% of the Optical Assist Tariff.

Your benefit includes cover for hardening, tinting and reflective lens coating.

The Optical Benefit does not provide cover for sunglasses, spectacle cases, solutions or kits for contact lenses.

## Contact us

You can contact us on 0800 001 615 or visit our website at [www.engenmed.co.za](http://www.engenmed.co.za) for more information.

## Complaints process

You may lodge a complaint or query with the Fund directly on 0800 001 615, address a complaint in writing to the Principal Officer at the Fund's registered address. If your complaint remains unresolved, you may lodge a formal dispute by following the Fund's internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,

Eco Park, Centurion, 0157 / 0861 123 267 / [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com) / [www.medicalschemes.com](http://www.medicalschemes.com)