





Our promise

We promise you lifelong, quality products that are market-competitive and cost-effective in order to meet your healthcare needs. In addition, we will strive to offer you exceptional administrative efficiency and sound financial risk management.

Your guarantee

As a member of a medical scheme, you have access to Prescribed Minimum Benefits (PMBs). PMBs are a set of defined benefits put in place to ensure all beneficiaries have access to certain minimum healthcare services, regardless of the benefit option they have selected.

These 271 PMBs cover the most common conditions, ranging from fractured bones to various cancers, menopause management, cardiac treatment, medical emergencies and Covid-19. Some of them are life-threatening conditions for which cost-effective treatment would sustain and improve the member's quality of life.

PMB diagnosis, treatment and care is not limited to hospitals. Treatment can be received wherever it is most appropriate – in a clinic, an outpatient setting or even at home.

The access to diagnosis, medical or surgical management and treatment of these conditions is not limited and is paid according to specific protocols per condition.

If your doctor has diagnosed you with a chronic PMB condition, the doctor or the pharmacist needs to call us to verify if you meet the Scheme’s clinical entry criteria. If you do, your chronic condition will be registered with the Scheme so that your medicine and disease management will be funded from the correct benefit category and not from your day-to-day benefits.

In addition to the 271 PMBs, you are also guaranteed treatment and medication for 26 chronic conditions. Members with these chronic conditions will need to visit their healthcare practitioner and may have to register the condition with a specialised chronic disease management programme. Some disease management programmes are obtained from a Designated Service Provider (DSP). Once registered, members will be entitled to treatment, including medication according to treatment protocols and reference pricing.

PMB chronic conditions

Addison's Disease	Crohn's Disease	Hypertension
Asthma	Diabetes Insipidus	Hypothyroidism
Bipolar Mood Disorder	Diabetes Mellitus Type 1	Multiple Sclerosis
Bronchiectasis	Diabetes Mellitus Type 2	Parkinson's Disease
Cardiac Failure	Dysrhythmias	Rheumatoid Arthritis
Cardiomyopathy Disease	Epilepsy	Schizophrenia
Chronic Renal Disease	Glaucoma	Systemic Lupus Erythematosus
Chronic Obstructive Pulmonary Disease	Haemophilia	Ulcerative Colitis
Coronary Artery Disease	Hyperlipidaemia	



Scheme website benefits

As this Benefit Guide is a summary of the registered Scheme Rules only, in some instances, we will refer you to the Scheme website www.angloms.co.za for more information. The benefit and contribution information for next year will be available online from January. The Scheme website offers you a public and a member-only login area.

The public area contains:

- The full set of registered Scheme Rules
- Information on how your Scheme works
- Detailed information on plans and products
- The Info Centre, containing an archive for MediBrief and news, as well as a glossary of medical scheme terms
- All contact details and more

In the member login area you can, after registration (depending on your plan):

- View all past interactions with the Scheme
- Upload and track your claims
- Check your chronic cover
- See your hospital authorisations and events
- Update your personal details (including your banking details)
- Register your eligible dependants for AMS web access
- Change your communication preferences
- Check your available benefits
- Check your Medical Savings Account (Managed Care Plan only)
- Search for healthcare providers and accredited network facilities
- Access a library including all forms and information about procedures and medical scheme topics, and more

We encourage you to register on the Scheme website and to make use of these administrative benefits.

The Anglo Medical Scheme App

Download the Anglo Medical Scheme App on your Android or iPhone for a convenient way to access information about your membership, plan and benefits anywhere, anytime.

To use the App, you must be registered on the AMS website. You will use the same username and password for this App as for the AMS website. If you are not yet registered on the AMS website, register on www.angloms.co.za - you will find the link to register on the top right of the homepage. We have compiled a user guide for you which you will find in the Info Centre on the website.

We are constantly working on new content and functionality, please re-visit the app from time to time to find out what has been changed. Information and functionality might differ depending on your plan. Value Care Plan members will be able to access general membership information and functionality only as this plan offers benefits via the Prime Cure network of providers.

Should you require any further assistance, please contact our administrator's app & web team on webinfo@discovery.co.za or call them on **0860 100 696**, Monday to Friday 7h00 – 18h00.



Your Scheme at a glance

	VALUE CARE PLAN		STANDARD CARE PLAN		MANAGED CARE PLAN	
Type	Network Prime Cure providers and facilities only		Traditional with certain network limitations		Comprehensive with Medical Savings Account (MSA)	
Tariff	Prime Cure Tariff		Scheme Reimbursement Rate (SRR): 100%		GP rate: 100% of SRR, or GP network rate (negotiated Discovery Health Rate): no co-payments Specialists excluding Pathology and Radiology: – In hospital and in lieu of hospitalisation: Top-Up rate up to 230% (100% SRR + 130%) – Out of hospital: Up to 125% of SRR	
Benefits	Primary healthcare services Formulary medicine dispensed by network provider/pharmacy		See table on next page Limited Out of Hospital benefits		See table on next page Medical Savings Account for Out of Hospital benefits	
	Hospital: Family Hospital Limit: R180 000 (non-PMB)		Hospital Network: Unlimited		Hospital (no network): Unlimited	
Contribution rate*	Main member:	R1 160	Main member:	R3 220	Total contributions	
* Subject to underwriting	Adult dependant:	R1 160	Adult dependant:	R3 220	Main member:	R5 885
	Child dependant:	R285	Child dependant:	R965	Adult dependant:	R5 885
					Child dependant:	R1 360
When you consider switching plans (for reasons such as a change in income or medical need), you may do so at the end of the year. We recommend you speak to one of our Client Liaison Officers or your Paypoint Consultant for advice.					Excluding MSA	
A plan change request form is included in the back of your Benefit Guide or on the website and has to be handed to your employer or pension fund administrator as soon as possible, but not later than 09 December if you want to change your plan for the next year. If you are a direct paying member, please submit the form to the Scheme.					Main member:	R4 650
To calculate your individual contribution, use the Contribution Calculator on www.angloms.co.za > Plans & Products > Plan Comparison.					Adult dependant:	R4 650
					Child dependant:	R1 075
					Savings	
					Main member:	R1 235
					Adult dependant:	R1 235
					Child dependant:	R285

High-level comparison

Please refer to more detailed benefit information in the relevant section of your plan and to the Scheme Rules.

CATEGORY	STANDARD CARE PLAN	MANAGED CARE PLAN
Hospital services, incl. Radiology and Pathology	Unlimited	Unlimited
Hospital Network	Defined list of hospitals	None
Internal Surgical Prostheses	R73 265 per beneficiary subject to pre-authorisation	R155 400 per beneficiary subject to pre-authorisation
Cancer (Oncology) Treatment	R331 700 per beneficiary	Unlimited subject to protocols
Medical Savings Account (MSA)	No MSA	21% of your contributions are allocated to your MSA
Specialised Medicine and Technology	20% co-payment	Unlimited
Co-payments	Co-payments for non-DSP ambulance, non-DSP hospitalisation , non-DSP dental services, non-network endoscopic and cataract procedures, CDE de-registered members	Co-payments for non-DSP ambulance, non-PMB hospitalisation, non-network endoscopic and cataract procedures, CDE de-registered members
Out of Hospital (OH) Services	Overall OH limit: Adult R5 885, Child R2 935	MSA
Acute Medicine, GP and Specialist	OH sublimit 2: Adult R5 525, Child R2 760	MSA
Chronic Conditions Covered (non-PMB)	20 conditions	47 conditions
Chronic Medicine (non-PMB)	R5 070 per beneficiary	R19 580 per beneficiary
Medicine Management	Strict protocol management	Moderate protocol management
OH Pathology	Adult R1 495, Child R535	Unlimited
OH Radiology	Adult R1 945, Child R1 175	Unlimited
Basic Dentistry	Basic services at DSP	Adult R4 250, Child R1 605
Additional Basic and Specialised Dentistry	Adult R1 535, Child R385	
Eye Care Examinations	R445 per beneficiary	MSA
Eye Care Lenses and Frames	R2 440 per family	MSA
Frail Care	None	R78 155 per beneficiary

VALUE CARE PLAN
Healthcare services as per your plan benefits are fully covered, according to protocols, within network.

2023 benefits and contributions are subject to the approval of the Council for Medical Schemes



Value Care Plan

Value Care Plan provides primary healthcare through a network of Prime Cure facilities and providers only. In return for receiving quality, basic healthcare at the Scheme’s most affordable contribution rate, members of this plan may only obtain healthcare services from a Prime Cure facility or network provider.

Value Care Plan Limits unless PMB

IH		OH	
Family Hospital Limit		R180 000	
Sublimit Private Prime Cure hospital		R78 000	
Sublimit Blood transfusions		R18 000	
Sublimit Pathology		R20 500 per family	
Sublimit Internal surgical prostheses		R31 500 per family	
Sublimit Psychiatric services		R8 750 per family 5 days	
Sublimit Allied healthcare services		R8 750 per family	
		Consultations Nurse practitioner at Prime Cure network pharmacy	
		R600 per family, maximum R300 per visit	
		+	
		Consultations Prime Cure network GPs	
		Unlimited	
		Authorisation needed after 6 th consultation per beneficiary	
		+	
		Consultations Specialist	
		R4 000 per family, 5 consultations per family, limited to 3 per beneficiary	
		+	
		Allied healthcare services	
		R3 000 per family with a maximum amount of R2 000 per beneficiary	
		+	
		Sublimit Specialised Radiology	
		R20 500 per family	
		Pharmacist Advised Therapy (PAT)	
		R110 per purchase limited to three purchases up to R330 per beneficiary	
		+	
		Consultations GPs out-of-network	
		R1 150 per consultation	
		One consultation per beneficiary or two per family	
		+	
		Contraceptives	
		R2 500 per beneficiary	
Contributions*		Main member	R1 160
		Adult dependant	R1 160
		Child dependant	R285
* Subject to underwriting			

|How it works

To call an ambulance

Phone **0861 665 665** and press **option 1**. If deemed an emergency, Prime Cure will authorise and send an ambulance.

In a medical emergency, where authorisation was not obtained, you need to provide details to Prime Cure by calling **0861 665 665** the next working day following the incident. If deemed a non-emergency, you will be liable for the full cost.

To find a Prime Cure network doctor or facility

Call **0861 665 665** or visit www.angloms.co.za > **Plans & Products** > **Value Care Plan**. You will not be responsible to settle any account as Prime Cure is responsible for the payment of claims to network healthcare providers (unless you have not complied with the Rules). You may have to pay specialists for out of hospital consultations and services upfront; you then submit the claim to Prime Cure. Prime Cure will reimburse costs for specialists at the Prime Cure agreed rate.

To obtain authorisation

Authorisation is required for certain procedures, treatment and hospitalisation before the event, as indicated in the benefit table, to ensure benefits are available and correctly paid. Authorisation to be obtained by the member or beneficiary by calling Prime Cure on **0861 665 665**. If you do not obtain authorisation you will, in some instances, be liable for a co-payment as stated in the benefit table, or you will be liable for the full cost of the service, unless otherwise stipulated.

