



YOUR COVER FOR DIABETES AND THE DIABETES CARE PROGRAMME 2026



ABOUT THIS GUIDE

This benefit guide gives an overview of your cover for diabetes and information on the Diabetes Care Programme.

CONTACT DETAILS FOR QUESTIONS

If you have questions or need help with diabetes-related issues, you can contact us by:

- Phone: 0860 444 439
- Email: Members_DCP@engenmed.co.za

THE DIABETES CARE PROGRAMME

We understand that living with diabetes comes with many challenges and requires daily efforts to manage. The Fund's Diabetes Care Programme brings together a team of health professionals to ensure you get high-quality coordinated healthcare and improved outcomes.

You also have access to various tools and extra benefits to monitor and manage your condition, as well as dedicated care navigators to help with all your diabetes-related needs.

Contact one of your care navigators:

Call 0860 444 439 or email Members_DCP@engenmed.co.za if you have any questions.

HOW TO JOIN THE DIABETES CARE PROGRAMME

If you are registered on the Chronic Illness Benefit for diabetes, you automatically have access to the Diabetes Care Programme through your chosen Premier Plus GP.

If you are not yet registered, ask your doctor to help you get started.

CHECK IF YOUR DOCTOR IS ON OUR NETWORK

To check if your regular doctor is on the Fund's network, you can:

- Visit www.engenmed.co.za
- Choose Find a healthcare provider on the Discovery app
- Call 0860 444 439
- Email Members_DCP@engenmed.co.za

YOUR DOCTOR WILL WORK WITH YOU TO MANAGE YOUR CONDITION

The Diabetes Care Programme is based on international and locally accepted clinical and lifestyle guidelines. Through the programme, you and your doctor (who must be on our network) can:

- Agree on key goals
- Track your progress on a personalised dashboard on HealthID (a system for doctors)



Remember, if left untreated, diabetes may result in serious complications. We are here to help you navigate the diabetes management journey.



If you visit a doctor who is not part of the Premier Plus Network for a chronic condition, you may have to pay part of the cost. To avoid any co-payments, please choose a network doctor and make sure we always know who your network doctor is. Let us know if anything changes so we can update our records.

■ Phone: 0860 444 439

■ Email: Members_DCP@engenmed.co.za

YOUR BENEFITS AND HOW TO ENGAGE WITH YOUR DIABETES CARE TEAM

You have access to these benefits.

Provider	Number of consultations covered	What the provider helps you with
Eye screening	1 per year	Eye screening can be done at an optometrist or ophthalmologist
Foot screening	1 per year	Managing the risk of foot infections and screening for neuropathy (nerve damage) and poor blood circulation.
Diabetes education	2 per year	You qualify for access to a diabetes educator to help you with medication, lifestyle changes and self-management support.
Dietitian	2 per year	Advice about nutrition. To make sure that we pay this from the correct benefit, please ask your dietitian to claim using the most appropriate code.
Biokineticist	1 per year	Advice about exercise, tailored to your needs. To make sure that we pay this from the correct benefit, please ask your Biokineticist to include the ICD-10 code.

Other benefits and tools

- **Extra test strips:** The Fund will pay for extra blood glucose test strips each year, if needed. We will pay in full the for blood glucose test strips that are on our medicine list (formulary). Blood glucose test strips that are not on our list will be funded up to the monthly Chronic Drug Amount.
- **Earn rewards:** You can earn rewards for managing your diabetes well by engaging with your doctor, taking your medication and doing annual screenings of your eyes and feet.
- **Cover for continuous glucose monitoring sensors**
Continuous glucose monitoring (CGM) automatically tracks blood glucose levels giving you the ability to test your glucose level at any time and better manage your condition. When appropriately prescribed by a doctor in our network, members with type 1 diabetes have cover for continuous glucose monitoring sensors up to a monthly cover amount. Benefits are available for children and adults, registered on the Chronic Illness Benefit (CIB) for type 1 diabetes. CGM sensors will be funded from your Scheme benefits up to a monthly limit of R1 675.
- **Access to Digital Mental Wellbeing Resilience course**
When you register on the Diabetes Care programme, you have access to a digital mental wellbeing course with SilverCloud by Amwell. This can help you to become more resilient by learning new ways of thinking, so that you can become stronger and gain a more optimistic viewpoint. Once you are registered on the Diabetes Care programme, you will receive an invite to start the Digital Mental Wellbeing Resilience Course.

