

MEDI BRIEF

NOVEMBER 2021

Have you received your 2022 Benefit Guide?

As we do every year, we posted your copy of the 2022 Benefit Guide in the first week of November. If you have not received it yet, please call us on 0860 222 633 to ensure that we have your correct postal address. You can also access the Benefit Guide on www.angloms.co.za > Info Centre > Find documents and forms. If you are considering changing your plan, please speak to us as soon as possible. Should you need to change your plan, please submit the form by 10 December 2021 so the change request can be processed before year-end.

Your new Client Liaison Officer for the Southern Region



As some of our employers and members in the Southern Region might already know, Shereen Ashraff, our previous Client Liaison Officer (CLO) has been promoted and has now taken up her new position. "I have loved servicing the AMS members and have learnt so much during my tenure. I will miss you all. Thank you for your support," says Shereen. The Scheme wishes Shereen all the best for her new role and would like to thank her for her dedication and the excellent service she delivered to our members and employers over the past seven years. We are very pleased to welcome Nausheena Kolia as the new AMS CLO for the Southern Region effective 1 November 2021. Nausheena is no stranger to AMS having served in the same role when Shereen went on maternity leave in late 2019. She brings with her a wealth of AMS servicing and escalated query management experience, which she has gained from being part of the Discovery Operations team over the past ten years. We look forward to Nausheena's valued contribution to the portfolio. "I am very excited about this new opportunity. I am fully committed to providing you with exceptional service and look forward to meeting you all!" adds Nausheena.

Incorrect member contact details

Our team discovered, by chance, a number of members' addresses on our membership database that were clearly outdated. The members used an outdated office address as their only address for Scheme communication. We also often notice that members going on pension forget to update their email addresses or cell phone numbers to their private email address or cell phone number. If we don't have your current contact details, we cannot communicate with you, which can have an impact on your membership or on how you can access benefits. According to our Scheme Rules, it is the member's duty to let us know if any of their contact details change. We urge you to check which details we have on record for you and update them if necessary. You can do this in the member login on www.angloms.co.za, in the Scheme App, by emailing us on member@angloms.co.za or by calling 0860 222 633.



Have you downloaded the Anglo Medical Scheme App yet?

Download the Anglo Medical Scheme App to access information about your benefits, plan and membership – anywhere, anytime. More info available at www.angloms.co.za

My Scheme and benefits while I am overseas

We have received queries from members that are planning to spend some time overseas, both for work and for private reasons. These members asked us what they needed to know about the impact on their benefits, membership and entitlements while abroad in general, but also considering a possible Covid-19 treatment.

I am planning to spend some time overseas – what do I need to know about my benefits and membership?

As long as your contributions are paid in full every month, your membership stays active for as long as you are away. If you are employed, your employer will keep paying your contributions and your membership will remain active. There is a possibility that your membership can be put on hold while you are working overseas for a longer time; your employer would discuss this with you and arrange it accordingly. If you are a pensioner and fully subsidised, your contributions would continue to be paid as per your pension agreement. If you are paying part of your contributions yourself, ensure that these payments will not be interrupted. If there is a break in contribution payments, your membership can be suspended. If no payments are collected, it can be terminated. If your membership is terminated, you unfortunately cannot re-join due to the restricted nature of the Scheme. You can only (re)apply for AMS membership while you are an active employee of one of our participating employers (not a retiree) – regardless of whether you were a member previously.

Does the Scheme cover my medical expenses overseas?

For members of the Value Care Plan, the Scheme cannot assist with overseas claims at all as this is a network option limited to contracted South African providers of service and hospitals. For members of the Standard Care Plan and Managed Care Plan, the Scheme will consider your claims in accordance with the Rules and necessary authorisations. If the event meets the Scheme's criteria for cover the Scheme will assist with funding your overseas healthcare costs. You will, however, first have to pay the expenses upfront before you can claim them back from the Scheme. The Scheme can only refund an amount up to the Scheme Reimbursement Rate as if the healthcare services had been provided in South Africa and can also only pay the monies into a South African bank account. You would be reimbursed for relevant healthcare providers or hospitals once you have completed the necessary documentation (as described in the Benefit Guide and on the Scheme website). Take note that no currency conversion will be done.

What if I have to go to hospital overseas?

Whether you are in South Africa or overseas, you still have to follow the normal authorisation process before undergoing treatment. All funding conditions and reimbursement rules for hospitals in South Africa would apply, even if hospitals overseas would follow different protocols or processes.

How do I ensure that I can pay for healthcare costs overseas upfront?

To avoid outlaying the cost of healthcare services upfront, which, for catastrophic events could be a few million rands, we strongly recommend that you take out travel insurance. If you buy travel insurance, the relevant insurer can assist you with advanced payments overseas. If you qualify for benefits from another insurer, you would have to claim from that insurer before submitting a claim to the Scheme.

What about my chronic medication if I am overseas?

South African pharmacies only dispense chronic medication for one month at a time. If you are travelling for a longer period of time, please call our medicine management team on 0860 222 633 for advice and assistance. In some instances, you can get an advanced supply of medication to take with you, as long as the time frame doesn't extend into the next calendar year. The Scheme cannot prefund the next year's expected expenses. You can also speak to your pharmacist if and how they can assist you with dispensing of your medication.

I have to travel on business for my employer, will the Scheme pay my medical expenses?

Firstly, speak to your employer as they will most likely cover you under a company group insurance policy which should take care of all your expenses. If you require chronic medication, buy it in advance as described above. All other normal day-to-day healthcare expenses resulting from minor illnesses can be claimed in the same way as if you were traveling for personal reasons, provided you have not claimed them from another insurer. You cannot claim twice, and the Scheme will consider assisting you with a shortfall should there be one.

Will my expenses be paid if I get Covid overseas?

The Scheme does not treat Covid-19 any differently from any other medical condition. You will need to pay the costs upfront and claim the expenses after the event as described above. If you need to be quarantined while overseas, the Scheme will not consider your expenses as it is not a covered benefit in South Africa. For this reason, and as hospitalisation can be very expensive, we strongly recommend you take out adequate travel insurance.

Is proof of my Scheme membership good enough for my visa application?

This is dependent on the country you are visiting. You would need to consult the relevant embassy or travel agent, but in general, full travel insurance is what is required.

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > Knowledge Library.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za