To claim

If you received emergency medical services outside the network which were authorised the next working day, please submit your claim to:

Email: refunds@primecure.co.za

Send your claim with completed refund form, available on www.primecure.co.za/refund-request-form/

Third-party claims (for example, the Road Accident Fund) are not the responsibility of the Scheme. Emergency treatments will be paid, but will need to be refunded.

In order to be refunded, please ensure you provide the following information:

- A detailed account; and
- Proof of payment

Your responsibilities

- Comply with Scheme Rules
- Obtain authorisation for services listed in the benefit table. It is your responsibility, not your healthcare provider's
- Be responsible for co-payments if you use out-of-network services
- Obtain services and referrals from your Prime Cure network provider only. Use of a provider out of the Prime Cure network results in a co-payment, which can be the difference between the actual cost and the network rate, or a specified value, as per the Rules

Benefits

Prime Cure network providers only

What you are entitled to (per annum)	Is authorisation required? 0861 665 665*	Limit**
Alcohol and drug treatment: Management programme, including hospitalisation and medication	Y	21 days
Allied healthcare services: Audiology, dietetics, occupational therapy, podiatry, physiotherapy, psychology, social services and speech therapy	Y	R3 000 per family with a maximum of R2 000 per beneficiary
Ambulance services	Y	Subject to Family Hospital Limit unless PMB
Cancer treatment: Management programme including chemotherapy and radiotherapy	Y	Subject to Family Hospital Limit unless PMB
Consultations at a network pharmacy wellness clinic: Nurse practitioner	N	R300 per visit subject to a Family Limit of R600
Consultations out of hospital: Network GP in rooms (PMB and non-PMB)	N	
Consultations out of hospital: Non-network GP (non-PMB)	Y	A maximum of R1 150 per consultation (including related expenses) per beneficiary, maximum of 1 consultation per beneficiary or 2 per family

* Unless otherwise specified

** PMB rules apply

Is a referral required? ***	Co-payments and comments	Is programme registration required?	IH OH In hospital Out of hospital
Y	Network providers only	Y	IH OH
Y	Co-payment of 30% of Prime Cure negotiated/agreed rates applies if you self-refer to any practitioner	N	OH
N	Authorisation is required the next working day after the emergency incident. Authorise inter-hospital transfers before the event. Voluntary use of non-DSP results in a 30% co-payment	N	IH OH
Y	In Public Facilities only	Y	IH OH
N		N	OH
N	Authorisation required after 6 consultations per beneficiary. If you do not get authorisation, you will be liable for a co-payment of 30% of the cost	N	OH
N	Member liable for 20% of the cost per visit, subject to authorisation obtained the next working day after the consultation. Facility fees not covered	N	OH

*** Subject to referral by Prime Cure network healthcare practitioner

What you are entitled to (per annum)	Is authorisation required? 0861 665 665*	Limit**
Consultations out of hospital: Specialists (non-PMB)	Y	Limited to R4 000 per family, 5 consultations per family and a maximum of 3 consultations per beneficiary
Consultations out of hospital: Specialists in rooms (PMB and emergencies)	Y	
Covid-19	N	
Dentistry: Conservative treatments including fillings, x-rays, extractions and consultations	N	One consultation per beneficiary
Dentistry: Emergency consultations – pain, sepsis and extractions (non-network provider)	N	One event per beneficiary
Dentistry: Hospital admissions for children under the age of 7 for the removal of impacted third molars and trauma (PMB)	Y	Subject to Family Hospital Limit
Dentistry: Preventative treatment – cleaning, scaling, polishing and fluoride treatment	N	One treatment per beneficiary
Dentistry: Specialised	Y	One set of acrylic dentures per family every 2 years
Diabetes	Y	
Eye care: Eye examination	N	One examination per beneficiary
Eye care: Lenses and frames	N	One pair of spectacles per beneficiary every 2 years
HIV/AIDS: Confidential management programme including medicine and related expenses	Y	

* Unless otherwise specified

** PMB rules apply

Is a referral required? ***	Co-payments and comments	Is programme registration required?	IH OH In hospital Out of hospital
Y	A 30% co-payment will apply where authorisation was not obtained. Services paid up to the Prime Cure agreed rate only. Medication prescribed and obtained at a Prime Cure network pharmacy is included in this limit	N	OH
Y	Emergencies: A 30% co-payment will apply where authorisation was not obtained the next working day. Services paid up to the Prime Cure agreed rate only	Y	OH
N	Funding for Covid-19 Prescribed Minimum Benefits and additional funding from your normal out of hospital and hospital benefits. Subject to Scheme clinical and benefit entry criteria, network provider utilisation and authorisation for hospital events	N	IH OH
N	Specific codes will be paid if clinically appropriate. Authorisation needed for 5 or more extractions	N	OH
N	Paid at Prime Cure agreed rate	N	OH
Y		N	IH
N	Authorisation needed for children over 12 years. Paid at the Prime Cure agreed rate	N	OH
N	Benefit only for members over the age of 21 years and subject to a co-payment, payable to the dentist, of 20% per set	N	OH
N	Must authorise and adhere to Scheme protocols	N	OH
N		N	OH
N	No contact lenses or sunglasses. Spectacles: Prescription valid for one month	N	OH
N	Must register and adhere to Scheme protocols. Your status will at all times remain confidential	Y	OH

*** Subject to referral by Prime Cure network healthcare practitioner

What you are entitled to (per annum)	Is authorisation required? 0861 665 665*	Limit**
Hospitalisation: Allied healthcare services: dietetics, occupational and speech therapy, physiotherapy, podiatry and social services	Y	Sublimit: R8 750, subject to the Family Hospital Limit
Hospitalisation: Blood transfusions (non-PMB)	Y	Sublimit: R18 000 subject to the Family Hospital Limit
Hospitalisation: Hospital services including GP and specialist consultations in hospital, day cases and 7 day supply of to-take-out medicines	Y	Family Hospital Limit: R180 000 Private Hospital sublimit: R78 000
Hospitalisation: Internal surgical prostheses	Y	Sublimit: R31 500 per family, subject to the Family Hospital Limit
Hospitalisation: Psychiatric services (non-PMB)	Y	5 days per admission, with a maximum of R8 750 per family, subject to the Family Hospital Limit
Hospitalisation: Psychiatric services (PMB)	Y	21 days
Kidney disease: Dialysis (haemo, peritoneal)	Y	Family Hospital Limit
Maternity: Antenatal consultations, GP and specialists	Y	3 specialist consultations, 2 ultrasound scans (paid up to the cost of 2D) per pregnancy, prescribed folic acid supplements
Maternity: Confinement in hospital	Y	Family Hospital Limit
Medicine: Acute, inclusive of dental medication	N	
Medicine: Contraceptives	N	R2 500 per qualifying beneficiary. Subject to Family Hospital Limit
Medicine: Pharmacist Advised Therapy (PAT)	N	R330 per beneficiary (R110 per purchase) maximum of 3 events per beneficiary

* Unless otherwise specified

** PMB rules apply

Is a referral required? ***	Co-payments and comments	Is programme registration required?	IH OH In hospital Out of hospital
Y		N	IH
Y		N	IH
Y	A R2 000 co-payment applies if no authorisation was obtained. Authorisation must be obtained within 24 hours or first working day after admission. Obtain authorisation if admitted via casualty as well	N	IH
Y		N	IH
Y	In Public Psychiatric Facilities	N	IH
Y	In Public Psychiatric Facilities	N	IH
Y	In Public Facilities only	Y	IH OH
Y	Paid at Prime Cure agreed rate. Authorisation required between week 12 and 20 of the pregnancy to qualify for benefits. Folic acid subject to medicine formulary list	Y	OH
Y		Y	IH
N	Formulary medicine only; obtained at network GP, dentist or pharmacy	N	OH
N	Subject to medicine formulary list	N	OH
N	Formulary medicine only; obtained at network pharmacy	N	OH

*** Subject to referral by Prime Cure network healthcare practitioner

|General exclusions

The following are some of the Scheme exclusions (for a full list please refer to the Rules).

These you would need to pay:

- Frail care
- PET scans
- Deep brain stimulator devices for Parkinson's disease or epilepsy
- Implant devices for chronic pain management
- Polysomnogram and CPAP titrations
- Facility fees
- Medicine not found on the medicine list
- Injury or illness that occur beyond the borders of the Republic of South Africa
- Dental extractions for non-medical purposes
- All costs related to radial keratotomy and refractive surgery
- Contact lenses, sunglasses and accessories

The following medicines are specifically excluded unless authorised:

- Erythropoietin (unless the beneficiary is eligible for renal transplantation)
- Interferons
- Biologicals and biotechnological substances
- Immunoglobulins

|General Rule reminders

- This Benefit Guide is a summary of the 2023 AMS benefits, pending approval from the Council for Medical Schemes
- Please refer to **www.angloms.co.za** (My Scheme, Scheme Rules) for the full set of registered Rules
- The Anglo Medical Scheme Rules are binding on all beneficiaries, officers of the Scheme and on the Scheme itself
- The member, by joining the Scheme, consents on his or her own behalf and on behalf of any registered dependants, that the Scheme may disclose any medical information to the administrators and contracted third-parties for reporting or managed care purposes
- A registered dependant can be a member's spouse or partner, a biological or stepchild, legally adopted child, grandchild or immediate family relation (first-degree blood relation) who is dependent on the member for family care and support
- To avoid underwriting, a member who gets married must register his or her spouse as a dependant within 30 days of the marriage. Newborn child dependants must be registered within 30 days of birth to ensure benefits from the date of birth
- If your dependant reaches the age of 23 and you wish to keep him or her on the Scheme as an adult dependant, you may apply for continuation of membership against Scheme eligibility criteria
- It is the member's or dependant's responsibility to notify the Scheme of any material changes, such as marital status, banking details, home address or any other contact details and death of a member or dependant



Standard Care Plan

Standard Care Plan is a **traditional medical plan** with defined benefits, Out of Hospital Family Limits and **certain network limitations**.

Out of Hospital benefits are limited and grouped by service under individual limits. Unless it is a Prescribed Minimum Benefit (PMB), all benefits are paid at 100% of the Scheme Reimbursement Rate (SRR):

- The SRR is based on the previously negotiated rate between medical schemes and providers
- Providers are entitled to charge above the SRR
- Members are encouraged to request the actual costs of services before purchasing them and to compare with the SRR
- Obtain a quotation from your provider and call **0860 222 633** to receive an estimate of the SRR
- Members may negotiate a better rate with their provider

Hospital cover is unlimited and paid at **100% of SRR in network facilities**.