ABOUT SOME OF THE TERMS WE USE

There may be some terms we use that you are not familiar with. Here are the meanings of the terms

Term	Description
Care navigators	<p>A dedicated team who will proactively help you to:</p> <ul style="list-style-type: none"> Understand your diabetes-specific benefits Register on our digital tools Choose and engage with health professionals on the full-care team (podiatrist, dietitian and so on) Get the most out of the programme by using the benefits available.
Chronic Illness Benefit	<p>The Chronic Illness Benefit covers you for a defined list of chronic conditions, like diabetes.</p>
Designated service provider (DSP)	<p>General practitioners (GPs) and specialists who:</p> <ul style="list-style-type: none"> Are part of the Discovery Care Coordination Network or the Premier Plus GP Network Have contracted with us to provide you with coordinated care for defined chronic conditions.
Diabetes Care Programme	<p>The care programme that opens up benefits to help you throughout your journey. This programme is offered by the Fund and administered by the Care Management Team.</p>
Diabetes Care Programme basket of care	<p>Your benefits include:</p> <ul style="list-style-type: none"> Doctor consultations for diabetes and other chronic conditions 1 foot screening per year 1 eye screening per year 1 biokineticist consultation per year 2 dietitian consultations per year Diabetes-related blood tests (pathology) Diabetes coaching and education <p>The Fund pays for medicine, devices and consumables that are listed on the Fund's Chronic Illness Benefit treatment list (formulary).</p>
Emergency medical condition	<p>An emergency medical condition, or emergency, is the sudden – and, at the time, unexpected – start of a health condition that requires immediate medical and surgical treatment.</p> <p>If it is not treated, it could result in:</p> <ul style="list-style-type: none"> A serious impairment to bodily functions A serious dysfunction of a bodily organ or body part A high risk of death. <p>An emergency does not necessarily mean you have to go to the hospital. We may ask you for information to confirm the emergency.</p>

Term	Description
Health coaching	A coaching programme we offer to support you. Ask your doctor if they provide this service, alternatively find a Diabetes Educator on the Find a Provider tool on www.engenmed.co.za
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given your doctor consent, they can use HealthID to view your medical history, refer you to other healthcare professionals and check the results of any medical tests you have.
ICD-10 diagnosis code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with the Fund to provide you with coordinated care for defined chronic conditions.
Prescribed Minimum Benefits (PMBs)	<p>Under the Medical Schemes Act (No 131 of 1998) and its Regulations, all medical schemes must cover costs for the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> ■ An emergency medical condition ■ A defined list of 271 diagnoses ■ A defined list of 27 chronic conditions. <p>These are called Prescribed Minimum Benefits.</p> <p>The Council for Medical Schemes has set the following rules for accessing Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> ■ Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions. ■ The treatment needed must match the treatments in the defined benefits. ■ You must use the designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in an emergency, you may be transferred to a hospital or other service providers in our network once your condition has stabilised – if this is possible and in line with the rules of the Fund. ■ If you do not use a designated service provider and it is not a medical emergency, we only pay up to 80% of the Fund Rate. You have to pay the rest. <p>If your treatment doesn't meet the above criteria, we will pay according to your benefits.</p>
Fund Rate	This is a rate that is paid by the Fund for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of health services.



CONTACT US IF YOU HAVE A COMPLAINT

If you have a diabetes-related complaint or issue with Engen Medical Benefit Fund, please contact us so we can help you resolve it. You can reach us by:

- Phone: 0800 4001 615
- Email: service@engenmed.co.za

Or visit www.engenmed.co.za to get help

We will give you a reference number. Please keep this handy in case you need to follow up or register a dispute (see below).

IF YOU ARE NOT SATISFIED WITH OUR RESPONSE, YOU CAN ASK FOR ASSISTANCE FROM THE PRINCIPAL OFFICER

If you're not satisfied with how the administrator responded to your complaint and would like the Principal Officer of Fund to investigate it, you may Email your complaint to service@engenmed.co.za In your email, please include:

- Information you want the Principal Officer to know
- The reference number you received when you first contacted us.

YOU CAN CHALLENGE THE FINAL DECISION

If you have received a final decision from the Fund and want to challenge it, you may lodge a formal dispute. To see how, visit the website www.engenmed.co.za.

YOU MAY ALSO CONTACT THE COUNCIL FOR MEDICAL SCHEMES

Engen Medical Benefit Fund is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council.

Contact details for the Council for Medical Schemes:

Phone: 0861 123 267

Email: complaints@medicalschemes.co.za

Website: www.medicalschemes.co.za

Postal address: Private Bag X34, Hatfield, 0028

Physical address: Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157



Engen Medical Benefit Fund, registration number 1572, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. Discovery Health (Pty) Ltd is an authorised financial services provider.