

How are Optometry and Dental benefits processed and paid on the Managed Care Plan?

On the Managed Care Plan (MCP), the majority of day-to-day benefits are currently paid from your available Medical Savings Account (MSA) funds. Starting January 2024, members of the MCP are not only given a substantial increase for the dental healthcare services benefit, but also a dedicated benefit for optometry (eye care) services.

A reminder: for dental healthcare services, you have an annual family limit from which the Scheme pays your dental claims. Claims for dentists are reimbursed at 100% of the Scheme Reimbursement Rate (SRR) and for specialists at 125% of the SRR. Should your provider charge more than the SRR, you can instruct the Scheme to pay the additional costs from your available MSA funds. Once the limit is depleted, payments will automatically process from your available MSA.

From January 2024, a new benefit for optometry will be available as well. For examinations, a benefit valued at R470 is provided. If your optometrist charges more, you can instruct the Scheme to pay the excess from your available MSA. Additionally, for lenses, frames and contact lenses, a family limit of R4 230 will be introduced from January 2024. Once this limit is reached, any remaining costs will automatically be paid from your available MSA at the SRR.

To further enhance your lenses and frames benefit, take advantage of the 20% discount offered by optometrists in the Discovery Health Optometry Network to members of the Anglo Medical Scheme.

Instructions for paying costs from your MSA

For additional funding from your MSA, there are two forms to complete:

- 1. Application for special payments made from the Medical Savings Account:** Use this form to request the Scheme's consideration for payment of a claim balance exceeding a limit, in some instances charges above the Scheme Reimbursement Rate, or for the payment of a Scheme-excluded service or medicine, from available MSA funds. Complete this form whenever you need additional payment or exclusion payment from your MSA. PMBs are excluded from this process.
- 2. MSA once-off payment instruction:** Use this form if you want the Scheme to always pay costs exceeding the SRR from your available MSA. This instruction remains valid until you advise the Scheme otherwise.

Access both financial forms in the Info Centre on www.angloms.co.za, under 'Find documents' in the app, call us on 0860 222 633 or WhatsApp us on 011 292 8797.



Chat to us on WhatsApp
011 292 8797

Nominate a trusted person to manage your medical aid matters

While we hope it never comes to pass, there may be a situation where, or a time when, you are unable to make decisions, speak or advocate for yourself. To prepare for such a situation, we recommend that you select a person you trust and grant them consent to handle your AMS matters. Due to legal considerations, such as the Protection of Personal Information Act, we may not be able to share information with anyone other than yourself without this consent.

To provide consent, please find the 'Permission to make certain information available to a third party' form in the app or in the Info Centre on our website, or call us on 0860 222 633 or WhatsApp us on 011 292 8797.

On this form, you can specify the information we may share with whom. This may include your biographical, benefit, financial or medical information that you might want us to disclose to your family member, doctor, financial advisor or intermediary house, or any other specified third party.

In addition to medical aid matters, we also recommend discussing with your doctor and a legal professional the benefits of having a living will, an advance directive (including the appointment of a medical proxy, a person you trust to be able to make medical decisions on your behalf), and instructions on organ and tissue donation. Planning for these scenarios ensures your preferences are known and respected even in situations where you can't communicate.

New telephone number for the Dis-Chem Direct Courier Pharmacy

Should you be one of our members who uses the Dis-Chem Direct Courier Pharmacy, please note that the telephone number was recently changed from 011 589 2788 to 010 589 2788. Unfortunately, we were only informed of this change after we sent you the Benefit Guide where we stated the old number.

New plan change deadline – 14 December 2023

When the plan change deadline was initially set for 15 December, South Africa was still a game or two away from winning the World Cup. In the interim, 15 December has been declared a public holiday. Consequently, we anticipate that many colleagues in the HR or pension fund departments might already be en route to their annual holiday. Should you want to change your plan for 2024, please submit the plan change request form as soon as possible, but no later than 14 December 2023 to your HR department if you are employed, to your pension fund

administrator if you are retired, or directly to the Scheme if you are a self-paying member. You will find the form on www.angloms.co.za in the Info Centre under 'Member administration forms', in the app or at the back of your Benefit Guide. Before proceeding with the plan change, please carefully consider whether the benefits of the new plan will be appropriate for your healthcare needs, and assess your ability to commit to the contributions of your new plan. Note that you can only make another plan change at the end of next year.

What are you grateful for as AMS member?

As we approach the end of the year, let's do ourselves a favour by embracing the practice of gratitude to cultivate a positive mindset and appreciation for the various aspects of our life. Even in the face of the toughest times and numerous challenges, there is always something for which we can be grateful. This may include our community resilience and our collective spirit in South Africa, the cultural diversity we celebrate, our family and relationships, professional growth, heightened environmental awareness within ourselves and our community, the technological advancements that have enhanced communication, connection, access to information and the overall convenience of our lives. Not to forget, our health and well-being, or even the smallest steps taken towards healing or improvement.

During the holiday and summer season it may become easier to experience elevated emotions and a festive spirit.

Let's take this opportunity to express gratitude for our blessings throughout this time. The practice of gratitude has been linked to numerous psychological, emotional and physical benefits. Making it a daily habit, even if just for a few minutes at the beginning or end of the day, is said to have the power to reduce depression and anxiety levels, aid in stress management, foster a more resilient mindset, improve the quality of sleep, lower blood pressure, enhance the immune function and contribute to an overall improvement of well-being and health.

We invite you to share with us what you are grateful for as a member of the Anglo Medical Scheme. Please email us at member@angloms.co.za with the subject 'gratitude' and let us know if there is something Scheme-related that you particularly appreciate. We will be grateful for your feedback!

Have you downloaded the Anglo Medical Scheme app yet?

Download the relevant Anglo Medical Scheme app for your plan to access information about your benefits, plan and membership – anywhere, anytime. More info is on www.angloms.co.za > Info Centre > Anglo Medical Scheme App.

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

Value Care Plan: 0861 665 665 | anglo@primecure.co.za | **Standard and Managed Care Plans:** 0860 222 633 | member@angloms.co.za and claims@angloms.co.za

Visit www.angloms.co.za to learn more about your Scheme and benefits. Log in and find all previous MediBrief editions under My Documents > Knowledge Library