Contributions*: Main member R3 220, adult dependant R3 220, child dependant R965

* Subject to underwriting

Standard Care Plan Limits unless PMB

EXAMPLE

How to calculate your Family Limit

Adult
R1 000

x 2 = R2 000

Child
R200

x 1 = R200

+

Family Limit
R2 200

Use the combined available limit for one or more family members

IH

General services in network hospitals Radiology and Pathology

Unlimited
Paid at 100% of SRR

Internal surgical prostheses

R73 265 per beneficiary

OH

Overall Out of Hospital Family Limit

Adult R5 885
Child R2 935

Sublimit 1: Alternative and allied healthcare

Adult R3 800
Child R795

Sublimit 2: Consultations, acute medication and Pharmacist Advised Therapy (PAT)

Adult R5 525
Child R2 760

+

Additional basic and specialised Dentistry Family Limit

Adult R1 535
Child R385

+

Radiology Family Limit

Adult R1 945
Child R1 175

+

Pathology Family Limit

Adult R1 495
Child R535

+

Medical and surgical appliances

R10 480 per family

+

Chronic medication (non-PMB)

R5 070 per beneficiary

Oncology:

R331 700 per beneficiary per 12-month period. 20% co-payment after depletion of limit, subject to protocols

Specialised medicine and technology:

80% of SRR

How it works

To call an ambulance

Phone our Designated Service Provider (DSP) **Netcare 911** on **082 911**. If deemed an emergency, Netcare 911 will authorise a road or air ambulance. If deemed a non-emergency, or services regarded as “home assessments” without transport to a casualty or hospital, you will be liable for the full cost. In a medical emergency where authorisation was not obtained, you need to provide details to Netcare 911 the next working day after the incident.

Voluntary use of a non-DSP results in a 20% co-payment.

To obtain authorisation

Procedures, treatments, hospitalisation, external medical or surgical appliances, specialised radiology

To access benefits and to ensure they are available and correctly paid, call **0860 222 633** to get authorisation for procedures, treatments, hospitalisation, specialised radiology, internal surgical prostheses and external medical appliances exceeding R3 000, before the event as indicated in the benefit table. Elective admissions need to be authorised 48 hours before the event. Emergency admissions require authorisation the next working day after the event.

Information required when calling for authorisation:

- Membership number
- Date of admission
- Name of the patient
- Name of the hospital
- Type of procedure or operation, diagnosis with CPT code and the ICD-10 code (obtainable from the doctor)
- The name of your doctor or service provider and the practice number

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25

The authorisation number must be quoted on admission. It will be valid for a period of four months or until the end of the year, whichever comes first. Please phone **0860 222 633** if any of the details change such as the date of operation, procedure, etc. If the admission is postponed or not taken up before it becomes invalid, a new authorisation number will need to be obtained.

Chronic medicine

If you are diagnosed with a chronic condition (PMB or non-PMB), ask your doctor or pharmacist to register the chronic condition by calling **0860 222 633**.

We will then pay for your medicine from the relevant chronic medicine benefit and not from your day-to-day benefits. You can get a repeat of a month's medication after 24 days (not before).

Diabetes, HIV/AIDS and oxygen therapy management

Register on the programme to ensure maximum benefits:

- Diabetes – call the Centre for Diabetes and Endocrinology (CDE) on **011 053 4400**
- HIV/AIDS management – call **0860 222 633**
- Oxygen therapy management – call **0860 222 633** to receive services from VitalAire

To reduce your medicine costs

Visit www.angloms.co.za > **Standard Care Plan** > **Medicine** to find a Scheme Preferred Pharmacy near you for lower medicine prices and reduced co-payments.

To claim

Ensure your claim is valid, you have received the treatment or services you have been charged for and that the following details are correct and complete:

- Full name of main member
- Membership number
- Name of patient (main member or dependant)
- Name of provider and practice number
- Details of the service rendered (tariff code, CPT code and explanation)
- The diagnosis code (ICD-10)
- The treatment date
- Proof of payment if you have settled your account

Send your completed claim to:

Email: claims@angloms.co.za

Post: **Anglo Medical Scheme, PO Box 746, Rivonia, 2128**

Call: **0860 222 633 for further assistance**

Upload: www.angloms.co.za after logging in as a member or upload on the Anglo Medical Scheme App

We can only process your claims if all details are legible. Fax submissions are therefore not recommended. If you still prefer to fax the claims, please send them to **011 539 1008**.

Third-party claims (for example, the Road Accident Fund) are not the responsibility of the Scheme. Emergency treatments will be paid, but will need to be refunded. You will need to provide a letter of undertaking to refund the Scheme for any amounts paid on your behalf where a third party is responsible for payment.

You or your service provider have up to four months from the treatment date to submit a claim for payment. After four months, it will be considered 'stale' and the Scheme will no longer be responsible for payment.

Keep all receipts so you can claim back from your personal tax and keep a copy in case the originals get lost.

After submission of your claim, the Scheme will:

- Notify you by SMS or email once your claim has been processed (if you have subscribed to this service)
- Pay all amounts according to the Scheme Rules and at the Scheme Reimbursement Rate (SRR)
- Pay this amount directly into your bank account (or the provider's account)
- Send you a statement by email or post showing amounts paid, to whom, rejections and amounts for you to settle

Your responsibility

- Check the statement if payments have been made correctly
- Check rejections on your statements. If a mistake has been made on the claim, correct it and resubmit within 60 days
- Settle any outstanding amounts with your service provider
- Obtain authorisation for services listed in the benefit table. It is your responsibility to get an authorisation, not your healthcare provider's

International claims

Emergency and acute medical treatment received when travelling or residing overseas

The Scheme will consider, in accordance with the Rules and necessary authorisations, making a payment towards your overseas healthcare cost.

- The Scheme will not pay a doctor or service provider outside RSA borders directly. You must pay for the services at the time of the treatment and the Scheme may refund you
- If you are entitled to benefits from another insurer you must claim from that insurer first. Any shortfall or uncovered cost may be submitted to the Scheme, which will be considered based on your benefit entitlements and the Scheme Rules
- Complete the international claim form and submit a fully specified account, in English, with your proof of payment to the Scheme
- The account must give details of the service rendered and the relevant healthcare provider
- Any payment made towards the cost of a claim will be made in South African Rands into your South African bank account. The amount paid will be at the SRR had the service been obtained in South Africa in the Scheme's absolute discretion. If the service is not available in South Africa, the amount paid will be for a similar or equivalent service if it exists. Remember that, except in the case of a medical emergency, the normal authorisation procedure needs to be followed before undergoing any routine or specialised treatment overseas

Repatriation and social transfers will not be covered. We suggest you take out adequate medical travel insurance to cover any major medical emergency.

Chronic medicine advanced supply

For an advanced supply of chronic medicine, please submit:

- A completed advanced supply form (available on www.angloms.co.za)
- A prescription covering the period
- A copy of your ticket or itinerary

The Scheme will only approve advanced supplies within the current benefit year. Call **0860 222 633** for further assistance.

Preventative Care Benefits

To support you in managing your health proactively, we encourage you to take preventative measures. Detecting health risks or a disease early could prevent a disease or at least improve the success rate of the treatment.

The below preventative care benefits are **paid by the Scheme** (not from your normal benefits) at the Scheme Reimbursement Rate. Refer to the benefit table for more detail.

Description	Sex	Age*	Benefit Category	Purpose
Bone density scan	F	65+	Specialised Radiology	Detection of osteopaenia or osteoporosis (fragile bones)
Colonoscopy	F/M	50+	Endoscopy**	Early detection of colorectal or colon cancer
Immunisation Covid-19 Vaccine	F/M	As per DoH# schedule	Vaccines	Prevention of severe illness and death
Flu Vaccine	F/M	All	Vaccines	Influenza prevention; particularly important for people who are at risk of serious complications from influenza (chronic conditions, pregnant, HIV patients or ageing members)
Human Papillomavirus (HPV): Cervarix/Gardasil	F/M	9-26	Vaccines	Prevention of cervical cancer caused by HPV
Pneumococcal Vaccine	F/M	55+	Vaccines	Prevention of serious lung infections; particularly important for people who are at high risk for serious complications (certain chronic conditions, HIV patients or ageing members)
Mammogram	F	40+	Specialised Radiology	Early detection of breast cancer
Maternity Consultation	F		Maternity	Monitoring of your pregnancy and prevention of complications
Ultrasound	F		Maternity	
Pap smear	F	21-65	Pathology: Pap smear	Early detection of cervical cancer
Prostate check (blood test)	M	50+	Pathology	Early detection of prostate cancer
Vitality check - Cholesterol - Blood glucose (sugar) - BMI - Blood pressure	F/M	All	Vitality check	Early detection of chronic illness

* recommended age unless you have specific risk factors

**co-payments may apply in hospital
Department of Health

The following preventative care measures are recommended, and will be **paid from your Out of Hospital Family Limit or other relevant benefit limit** at the Scheme Reimbursement Rate or negotiated rate or cost if PMB. Please discuss your individual need with your doctor. Refer to the benefit table for more detail.

Description	Sex	Age*	Paid from	Purpose
Eyesight check Including Glaucoma screening	F/M	40+	Eye Care Benefit	Early detection of eye disease or deterioration
Dental check-up at DSP	F/M	All	Basic Dental Benefit	Early detection of dental disease and preservation of dentine
Gynaecological check-up	F	All	Out of Hospital Services Benefit, Sublimit 2	Early detection of cancer and gynaecological problems
Hearing test	F/M	All	Out of Hospital Services Benefit, Sublimit 1	Early detection of medical conditions and hearing dysfunction
HIV test	F/M	All	Pathology Out of Hospital Benefit (non-PMB)	Early detection of HIV/AIDS
Immunisation children As recommended by the Department of Health, GP or paediatrician	F/M	As per schedule	Out of Hospital Services Benefit, Sublimit 2	Prevention and reduction of complications of childhood diseases
Baby and child Paediatric assessment	F/M	Baby/ Child	Out of Hospital Services Benefit, Sublimit 2	Early detection of developmental problems
Pathology screening - Cholesterol - Glucose - Thyroid	F/M	All	Pathology Out of Hospital Benefit (non-PMB)	Early detection of chronic illness
Prostate check-up (examination)	M	50+	Out of Hospital Services Benefit, Sublimit 2	Early detection of prostate cancer
Senior members Home nursing assessment on Doctor or Scheme request	F/M	65+	Out of Hospital Services Benefit, Sublimit 1	Detection of complications or mobility problems negatively impacting on wellbeing or illness
Podiatry care	F/M	All		
Skin health	F/M	All	Out of Hospital Services Benefit, Sublimit 2	Detection of skin cancer
Stool test (cancer and other screening)	F/M	50+	Pathology Out of Hospital Benefit (non-PMB)	Detection of cancer and other diseases

