

Preventative and Screening Benefits 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 about what the Preventative Screening Benefit covers.

Overview

Screening tests are important in making sure you detect medical conditions early and we can ensure the best care for you. The Screening Benefit covers tests and screenings. The preventative benefit covers certain vaccines. These specific tests and vaccines (up to the specified number) are funded from the Insured Benefit. (Risk)

What you need to do

1. Find a pharmacy in the Wellness Network on www.engenmed.co.za
2. Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred.

How to get the most out of the benefits available to you

You must have all of the tests done at the same time at a pharmacy in the Wellness Network to receive cover of up to a maximum of R240. The pharmacy will send the claim to the Fund. If you choose to have the tests done at different times, the costs of the tests will be paid from your day-to-day benefits, if available.

What this benefit may expose you to

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered as per the benefit for consultations on your plan.

Tests the Screening benefit covers

The Preventative Screening Benefit covers:

- Health Check Benefit
- Kids Screening benefit
- Faecal occult blood test or faecal immunochemical test
- Cervical Cytology
- HPV screening
- Mammography
- Prostate Specific Antigen test

Health Check Benefit

You have cover of up to a maximum of R240 for the following group of tests at one of the Wellness Network pharmacies:

- Blood glucose
- Blood pressure
- Cholesterol
- Body mass index or weight assessment.

You can have these tests done once a year.

Kids Screening benefit

This programme offers age-based screening tests at any participating Wellness Network Pharmacy for children. We will fund these test from risk once a year per child, funded up to limit of R80 for the following:

- Basic hearing and dental screening (ages of two up until their 18th birthday)
- Body mass index including counselling (ages of two up until their 18th birthday)
- Head circumference (ages two and five years old)
- Blood pressure for children (ages of three up until their 18th birthday)
- Health behaviour and milestone tracking (ages of two up until their 18th birthday)

Faecal occult blood test or faecal immunochemical test

This test is used as a screening method for certain types of cancer. We will fund one faecal occult blood test or immunochemical test every two years for members between the ages of 45 and 75. An additional annual colonoscopy will be funded for high risk members, or those with a positive faecal occult test result. We will fund these tests at 100% of the Fund rate, from Risk.

Cervical cytology

Cervical screening/ Pap smears test used to detect potentially precancerous and cancerous processes in the cervix. This screening is available for female members once every three years. We will fund this test at 100% of the Fund rate from risk.

HPV screening

We will fund this test at 100% of the Fund rate subject to a sub-limit of R588 per member per year.

Mammography

A mammography uses low-dose x-rays to detect cancer early. We will fund this test at 100% of the Fund rate for one mammogram (inclusive of ultrasound) every two years from risk. High risk members will be covered from this benefit for an annual mammography or MRI breast, including a once off BRCA testing.

Prostate Specific Antigen test

A Prostate Specific Antigen (PSA) test is done to detect cancer early. We will fund this test at 100% of the Fund rate for one PSA test per year from Risk.

Vaccines the Preventative benefit covers

Seasonal Flu Vaccine

The Prevention Benefit covers the seasonal flu vaccines for members from risk at 100% of the Fund rate.

Pneumoccal Vaccines

The Prevention Benefit covers this vaccine for members over the age of 65 and members registered for the specified chronic conditions only.

Contact us

You can contact us on 0800 001 615 or visit our website at 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 / www.medicalschemes.com