

MEDI BRIEF

FEBRUARY 2022

Save the date for our 2022 Virtual AGM

Please save the date for our fifty-third Annual General Meeting on Wednesday, 18 May 2022 at 10am. We are pleased to invite you, our members from all over South Africa, to our virtual meeting again, to meet your Board of Trustees, receive a report on the Scheme performance in 2021 and adopt the Annual Financial Statements. We will send you the official notice and more information on how to join the AGM with your March statements.

Nominate your candidate for the Disputes Committee

Members who are present at the AGM may vote for the Scheme's Disputes Committee for 2022/23. The Committee's purpose is to adjudicate disputes between members and the Scheme, should they arise. The current members of the Disputes Committee are Mr Philip Laubscher, Mr Cas Badenhorst and Ms Nonhlanhla Payne. There were no disputes lodged with the Scheme in the 2021/22 period. If you know of any suitable nominees, including yourself, please send your nominations by email to the principalofficer@angloms.co.za. Include your and the nominee's membership number and a short note explaining why you think the nominee is suitable. Nominees must be members of the Anglo Medical Scheme. Trustees, members serving on Scheme Committees, administrator employees and Scheme officers may not serve on the Disputes Committee.

Chronic medication funding

If you have been taking medication for longer than three months, the Scheme might regard it as chronic in nature. The Scheme funds all PMB and certain non-PMB chronic medication according to your Plan, as detailed in the Benefit Guide and on the Scheme website. Follow the simple process to confirm whether your condition is on the list of funded chronic conditions and if so, obtain authorisation. This will ensure funding from the correct benefit and not from your day-to-day or out-of-hospital benefits.

Effective management of your condition requires you to take your chronic medication regularly as prescribed by your doctor. The Scheme assesses the frequency and allocation of medication claims for members' registered conditions on an annual basis to ensure they are still being taken continuously and are correctly paid from the available chronic medication limit. Should you get a letter from the Scheme requesting you to contact us to confirm your chronic condition, please act on it as your chronic authorisation might not be renewed automatically. Should you, for whatever reason, have stopped taking your chronic medication, it is advisable to consult your doctor again before restarting it as your condition may have changed, requiring a different treatment regimen.

Who can I add to my AMS membership?

We are regularly questioned on who can be added as a dependant to a membership, how long "adult" children can remain a dependant on a membership and if parents or grandparents can be added as dependants. As a general rule, you can add the following family members as your dependants:

- A spouse or partner, where the relationship between the member and the member's partner is like a marriage, or customary law marriage;
- A natural child, step-child or legally adopted child can be registered as a child dependant, if the child is under 23 years of age and reliant on the parent for support;
- If you are solely responsible for the family care and financial support of an immediate family blood relative, such as a brother or sister or parent, you may apply to have that person registered as a dependant.

There are, however, special exceptions, i.e. grandchildren where the Scheme may consider membership. You will find these, and more detailed information to the topic on the Scheme website. Navigate to "Info Centre", "New members" and then to "My dependants".

The importance of continuous contribution payments

We would like to remind our self-paying members, whether you pay 100% of your contributions or only a part of it, to always ensure contribution payments are made in full and paid in time. If contributions are not paid within three months, the membership will be firstly suspended and thereafter terminated. This does not only result in losing cover for healthcare services, but also puts your eligibility to reinstate your membership at risk. This has particularly severe consequences if you are a pensioner member: there is no option to re-join the Scheme if your membership is terminated as only new or existing employees of our participating employers may join or re-join the Scheme. A pensioner membership is a continuation of the membership you enjoyed as an employee. Being a previous employee or a pensioner who discontinued their membership does not entitle them to membership at a later date.

We have updated your Daily Claims Notification

If you have provided us with your email address for Scheme communication, you will receive a Daily Claims Notification, as soon as we receive a claim from you. This gives you an advanced notification of how much we will refund to you or your healthcare provider, from which benefit and how much of this benefit you have still available for the year. You will still receive your monthly claims statement at the end of the month. This is really useful to keep track of your claims and available benefits. Another advantage is that you will be informed immediately if there is a short payment or if you need to pay your provider. If you have already submitted claims this year, you may have noticed that the Daily Claims Notification looks different. The content of the Daily Claims Notification is still the same; it is now in a PDF attachment that you can save or print but without us having to show your personal information in the body of the email. We are currently working on adding encryption to all PDF files for extra security.



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

Medical tax certificates vs tax summary – do you need your claims details?

Every July, we send you your medical tax certificate to submit with your income tax return. The Scheme is required by SARS to provide you with the total contributions paid in the current tax period, the total value of claims not covered by the Scheme and the confirmation of the beneficiaries on your membership. This is the two-page medical tax certificate we provide to you. In the past, we also sent a separate attachment with the details of your claims – the tax summary. This is not a SARS requirement, but rather a supporting document for members who needed the detail to reconcile their medical expenses or to respond to SARS queries. POPIA has required us to reconsider the content and form of all communication we distribute to our membership with the aim of reducing the risk of your personal information falling into the wrong hands. Tax summaries are large files full of personal information which are seldom used by all members which when emailed to the membership increases the risk. From 2022, we will only be sending you your tax certificate. However, you will always be able to request the tax summary from the Call Centre or by email to member@angloms.co.za. The easiest and most secure way to obtain it is to download it from the member log in area on the Scheme website or access it in the Anglo Medical Scheme App. For the above reasons, and to improve your online safety, we will not be emailing the tax summary in the future unless requested to do so.

Do you have further questions on the articles in this edition? Contact us on the numbers and addresses listed here:

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