*recommended age unless you have specific risk factors

Benefits

All benefits paid at 100% of SRR*, or negotiated rate or at cost if PMB

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Alcohol and drug treatment: Admission and medication in SANCA facility (subject to PMB)	Y	21 days
Alcohol and drug treatment: Consultations and medication upon discharge	Y	Overall Out of Hospital Family Limit and Sublimits: Adult R5 885, Child R2 935
Ambulance services: Life-threatening medical emergency transport	Y 082 911	
Cancer treatment: Oncology management programme	Y	Oncology Limit R331 700 per beneficiary, per 12-month period
Covid-19	N	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	SANCA and SANCA approved facilities	IH	If you do not register with SANCA, you may continue using your existing provider, but you will be responsible for the difference between the amount charged and the amount the Scheme would have paid to SANCA
N	SANCA and SANCA approved facilities	OH	
N	Netcare 911	IH OH	Notify Netcare 911 at the time of emergency or the next working day. Authorise inter-hospital transfers before the event. Voluntary use of non-DSP results in 20% co-payment
Y	Oncology facility or accredited hospital	IH OH	100% of SRR for in and out of hospital services subject to protocols. After the depletion of the Oncology Limit, a co-payment of 20% applies. Innovation drugs will incur a co-payment of 20% from commencement of treatment. Post-oncology treatment will be recognised as part of your oncology treatment which needs to be registered separately
N	N	IH OH	Funding for Covid-19 Prescribed Minimum Benefits and additional funding from your normal out of hospital and hospital benefits. Subject to Scheme clinical and benefit entry criteria and authorisation for hospital events

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Dental hospitalisation (including medicine and related products): In the case of trauma or patients under the age of 7 years requiring anaesthetic, the removal of impacted molars, maxillo-facial and oral surgery (PMB conditions)	Y	
Dentistry: Basic dental services provided by the DRC network	N	Limited basic dental services per beneficiary: Every 180 days: 1 consultation, 1 scaling, polishing, and fluoride treatment, 2 intra-oral radiographs per visit, 1 local anaesthetic per visit, 4 extractions, 5 restorations (amalgam or resin), one pair of plastic dentures every 4 years incl. 1 relining and repair per year
Dentistry: Basic dentistry provided by non-network provider	N	Limited to basic dental services listed above
Dentistry: Additional basic and specialised dentistry	N	Family Limit: Adult R1 535, Child R385
Dentistry: Root canal treatment	N	
Diabetes management programme: Consultation with doctors, dietitians, ophthalmologists, pathology tests, podiatrists, medicine and related products	Y 011 053 4400	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	Day clinic or Hospital Network	IH	
N	Dental Risk Company (DRC)	OH	Subject to services as stated under limits and DRC protocols. For a list of DRC network providers, call the Call Centre or visit www.angloms.co.za Authorisation required for more than 4 extractions. Authorisation required for more than 5 resin restorations
N	N	OH	Subject to services as stated under limits and DRC protocols. Use of non-network provider results in a co-payment (the difference between 80% of SRR and the claimed amount)
N	N	IH OH	Limit applies to both, network and non-network providers
N	N	OH	Root canal treatment for non-functional wisdom teeth will not be covered. Scheme managed care protocols will apply
Y	CDE [§]	IH OH	Register on the Diabetes Programme with the Centre for Diabetes and Endocrinology (CDE) to receive medicine, testing equipment and related treatments according to the programme. If you choose not to register with CDE, you may continue using your existing doctor, but you will be responsible for the difference between the SRR and the claimed amount on all diabetic-related services including diabetic-related hospitalisation

[§] If condition results in hospital admission, the Hospital Network applies

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Endoscopy: Gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy	Y	
Eye care: Eye examinations	N	R445 per beneficiary
Eye care: Lenses, frames	N	R2 440 per family
Eye care: Cataract surgery with intra-ocular lens replacement	Y	Intra-ocular lens subject to the Internal Surgical Prostheses Limit
HIV/AIDS: Confidential management programme	Y	
HIV/AIDS: Medicines	Y	
Hospice: Instead of hospitalisation (in-patient care facility and out-patient home care)	Y	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	Network of day clinics or accredited facility	IH OH	No co-payment if performed in a day clinic or an accredited network facility, or in case of emergency treatment. For a list of accredited facilities, call the Call Centre or visit www.angloms.co.za . Co-payment of R3 425 if admitted to hospital specifically for an endoscopy
N	N	OH	
N	N	OH	20% discount on frames and eyeglass lenses at optometrists in the Discovery Health Optometry Network
N	Day clinic or accredited facility	IH OH	No co-payment when performed out of hospital. For a list of accredited facilities, please call the Call Centre or visit www.angloms.co.za . Co-payment of R1 070 when performed in hospital
Y	N [§]	OH	Once registered on the HIV/AIDS management programme, members must adhere to Scheme protocols. Your status will at all times remain confidential
Y	Dis-Chem Direct	OH	After registration, phone Dis-Chem Direct (011 589 2788) to confirm how you want to receive your medication
N		IH OH	Subject to Scheme protocols

[§] If condition results in hospital admission, the Hospital Network applies

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Hospitalisation: Hospital services including allied healthcare services (as determined by the Scheme), day cases, blood transfusions, radiology, pathology, professional services and 7 day supply of to-take-out medication	Y	Unlimited
Hospitalisation: Internal surgical prostheses	Y	R73 265 per beneficiary
Hospitalisation: Step-down instead of hospitalisation	Y	
Hospitalisation: Professional services for a defined list of minor procedures performed by specialists in doctor's rooms instead of hospital	Y	
Hospitalisation: Psychiatric admission	Y	21 days
Infertility: Treatment subject to PMB	Y	
Kidney disease management programme: Dialysis (haemo or peritoneal)	Y	
Maternity management programme: Consultations, ultrasound scans and prescribed vitamins	Y	8 consultations, 2 ultrasound scans (paid up to the cost of 2D) per pregnancy, prescribed ante-natal vitamin supplements
Maternity: Confinement	Y	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	Hospital Network	IH	Hospital services covered in network hospitals. Co-payment of R3 425 for voluntary admission to a non-network hospital. No co-payment if medical emergency. List of hospitals available from the Call Centre or www.angloms.co.za . Authorisation procedure, see page 25. Subject to Scheme protocols
N	N	IH	
N	N	OH	Subject to Scheme protocols
N	N	OH	
N	N	IH	Authorisation procedure, see page 25. Subject to Scheme protocols
N	N [§]	IH OH	
Y	N	IH OH	Subject to Scheme protocols
N	N	IH OH	Authorisation required between weeks 12 and 20 of the pregnancy to qualify for benefits. Vitamins subject to Scheme protocols
N	Hospital Network	IH	Confinement in network hospital or in a low-risk maternity unit provided by a registered midwife if preferred. Co-payment of R3 425 for voluntary admission to a non-network hospital. No co-payment if medical emergency

[§] If condition results in hospital admission, the Hospital Network applies

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Medical appliances: External appliances provided by orthotists and prosthetists	Y	Medical and Surgical Appliance Family Limit: R10 480
Medical appliances: External appliances provided by providers other than orthotists and prosthetists	Y	Medical and Surgical Appliance Family Limit
Medical appliances: Hearing aids (1 pair every 2 years per beneficiary)	Y	Medical and Surgical Appliance Family Limit
Medical appliances: Wheelchair (1 wheelchair every 2 years per beneficiary)	Y	Medical and Surgical Appliance Family Limit

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	Discovery Health network of orthotists and prosthetists	OH	Authorisation required for appliances over R3 000 each. You are responsible for the difference in cost when using a non-DSP
N	N	OH	Authorisation required for appliances over R3 000 each, paid at network rate
N	N	OH	Clinical motivation by ENT required for beneficiaries younger than 60 years
N	N	OH	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Medicine management programme: Chronic conditions (PMB)	Y	
PMB chronic conditions[§]		
Addison's Disease		Chronic Obstructive Pulmonary Disease
Asthma		Coronary Artery Disease
Bipolar Mood Disorder		Crohn's Disease
Bronchiectasis		Diabetes Insipidus
Cardiac Failure		Diabetes Mellitus Type 1
Cardiomyopathy		Diabetes Mellitus Type 2
Chronic Renal Disease		Dysrhythmias

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
Y	N Except HIV/AIDS and diabetes	OH	One month's supply at a time. 100% of SEP and dispensing fee, subject to the Medicine Reference Price List. Generic medicine, where appropriate, will prevent co-payments. Check generic alternatives and co-payments on www.angloms.co.za > My Plan > SCP > Medicine. Subject to Scheme protocols. Registration by pharmacist or doctor
Epilepsy			Parkinson's Disease
Glaucoma			Rheumatoid Arthritis
Haemophilia			Schizophrenia
Hyperlipidaemia			Systemic Lupus Erythematosus
Hypertension			Ulcerative Colitis
Hypothyroidism			
Multiple Sclerosis			

[§] when recognised as chronic according to Scheme protocol

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Medicine management programme: Chronic conditions (non-PMB)	Y	R5 070 per beneficiary
Non-PMB chronic conditions[§]		
Acne	Atopic Dermatitis (Eczema)	
Allergy Management	Attention Deficit Disorder	
Alzheimer's Disease	Benign Prostatic Hyperplasia	
Anaemia	Degeneration of the Macula	
Ankylosing Spondylitis	Depression	
Organ transplant: Harvesting of the organ, post-operative care of the member and the donor and anti-rejection medicine	Y	

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	N	OH	One month's supply at a time. 100% of SEP and dispensing fee, subject to the Medicine Reference Price List. Generic medicine, where appropriate, will prevent co-payments. Check generic alternatives and co-payments on www.angloms.co.za > My Plan > SCP > Medicine. Subject to Scheme protocols. Registration by pharmacist or doctor
Gastro-oesophageal Reflux Disease (GORD)			Osteoporosis
Gout (chronic)			Other Venous Embolism and Thrombosis
Ménière's Disease			Peptic Ulcer
Migraine			Psoriasis Vulgaris
Osteoarthritis			Pulmonary Embolism
Y	N	IH OH	In accordance with the organ transplant management programme. All costs for organ donations for any person other than a member or registered dependant of the Scheme are excluded

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

§ when recognised as chronic according to Scheme protocol

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Out of hospital services (non-PMB): Including consultations, visits, procedures, alternative and allied healthcare services, acute medicine and Pharmacist Advised Therapy (PAT)	N	Overall Out of Hospital Family Limit: Adult R5 885 Child R2 935
Sublimit 1 Alternative and allied healthcare services Acupuncture, audiology, chiropody, chiropractic services (including x-rays), dietetics, homeopathy, naturopathy, occupational therapy, orthoptics, physiotherapy, podiatry, psychology, registered nurse services, social services, speech therapy	N	Family Limit for alternative and allied healthcare: Adult R3 800, Child R795 and Overall Out of Hospital Family Limit
Orthotists and prosthetists consultations	N	
Private nursing instead of hospitalisation	Y	
Sublimit 2		
GP and specialist in rooms (non-PMB), consultations, visits, procedures and treatments in rooms and acute medicine and injection material relevant to the treatment	N	Family Limit for consultations, acute medicine and PAT Adult R5 525, Child R2 760 and Overall Out of Hospital Family Limit
Medicine: NAPPI coded acute medicine and injection material prescribed or dispensed by a registered homeopath, GP, specialist or dispensed by a pharmacy	N	
PAT medicine: R125 per purchase, 5 purchases per family every 3 months	N	
Out of hospital services (PMB): Specialist and GP consultations for chronic PMB conditions	N	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH OH In hospital Out of hospital	Comments and co-payments
N	N	OH	Sublimits to Overall Limit: Sublimit 1: Alternative and allied healthcare services. Sublimit 2: Consultations, acute medicine out of hospital and PAT. The two OH sublimits do not add up, to allow member benefit flexibility within the overall OH Limit
N	N	OH	Family Limit also includes homeopathic, NAPPI coded compounded medicine, dispensed by a registered homeopath
N	Discovery Health network of orthotists and prosthetists	OH	
N	N	OH	
N	N	OH	
N	N	OH	
N	N	OH	
N	N	OH	Subject to Scheme protocols and registration of chronic condition (registration on management programme required for cancer, renal, HIV and diabetes)

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Oxygen therapy management programme: At home, cylinder, concentrator (rental only) and consumables	Y	
Pathology: Out of hospital chronic disease conditions (PMB)	N	
Pathology: Pap smear/prostate check	N	
Pathology: In hospital	N	
Pathology: Out of hospital (non-PMB)	N	Family Limit Adult R1 495, Child R535
Radiology: In hospital	N	
Radiology: Out of hospital, x-rays (non-PMB)	N	Family Limit Adult R1 945, Child R1 175
Specialised radiology: Isotope therapy, MRI and CT scans, bone densitometry and mammogram	Y	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH OH In hospital Out of hospital	Comments and co-payments
N	VitalAire	OH	Subject to Scheme clinical entry criteria. You are responsible for the difference in cost when using a non-DSP
N	N	OH	Subject to Scheme protocols and registration of the chronic condition
N	N	IH OH	Cervical cancer screening: beneficiaries from 21-65 years, one pap smear test. Prostate screening: one PSA test
N	N	IH	
N	N	OH	The Scheme will not pay for DNA testing and investigations, including genetic testing for familial cancers and paternal testing
N	N	IH	
N	N	OH	
N	N	IH OH	Referral required. 1 scan for bone densitometry per beneficiary

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***
Specialised medicine and technology: This benefit applies to a specified list of specialised medicine (excluding oncology medicine) in excess of R5 350 per month and specialised technology in excess of R5 350 per item as a once-off purchase	Y	
Vaccine: Covid-19	N	Frequency of vaccine(s) and administration according to DoH# guideline
Vaccine: Influenza (Flu)	N	1 vaccine and 1 consultation per beneficiary
Vaccine: Pneumococcal	N	1 vaccine and 1 consultation per beneficiary over the age of 55 per lifetime
Vaccine: Human Papillomavirus (HPV)	N	1 lifetime vaccination per beneficiary
Vitality check: Cholesterol, blood glucose, BMI, blood pressure	N	1 per beneficiary per year

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Is programme registration required?	Designated service provider (DSP)	IH In hospital OH Out of hospital	Comments and co-payments
N	N	IH OH	Paid at 80% of SRR, subject to Scheme protocols. 20% to be paid as co-payment by member
N	N	OH	
N	N	OH	Recommended for high-risk patients (chronic conditions, HIV patients, pregnant or ageing members)
N	N	OH	Recommended for high-risk patients (chronic conditions, HIV patients or ageing members)
N	N	OH	For beneficiaries from age 9-26, unless motivated by your doctor
N	N	OH	Vitality check done at Vitality Wellness network partners

Department of Health

|Ex gratia

Members may apply for benefits in addition to those provided in the Rules. An application will be considered by the Scheme which may assist members by awarding additional funding.

These cases will be considered on the basis of financial hardship and/or in cases of exceptional clinical circumstances. Decisions do not set precedent or determine future policy as each case is dealt with on its own merits.

Call **0860 222 633** or download the ex gratia application form at www.angloms.co.za

Submit the completed application form:

Email: ex-gratia@angloms.co.za or

Fax: **011 539 1021** or

Post: **The Ex Gratia Department, P.O. Box 746, Rivonia 2128**

Upon approval, submit your claims:

Email: ex-gratiacclaims@angloms.co.za or

Fax: **011 539 1021** or

Post: **Anglo Medical Scheme, P.O. Box 746, Rivonia 2128**

|General exclusions

The following are some of the Scheme exclusions (for a full list please refer to the Rules). These you would need to pay:

- Services rendered by any person who is not registered to provide healthcare services, as well as medicine that have been prescribed by someone who is not registered to prescribe
- Experimental or unproven services, treatments, devices or pharmacological regimes
- Patent and proprietary medicines and foods, including anabolic steroids, baby food and baby milk, mineral and nutritional supplements, tonics and vitamins except where clinically indicated in the Scheme's managed care protocols and prescribed vitamins during pregnancy
- Cosmetic operations, treatments and procedures, cosmetic and toiletry preparations, medicated or otherwise
- Obesity treatment, including slimming preparations and appetite suppressants
- Examinations for insurance, school camps, visas, employment or similar
- Holidays for recuperative purposes, regardless of medical necessity
- Interest or legal fees relating to overdue medical accounts
- Stale claims, which are claims submitted more than four months after the date of treatment
- Claims for appointments that a member fails to keep
- Costs that exceed any annual maximum benefit and costs that exceed any specified limit to the benefits to which members are entitled in terms of the Rules

General Rule reminders

- All costs related to:
 - Anaesthetic and hospital services for dental work (except in the case of trauma (PMB), patients under the age of seven years and the removal of impacted third molars)
 - Bandages, dressings, syringes (other than for diabetics) and instruments unless authorised for payment from risk
 - Lens preparations
 - DNA testing and investigations, including genetic testing for familial cancers and paternal testing
 - Gum guards, gold in dentures and in crowns, inlays and bridges
 - Immunoglobulins except where clinically indicated against the Scheme's protocols
 - In vitro fertilisation, including GIFT and ZIFT procedures, and infertility treatments which are not PMBs
 - Organ donations to any person other than to a member or registered dependant
 - Wilful self-inflicted injuries
- This Benefit Guide is a summary of the 2023 AMS benefits, pending approval from the Council for Medical Schemes
- Please refer to www.angloms.co.za (My Scheme, Scheme Rules) for the full set of registered Rules
- The Anglo Medical Scheme Rules are binding on all beneficiaries, officers of the Scheme and on the Scheme itself
- The member, by joining the Scheme, consents on his or her own behalf and on behalf of any registered dependants, that the Scheme may disclose any medical information to the administrators and contracted third-parties for reporting or managed care purposes
- A registered dependant can be a member's spouse or partner, a biological or stepchild, legally adopted child, grandchild or immediate family relation (first-degree blood relation) who is dependent on the member for family care and support
- To avoid underwriting, a member who gets married must register his or her spouse as a dependant within 30 days of the marriage. Newborn child dependants must be registered within 30 days of birth to ensure benefits from the date of birth
- If your dependant reaches the age of 23 and you wish to keep him or her on the Scheme as an adult dependant, you may apply for continuation of membership against Scheme eligibility criteria
- It is the member's or dependant's responsibility to notify the Scheme of any material changes, such as marital status, banking details, home address or any other contact details and death of a member or dependant



Managed Care Plan

Managed Care Plan offers the following comprehensive benefits:

- Unlimited **hospital cover** paid at 100% of the Scheme Reimbursement Rate (SRR)
- The **Top-Up** rate pays up to a maximum of 230% of the SRR for specialist services in hospital, excluding pathology, radiology, allied healthcare services and GPs performing specialist services (230% = 100% of SRR + additional 130% of SRR)
- A **Medical Savings Account** for out of hospital services and discretionary spend
- Unlimited Radiology and Pathology
- Frail care where clinically required
- Extensive chronic medication
- Voluntary use of a GP network (no co-payments)
- Reimbursement for specialist consultations and procedures out of hospital up to 125% of SRR

Contributions are split as follows:

- 79% allocated to limited/unlimited benefits
- 21% allocated to savings, for discretionary spend

Contributions*		
Excluding Savings Main member: R4 650 Adult dependant: R4 650 Child dependant: R1 075	Savings Main member: R1 235 Adult dependant: R1 235 Child dependant: R285	Total contributions Main member: R5 885 Adult dependant: R5 885 Child dependant: R1 360

* Subject to underwriting

Managed Care Plan Limits unless PMB

EXAMPLE

How to calculate your Family Limit

Adult
R1 000

x 2 = R2 000

Child
R200

x 1 = R200

Family Limit
R2 200

Use the combined available limit for one or more family members

IH

General Hospital Services, Radiology and Pathology

Unlimited at 100% of SRR

Internal surgical prostheses

R155 400 per beneficiary

Top-Up rate

Up to a maximum of 230% of SRR for specialists. Excludes pathology, radiology and allied healthcare services in hospital

OH

Medical Savings Account

Discretionary spend for out of hospital services and costs in excess of Limits below

Dentistry Family Limit

Adult R4 250
Child R1 605

Radiology

Unlimited

Pathology

Unlimited

Medical and surgical appliances

R17 775 per family

Wheelchair

Every 2 years
R27 970 per beneficiary

Hearing Aids

Every 2 years R44 730 per pair per beneficiary

Chronic medication (non-PMB)

R19 580 per beneficiary

Frail care

R78 155 per beneficiary

Specialised medicine and technology: Unlimited

Medical Savings Account

The annual Medical Savings Account (MSA) allocation is made available to you in January (in advance for the year) and offers the flexibility to pay for:

- Non-PMB GP and specialist consultations and procedures
- Acute medicine, including Pharmacist Advised Therapy (PAT) medicine
- Eye care, spectacles, lenses and contact lenses
- Dental services including orthodontic treatment (after your basic dentistry benefit has been exhausted)
- Chiropractic services
- Homeopaths, naturopaths and osteopaths, including medicine
- Chiropody and podiatry
- Non-PMB hospital co-payments
- Co-payments for endoscopies and cataract surgeries in hospital
- Physiotherapy
- Audiology
- Speech and occupational therapy
- Clinical psychology
- Dietitian services
- Orthotists and prosthetists
- Social worker and other allied healthcare services

Charges above SRR (excluding PMBs), can be considered for payment from your MSA. This is a once-off instruction. Members may request reimbursement for Scheme exclusions (which will be assessed based on clinical appropriateness) or non-PMB chronic medication co-payments, or costs in excess of annual benefits from their available MSA. The Scheme needs to be instructed in every instance.

Contact the Scheme on **0860 222 633** or download the form from www.angloms.co.za > **Info Centre** > **Find documents and forms**

Any unspent savings belong to you and roll over to the next year. Positive savings carried forward from previous years allow you to build up a healthy savings balance for a time when you need extra medical cover.

|How it works

To call an ambulance

Phone our Designated Service Provider (DSP) **Netcare 911** on **082 911**. If deemed an emergency, Netcare 911 will authorise a road or air ambulance. If deemed a non-emergency, or services regarded as “home assessments” without transport to a casualty or hospital, you will be liable for the full cost. In a medical emergency where authorisation was not obtained, you need to provide details to Netcare 911 the next working day after the incident.

Voluntary use of a non-DSP results in a 20% co-payment.

To obtain authorisation

Procedures, treatments, hospitalisation, external medical or surgical appliances, specialised radiology

To access benefits and to ensure they are available and correctly paid, call **0860 222 633** to get authorisation for procedures, treatments, hospitalisation, specialised radiology, internal surgical prostheses and external medical appliances exceeding R3 000, before the event as indicated in the benefit table. Elective admissions need to be authorised 48 hours before the event. Emergency admissions require authorisation the next working day after the event.

Information required when calling for authorisation:

- Membership number
- Date of admission
- Name of the patient
- Name of the hospital
- Type of procedure or operation, diagnosis with CPT code and the ICD-10 code (obtainable from the doctor)
- The name of your doctor or service provider and the practice number

The authorisation number must be quoted on admission. It will be valid for a period of four months or until the end of the year, whichever comes first. Please phone **0860 222 633** if any of the details change such as the date of operation, code, etc. If the admission is postponed or not taken up before it becomes invalid, a new authorisation number will need to be obtained.

Chronic medicine

If you are diagnosed with a chronic condition (PMB or non-PMB), ask your doctor or pharmacist to register the chronic condition by calling **0860 222 633**.

We will then pay for your medicine from the relevant chronic medicine benefit and not from your day-to-day benefits.

Diabetes, HIV/AIDS and oxygen therapy management

Register on the programme to ensure maximum benefits:

- Diabetes – call the Centre for Diabetes and Endocrinology (CDE) on **011 053 4400**
- HIV/AIDS management – call **0860 222 633**
- Oxygen therapy management – call **0860 222 633** to receive services from VitalAire

To reduce your medicine costs

Visit www.angloms.co.za > **Managed Care Plan** > **Medicine** to find a Scheme Preferred Pharmacy near you for lower medicine prices and reduced co-payments.

To claim

Ensure your claim is valid, you have received the treatment or services you have been charged for and that the following details are correct and complete:

- Full name of main member
- Membership number
- Name of patient (main member or dependant)
- Name of provider and practice number
- Details of the service rendered (tariff code, CPT code and explanation)
- The diagnosis code (ICD-10)
- The treatment date
- Proof of payment if you have settled your account

Send your completed claim to:

Email: claims@angloms.co.za

Post: **Anglo Medical Scheme, PO Box 746, Rivonia, 2128**

Call: **0860 222 633 for further assistance**

Upload: www.angloms.co.za after logging in as a member or
upload on the Anglo Medical Scheme App

We can only process your claims if all details are legible. Fax submissions are therefore not recommended. If you still prefer to fax the claims, please send them to **011 539 1008**.

Third-party claims (for example, the Road Accident Fund) are not the responsibility of the Scheme. Emergency treatments will be paid, but will need to be refunded. You need to provide a letter of undertaking to refund the Scheme for any amounts paid on your behalf where a third party is responsible for payment.

You or your service provider have up to four months from the treatment date to submit a claim for payment. After four months, it will be considered 'stale' and the Scheme will no longer be responsible for payment.

Keep all receipts so you can claim back from your personal tax and keep a copy in case the originals get lost.

After submission of your claim, the Scheme will:

- Notify you by SMS or email once your claim has been processed (if you have subscribed to this service)
- Pay all amounts according to the Scheme Rules and at the Scheme Reimbursement Rate (SRR)
- Pay this amount directly into your bank account (or the provider's account)
- Send you a statement by email or post showing amounts paid, to whom, rejections and amounts for you to settle

Your responsibility

- Check the statement if payments have been made correctly
- Check rejections on your statements. If a mistake has been made, correct the claim and resubmit within 60 days
- Settle any outstanding amounts with your service provider
- Obtain authorisation for services listed in the benefit table. It is your responsibility to get an authorisation, not your healthcare provider's

International claims

Emergency and acute medical treatment received when travelling or residing overseas

The Scheme will consider, in accordance with the Rules and necessary authorisations, making a payment towards your overseas healthcare cost.

- The Scheme will not pay a doctor or service provider outside RSA borders directly. You must pay for the services at the time of the treatment and the Scheme may refund you
- If you are entitled to benefits from another insurer you must claim from that insurer first. Any shortfall or uncovered cost may be submitted to the Scheme, which will be considered based on your benefit entitlements and the Scheme Rules
- Complete the international claim form and submit a fully specified account, in English, with your proof of payment to the Scheme
- The account must give details of the service rendered and the relevant healthcare provider
- Any payment made towards the cost of a claim will be made in South African Rands into your South African bank account. The amount paid will be at the SRR had the service been obtained in South Africa in the Scheme's absolute discretion. If the service is not available in South Africa the amount paid will be for a similar or equivalent service if it exists. Remember that, except in the case of a medical emergency, the normal authorisation procedure needs to be followed before undergoing any routine or specialised treatment overseas

Repatriation and social transfers will not be covered. We suggest you take out adequate medical travel insurance to cover any major medical emergency.

Chronic medicine advanced supply

For an advanced supply of chronic medicine, please submit:

- A completed advanced supply form (available on www.angloms.co.za)
- A prescription covering the period
- A copy of your ticket or itinerary

The Scheme will only approve advanced supplies within the current benefit year.

Call **0860 222 633** for further assistance.

GP network

You can choose to consult with a GP on the Discovery Health GP network. Claims for consultations will be submitted directly to the Scheme and be paid from available funds in your MSA or by the Scheme if PMB. The amount the GP will claim for a consultation is a fixed rate, as agreed between Discovery Health and the network GP. This rate will be available from the Call Centre on **0860 222 633**. Before changing to a network GP, compare your current doctor's rate to the network rate. In some instances the network rate might be higher.

Your network GP may also perform certain procedures (as per the network agreement) which will be submitted directly to the Scheme and be paid from available funds in your MSA or by the Scheme. To confirm funding, please call the Call Centre with the specific code for the procedure that your network GP needs to perform. Your network GP will not ask you for payment upfront, nor charge you a co-payment for consultations and most procedures unless your benefits have been exhausted. If the network GP performs a procedure not agreed with the administrator, or uses medicines or materials that are charged above the Scheme Reimbursement Rate (SRR), there may be a co-payment. Choosing to consult a GP on this network is voluntary.

You can find the nearest participating GP using the 'provider search tool' on www.angloms.co.za, after logging in as a member, or by calling the Call Centre.

If you choose to use a GP that is not on the network, the Scheme will reimburse your consultations and procedures at the normal SRR.

Preventative Care Benefits

To support you in managing your health proactively, we encourage you to take preventative measures. Detecting health risks or a disease early could prevent a disease or at least improve the success rate of the treatment. The below preventative care benefits are **paid by the Scheme** (not from your normal benefits) at the Scheme Reimbursement Rate. Refer to the benefit table for more detail.

Description	Sex	Age*	Benefit Category	Purpose
Bone density scan	F	65+	Specialised Radiology	Detection of osteopaenia or osteoporosis (fragile bones)
Colonoscopy	F/M	50+	Endoscopy**	Early detection of colorectal or colon cancer
HIV test	F/M	All	Pathology	Early detection of HIV/AIDS
Immunisation Covid-19 Vaccine	F/M	as per DoH# schedule	Vaccines	Prevention of severe illness and death
Flu Vaccine	F/M	All	Vaccines	Influenza prevention; particularly important for people who are at risk of serious complications from influenza (chronic conditions, pregnant, HIV patients or ageing members)
Human Papillomavirus (HPV): Cervarix/Gardasil	F/M	9-26	Vaccines	Prevention of cervical cancer caused by HPV
Pneumococcal Vaccine	F/M	55+	Vaccines	Prevention of serious lung infections; particularly important for people who are at high risk for serious complications (chronic conditions, HIV patients or ageing members)
Mammogram	F	40+	Specialised Radiology	Early detection of breast cancer
Maternity Consultation	F		Maternity	Monitoring of your pregnancy and prevention of complications
Ultrasound	F		Maternity	
Pap smear	F	21-65	Pathology	Early detection of cervical cancer
Pathology screening - Cholesterol - Glucose - Thyroid - Cancer (Stool test)	F/M	All All All 50+	Pathology	Early detection of chronic illness or cancer
Prostate check (blood test)	M	50+	Pathology	Early detection of prostate cancer
Stool test (cancer and other screening)	F/M	50+	Pathology	Detection of cancer and other diseases
Vitality check - Cholesterol - Blood glucose (sugar) - BMI - Blood pressure	F/M	All	Vitality check	Early detection of chronic illness

* recommended age unless you have specific risk factors

** co-payments may apply in hospital
Department of Health

The following preventative care measures are recommended, and will be **paid from your relevant benefit limit or Medical Savings Account** at the Scheme Reimbursement Rate or negotiated rate or cost if PMB. Please discuss your individual need with your doctor.

Refer to the benefit table for more detail.

Description	Sex	Age*	Paid from	Purpose
Eyesight check Including Glaucoma screening	F/M	40+	Member Savings	Early detection of eye disease or deterioration
Dental check-up	F/M	All	Dental Benefit or Member Savings	Early detection of dental disease and preservation of dentine
Gynaecological check-up	F	All	Member Savings	Early detection of cancer and gynaecological problems
Hearing test	F/M	All	Member Savings	Early detection of medical conditions and hearing dysfunction
Immunisation children As recommended by the Department of Health, GP or paediatrician	F/M	As per schedule	Member Savings	Prevention and reduction of complications of childhood diseases
Baby and child Paediatric assessment	F/M	Baby/Child	Member Savings	Early detection of developmental problems
Prostate check-up (examination)	M	50+	Member Savings	Early detection of prostate cancer
Senior members Home nursing assessment on Doctor or Scheme request	F/M	65+	Member Savings	Detection of complications or mobility problems negatively impacting on wellbeing or illness
Podiatry care	F/M	All	Member Savings	
Skin health	F/M	All	Member Savings	Detection of skin cancer

* recommended age unless you have specific risk factors

Benefits

All benefits paid at 100% of SRR*, Top-Up rate, negotiated rate or at cost if PMB

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Alcohol and drug treatment: Admission and medication in SANCA facility (subject to PMB)	Y	21 days	N
Alcohol and drug treatment: Consultations and medication upon discharge	Y	Available savings	N
Alternative and allied healthcare: Audiology, acupuncture, chiropody, chiropractic services, (including x-rays), dietitians, homeopathy, naturopathy, occupational therapy, orthoptics, physiotherapy, podiatry, psychology, registered nurse services, social services, speech therapy	N	Available savings	N
Ambulance services: Life-threatening medical emergency transport	Y 082 911		N
Allied healthcare services: Orthotists and prosthetists (consultations)	N	Available savings	N

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
SANCA and SANCA approved facilities	Scheme to pay up to limit	IH	If you do not register with SANCA, you may continue using your existing provider, but you will be responsible for the difference between the amount charged and the amount the Scheme would have paid to SANCA
SANCA and SANCA approved facilities	Member savings	OH	
N	Member savings	OH	
Netcare 911	Scheme to pay	IH OH	Notify Netcare 911 at the time of emergency or the next working day. Authorise inter-hospital transfers before the event. Voluntary use of non-DSP results in a 20% co-payment
Discovery Health network of orthotists and prosthetists	Member savings	IH OH	

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Cancer treatment: Oncology Management Programme	Y		Y
Consultations out of hospital: Specialist and GP for chronic PMB conditions	N		N
Consultations out of hospital: GP for treatment of general conditions and minor procedures	N	Available savings	N
Consultations out of hospital: GP for treatment of general conditions and minor procedures (GP within the Discovery Health GP network)	N	Available savings	N
Consultations out of hospital: Specialist for treatment of general conditions and minor procedures (excluding radiologists and pathologists)	N	Available savings	N
Covid-19	N		N
Dental hospitalisation (including medicine and related products): In the case of trauma or patients under the age of 7 years requiring anaesthetic, the removal of impacted molars, maxillo-facial and oral surgery (PMB conditions)	Y		N
Dentistry: Conservative treatments including fillings, x-rays, extractions and oral hygiene. Specialised treatments including crowns, bridges, inlays, study models, dentures, orthodontics, osseo-integrated implants or similar tooth implants and periodontics	N	Family Limit Adult R4 250 Child R1 605	N

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N	Scheme to pay if PMB	IH OH	100% of SRR and Single Exit Price (SEP) for medicines. Subject to treatment protocols for chemo and radiation therapy. Drug therapies used for chemotherapy side effects and pain relief must be authorised. Post-oncology treatment will be recognised as part of your oncology treatment which need to be registered separately
N	Scheme to pay	OH	Subject to Scheme protocols and registration of chronic condition (registration on management programme required for cancer, renal, HIV and diabetes)
N	Member savings	OH	Paid at SRR. Cost in excess of SRR can be paid from available savings upon special request
Voluntary GP network	Member savings	OH	Network rate for consultations and a defined list of procedures, paid directly by the Scheme, no co-payment, see page 65
N	Member savings	OH	Up to 125% of SRR
N	Scheme to pay	IH OH	Funding for Covid-19 Prescribed Minimum Benefits and additional funding from your normal out of hospital and hospital benefits. Subject to Scheme clinical and benefit entry criteria and authorisation for hospital events
N	Scheme to pay	IH	Top-Up rate up to 230% of SRR for specialist services or in full if PMB
N	Scheme to pay up to limit	IH OH	Cost above SRR may be paid from your available MSA upon instruction. Once dental benefit is depleted, payment will be allocated to available MSA. Up to 125% of SRR for non-PMB specialised dental services, performed by dental specialist

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Diabetes management programme: Consultation with doctors, dietitians, ophthalmologists, pathology tests, podiatrists, medicine and related products	 011 053 4400		
Endoscopy: Gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy			
Eye care: Eye examinations, lenses, frames and contact lenses		Available savings	
Eye care: Cataract surgery with intra-ocular lens replacement		Intra-ocular lens subject to the Internal Surgical Prostheses Limit	
Frail care: Medically related frail care services where clinically appropriate		R78 155 per beneficiary	
Hearing aids (1 pair every 2 years)		R22 365 per hearing aid per beneficiary every 2 years	

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	 In hospital  Out of hospital	Comments and co-payments
CDE	CDE to pay	 	Register on the Diabetes Programme with the Centre for Diabetes and Endocrinology (CDE) to receive medicines, testing equipment and related treatments according to the programme. If you choose not to register with CDE, you may continue using your existing doctor, but you will be liable for the difference between the SRR and the claimed amount on all the diabetic-related services including diabetic-related hospitalisation
Network of day clinics or accredited facility	Scheme to pay	 	No co-payment if performed in a day clinic or an accredited network facility or in case of emergency treatment. For a list of accredited facilities, please call the Call Centre or visit www.angloms.co.za . Co-payment of R3 425 if admitted to hospital specifically for an endoscopy. Top-Up rate up to 230% of SRR for specialist services or in full if PMB
	Member savings		100% of cost. 20% discount on frames and eyeglass lenses at optometrists in the Discovery Health Optometry Network
Day clinic or accredited facility	Scheme to pay	 	No co-payment when performed out of hospital. For a list of accredited facilities, please call the Call Centre or visit www.angloms.co.za . Co-payment of R1 070 when performed in hospital. Top-Up rate up to 230% of SRR for specialist services or in full if PMB
	Scheme to pay from limit		According to Scheme protocols. Only registered facilities or services provided at home supervised by a registered Nursing Practitioner. The benefit will not be advanced for the year, but paid monthly against the SRR
	Scheme to pay up to limit		Clinical motivation by ENT required for beneficiaries younger than 60 years

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
HIV/AIDS: Confidential management programme	Y		Y
HIV/AIDS: Medicines	Y		Y
Hospice: Instead of hospitalisation (in-patient care facility and out-patient home care)	Y		N
Hospitalisation: Hospital services including allied healthcare services (as determined by the Scheme), day cases, blood transfusions, radiology, pathology, professional services and 7 day supply of to-take-out medication	Y		N
Hospitalisation: Internal surgical prostheses	Y	R155 400 per beneficiary	N
Hospitalisation: Professional services for minor procedures performed by specialists in doctor's rooms instead of hospital	Y		N
Hospitalisation: Step-down and private nursing instead of hospitalisation	Y		N
Hospitalisation: Psychiatric admission	Y	21 days	N
Infertility: Treatment subject to PMB	Y		N
Kidney disease management programme: Dialysis (haemo or peritoneal)	Y		Y

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N	Scheme to pay	OH	Once registered on the HIV/AIDS management programme, members must adhere to Scheme protocols. Your status will at all times remain confidential
Dis-Chem Direct	Scheme to pay	OH	After registration, phone Dis-Chem Direct (011 589 2788) to confirm how you want to receive your medication
	Scheme to pay	IH OH	Subject to Scheme protocols
N	Scheme to pay	IH	Co-payment of R440 per day, to a maximum of R1 320 per admission for non-PMB conditions. Top-Up rate up to 230% of SRR for specialist services (excluding pathology and radiology) or in full if PMB. Authorisation procedure, see page 60. Subject to Scheme protocols
N	Scheme to pay up to limit	IH	
N	Scheme to pay	OH	Subject to Scheme protocols and a defined list of procedures
N	Scheme to pay	OH	Subject to Scheme protocols
N	Scheme to pay up to limit	IH	
N	Scheme to pay	IH OH	
N	Scheme to pay	IH OH	Subject to Scheme protocols

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Maternity management programme: Consultations, ultrasound scans and prescribed vitamins	Y	12 consultations, 2 ultrasound scans (paid up to the cost of 2D) per pregnancy, prescribed ante-natal vitamin supplements	N
Maternity: Confinement	Y		N
Medical appliances: External appliances provided by orthotists and prosthetists	Y	Medical and Surgical Appliance Family Limit: R17 775 per family	N
Medical appliances: External appliances provided by providers other than orthotists and prosthetists	Y	Medical and Surgical Appliance Family Limit: R17 775 per family	N
Medicines: Acute medicine and injection material, homeopathic and PAT medicine	N	Available savings	N

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N	Scheme to pay up to limit	IH OH	Authorisation required between weeks 12 and 20 of the pregnancy to qualify for benefits. Vitamins subject to Scheme protocols
N	Scheme to pay	IH OH	Confinement in hospital or in a low-risk maternity unit provided by a registered midwife if preferred
Discovery Health network of orthotists and prosthetists	Scheme to pay up to limit	IH OH	Authorisation required for appliances over R3 000 each. You are responsible for the difference in cost when using a non-DSP
N	Scheme to pay up to limit	IH OH	Authorisation required for appliances over R3 000 each paid at network rate
N	Member savings	OH	100% of SEP and dispensing fee

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Medicine management programme: Chronic conditions (PMB)	Y		Y
PMB chronic conditions[§]			
Addison's Disease	Chronic Obstructive Pulmonary Disease		
Asthma	Coronary Artery Disease		
Bipolar Mood Disorder	Crohn's Disease		
Bronchiectasis	Diabetes Insipidus		
Cardiac Failure	Diabetes Mellitus Type 1		
Cardiomyopathy	Diabetes Mellitus Type 2		
Chronic Renal Disease	Dysrhythmias		

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N Except HIV/AIDS and diabetes	Scheme to pay	OH	One month's supply at a time, 100% of SEP and dispensing fee, subject to the Medicine Reference Price List. Generic medicine, where appropriate, will prevent co-payments. Check generic alternatives and co-payments on www.angloms.co.za > My Plan > MCP > Medicine. Subject to Scheme protocols. Registration by pharmacist or doctor
Epilepsy	Parkinson's Disease		
Glaucoma	Rheumatoid Arthritis		
Haemophilia	Schizophrenia		
Hyperlipidaemia	Systemic Lupus Erythematosus		
Hypertension	Ulcerative Colitis		
Hypothyroidism			
Multiple Sclerosis			

[§] when recognised as chronic according to Scheme protocol

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Medicine management programme: Chronic conditions (non-PMB)	Y	R19 580 per beneficiary	N
Non-PMB chronic conditions[§]			
Acne		Degeneration of the Macula	
Allergy Management		Depression	
Alzheimer's Disease		Diverticulitis	
Anaemia		Fibrous Dysplasia	
Ankylosing Spondylitis		Gastro-oesophageal Reflux Disease (GORD)	
Anxiety Disorder		Gout (chronic)	
Atopic Dermatitis (Eczema)		Hidradenitis Suppurativa	
Attention Deficit Disorder		Huntington's Disease	
Auto-immune Disorders		Liver Disease	
Benign Prostatic Hyperplasia		Ménière's Disease	
Cystic Fibrosis		Migraine	
Cystitis (chronic)		Motor Neuron Disease	
Organ transplant management programme: Harvesting of the organ, post-operative care of the member and the donor and anti-rejection medicine	Y		Y

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N	Scheme to pay up to limit	OH	One month's supply at a time, 100% of SEP and dispensing fee, subject to the Medicine Reference Price List. Generic medicine, where appropriate, will prevent co-payments. Check generic alternatives and co-payments on www.angloms.co.za > My Plan > MCP > Medicine. Subject to Scheme protocols. Registration by pharmacist or doctor
Muscular Dystrophy and other inherited myopathies			Polyneuropathy
Myasthenia Gravis			Psoriasis Vulgaris
Narcolepsy			Pulmonary Embolism
Obsessive Compulsive Disorder			Pulmonary Interstitial Fibrosis
Osteoarthritis			Restless Leg Syndrome
Osteopaenia			Sarcoidosis
Osteoporosis			Systemic Sclerosis
Other Venous Embolism and Thrombosis			Tourette's Syndrome
Paget's Disease			Trigeminal Neuralgia
Pancreatic Disease			Urinary Calculi
Peptic Ulcer			Urinary Incontinence
Polymyositis			
N	Scheme to pay	IH OH	In accordance with the organ transplant management programme. All costs for organ donations for any person other than a member or registered dependant of the Scheme are excluded

[§] when recognised as chronic according to Scheme protocol

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Oxygen therapy management programme: At home, cylinder, concentrator (rental only) and consumables	Y		N
Pathology: Chronic disease conditions (PMB)	N		N
Pathology: Out of hospital (non-PMB)	N		N
Pathology: Pap smear/prostate check	N		N
Radiology: General services	N		N
Specialised Radiology: MRI, CT scan and isotope therapy, bone densitometry and mammogram	Y		N
Specialised medicine and technology: This benefit applies to specialised medicine (excluding oncology medicine) in excess of R5 350 per month and specialised technology in excess of R5 350 per item	Y		N
Vaccine: Covid-19	N	Frequency of vaccine(s) and administration according to DoH# guidelines	N
Vaccine: Influenza (Flu)	N		N
Vaccine: Pneumococcal	N	1 lifetime vaccination per beneficiary	N

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
VitalAire	Scheme to pay	OH	Subject to the Scheme clinical entry criteria. You are responsible for the difference in cost when using a non-DSP
N	Scheme to pay	IH OH	Subject to Scheme protocols and registration of the chronic condition
N	Scheme to pay	OH	The Scheme will not pay for DNA testing and investigations, including genetic testing for familial cancers and paternal testing. Members may claim these from their savings
N	Scheme to pay	IH OH	Cervical cancer screening: beneficiaries from 21-65 years, one pap smear test. Prostate screening: one PSA test
N	Scheme to pay	IH OH	
N	Scheme to pay	IH OH	Referral required. 1 scan for bone densitometry per beneficiary
N	Scheme to pay	IH OH	
N	Scheme to pay	OH	
N	Scheme to pay	OH	1 vaccine and 1 consultation per beneficiary. Recommended for high-risk patients (chronic conditions, HIV patients, pregnant or ageing members)
N	Scheme to pay	OH	1 vaccine and 1 consultation per beneficiary over the age of 55 per lifetime. Recommended for high-risk patients (chronic conditions, HIV patients or ageing members)

Department of Health

What you are entitled to (per annum)	Is authorisation required? 0860 222 633**	Limit***	Is programme registration required?
Vaccine: Human Papillomavirus (HPV)	N	1 lifetime vaccination per beneficiary	N
Vitality check: Cholesterol, Blood Glucose, BMI, Blood Pressure	N		N
Wheelchair (1 wheelchair every 2 years)	Y	R27 970 per beneficiary	N

* Scheme Reimbursement Rate and Tariffs available from the Call Centre

** unless otherwise specified

*** PMB rules apply

Designated service provider (DSP)	Savings or scheme account	IH In hospital OH Out of hospital	Comments and co-payments
N	Scheme to pay	OH	For beneficiaries from age 9-26, unless motivated by your doctor
N	Scheme to pay	OH	1 per beneficiary per year. Vitality check done at Vitality Wellness network partners
N	Scheme to pay	OH	

|Ex gratia

Members may apply for benefits in addition to those provided in the Rules. An application will be considered by the Scheme which may assist members by awarding additional funding.

These cases will be considered on the basis of financial hardship and/or in cases of exceptional clinical circumstances. Decisions do not set precedent or determine future policy as each case is dealt with on its own merits.

Call **0860 222 633** or download the ex gratia application form at www.angloms.co.za

Submit the completed application form:

Email: ex-gratia@angloms.co.za or

Fax: **011 539 1021** or

Post: **The Ex Gratia Department, P.O. Box 746, Rivonia 2128**

Upon approval, submit your claims:

Email: ex-gratiacclaims@angloms.co.za or

Fax: **011 539 1021** or

Post: **Anglo Medical Scheme, P.O. Box 746, Rivonia 2128**

|General exclusions

The following are some of the Scheme exclusions (for a full list please refer to the Rules). These you would need to pay:

- Services rendered by any person who is not registered to provide healthcare services, as well as medicine that have been prescribed by someone who is not registered to prescribe
- Experimental or unproven services, treatments, devices or pharmacological regimes
- Patent and proprietary medicines and foods, including anabolic steroids, baby food and baby milk, mineral and nutritional supplements, tonics and vitamins except where clinically indicated in the Scheme's managed care protocols and prescribed vitamins during pregnancy
- Examinations for insurance, school camps, visas, employment or similar
- Holidays for recuperative purposes, regardless of medical necessity
- Interest or legal fees relating to overdue medical accounts
- Stale claims, which are claims submitted more than four months after the date of treatment
- Claims for appointments that a member fails to keep
- All costs related to:
 - Bandages, dressings, syringes (other than for diabetics) and instruments unless authorised for payment from risk
 - Lens preparations
 - DNA testing and investigations, including genetic testing for familial cancers and paternal testing
 - Gum guards, gold in dentures, gold used in crowns, inlays and bridges
 - Organ donations to any person other than to a member or registered dependant
 - Wilful self-inflicted injuries

|General Rule reminders

- This Benefit Guide is a summary of the 2023 AMS benefits, pending approval from the Council for Medical Schemes
- Please refer to www.angloms.co.za (My Scheme, Scheme Rules) for the full set of registered Rules
- The Anglo Medical Scheme Rules are binding on all beneficiaries, officers of the Scheme and on the Scheme itself
- The member, by joining the Scheme, consents on his or her own behalf and on behalf of any registered dependants, that the Scheme may disclose any medical information to the administrators and contracted third-parties for reporting or managed care purposes
- A registered dependant can be a member's spouse or partner, a biological or stepchild, legally adopted child, grandchild or immediate family relation (first-degree blood relation) who is dependent on the member for family care and support
- To avoid underwriting, a member who gets married must register his or her spouse as a dependant within 30 days of the marriage. Newborn child dependants must be registered within 30 days of birth to ensure benefits from the date of birth
- If your dependant reaches the age of 23 and you wish to keep him or her on the Scheme as an adult dependant, you may apply for continuation of membership against Scheme eligibility criteria
- It is the member's or dependant's responsibility to notify the Scheme of any material changes, such as marital status, banking details, home address or any other contact details and death of a member or dependant



Glossary

Authorisation

Members of medical schemes are required to notify and obtain authorisation from their medical schemes before accessing certain benefits.

This is known as authorisation. Your medical scheme will supply you with prior approval in the form of an authorisation number.

Co-payment

A co-payment is a certain percentage of the cost of relevant healthcare services for which the member is responsible. The member pays the co-payment directly to the service provider for services not covered by the medical scheme in full.

Day clinics

A day clinic offers outpatient or same day procedures, usually less complicated than those requiring hospitalisation. It is a facility which allows for a patient to be discharged on the very same day as the procedure is done. For a list of accredited facilities please call the Call Centre on **0860 222 633** or visit www.angloms.co.za.

Designated Service Provider (DSP)

Medical schemes contract or select preferred providers (doctors, hospitals, health facilities, pharmacies, etc.), to provide diagnosis, treatment and care of one or more PMB and non-PMB conditions conditions. This relationship often brings the benefit of negotiated, preferential rates for the members.

Emergency

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment or intervention.

If the treatment or intervention is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or would place the person's life in jeopardy.

Generic medicine

A medicine with the same active ingredient as original brand name medicine, usually at a lower cost.

ICD-10, NAPPI and Tariff codes

ICD stands for International Classification of Diseases and related problems. By law, every claim that is submitted to a medical scheme, must include an ICD-10 code. Every medical condition and diagnosis has a specific code. These codes are used primarily to enable medical schemes to accurately identify the conditions for which you sought healthcare services. This coding system then ensures that your claims for specific illnesses are paid out of the correct benefit and that healthcare providers are appropriately reimbursed for the services they rendered.

NAPPI codes are unique identifiers for a given ethical, surgical or consumable product which enables electronic transfer of information through the healthcare delivery chain. Tariff codes are used as a standard for electronic information exchange for procedure and consultation claims.

Pharmacist Advised Therapy (PAT)

Most common ailments can be treated effectively by medicine available from your pharmacy without a doctor's prescription. If your medical scheme option offers a PAT benefit, it means that some of these costs will be paid from the relevant benefit.

Protocols

Guidelines set for the procedures in which certain health conditions are to be diagnosed and treated.

Service date

This can be the date on which you are discharged from hospital or the date you have received a medical service or medical supplies.

For more information, go to the full Scheme Glossary at www.angloms.co.za > Info Centre > Glossary.





Purpose of this form

- This form is used if a member wishes to change the plan type they are currently on
- The plan change will be effective from 1 January for the entire year
- The plan change will apply to the main member and dependants

How to complete the form

- Complete with black ink and print clearly. You can also access a digital copy of this form on www.angloms.co.za > Info Centre > Find documents and forms
- To avoid administration delays, please make sure this form is completed in full
- Please return the completed form as soon as possible, but no later than the 09th of December 2022.
 - Employees must submit the form to their employer
 - Pensioners submit to their Pension Fund Administrator
 - Self-paying members submit directly to the Scheme (send to member@angloms.co.za, fax (011) 539 1015 or post to PO Box 746, Rivonia, 2128)
- Tick each box as appropriate

Member details

Member name _____

Telephone (H) _____

Cellphone _____

Email _____

Membership number _____

Payroll number (if applicable) _____

I want to change my Plan to ☐ Managed Care Plan ☐ Standard Care Plan ☐ Value Care Plan

Ensure you understand the financial and, if relevant, subsidy implications of your requested change or discuss it with your HR Officer or Pension Fund Administrator (if applicable).

Change from:

☐ Managed Care Plan R _____

☐ Standard Care Plan R _____

☐ Value Care Plan R _____

To:

☐ Managed Care Plan R _____

☐ Standard Care Plan R _____

☐ Value Care Plan R _____

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Contact us

GENERAL

Principal Officer

011 638 5471
144 Oxford Road, Melrose,
Rosebank 2196

Ex gratia applications

ex-gratia@angloms.co.za

Fraud hotline (ethics line)

0800 004 500

Web

Visit www.angloms.co.za to learn more about your Scheme and benefits and to register as a member to access your membership information 24/7

App

Download the Anglo Medical Scheme App from the [App Store](#) or [Google Play store](#).

VALUE CARE PLAN

0861 665 665

Queries: support@primecure.co.za

- Ambulance services
- Chronic authorisation and registration
- Claims
- HIV/AIDS management programme
- Authorisation and health advice

Claims: refunds@primecure.co.za

Please call me line

067 415 3974

STANDARD & MANAGED CARE PLAN

Ambulance services

Netcare 911
082 911 (emergency)

Administration

Call Centre 0860 222 633
Overseas calls +27 11 529 2888

- Authorisations
- Chronic authorisation and registration
- HIV/AIDS management
- Oxygen therapy management
- Third party claims department

General enquiries:

member@angloms.co.za

Claims – claims@angloms.co.za

Fax 011 539 1008

P.O. Box 746, Rivonia 2128

Diabetes management

Centre for Diabetes and Endocrinology
(CDE) 011 053 4400

PO Box 2900, Saxonworld 2132

members@cdecentre.co.za

HIV/AIDS

Chronic medicine
Dis-Chem Direct 011 589 2788

COMPLAINTS

Please direct all queries and complaints to the Call Centre.

If unsatisfied, please follow the escalation process described on

www.angloms.co.za > MyScheme > Governance.

Should all efforts fail to resolve the issue with the Scheme, queries and complaints can be directed to:

Council for Medical Schemes

Private Bag X34, Hatfield 0028

Share call number: 0861 123 267

complaints@medicalschemes.co.za

www.medicalschemes.co.za

AMS | ANGLO
MEDICAL
SCHEME