

Looking back at 2024

As we approach the end of 2024, it's time to reflect on milestones and events that shaped our year at AMS. Our Principal Officer, Julia le Roux, has served the Scheme for over a year already and brought a fresh perspective and innovative ideas to our Scheme. We held Trustee elections and thank all our members who participated in shaping the future of our Scheme. Our AGM was yet another successful member meeting, with no concerns raised by members, or by the representatives of the Council for Medical Schemes attending the meeting.

The National Health Insurance (NHI) continued to advance through the legislative process. The president signed the bill into law in May 2024 and we expect the Department of Health to publish draft regulations for public comment shortly. Key personnel will need to be appointed to oversee various aspects of the NHI rollout. While the NHI aims to provide equitable healthcare access to all South Africans, its success will depend on effective implementation, adequate funding, and seamless integration with existing healthcare systems.

The implementation will still take many years, and AMS' business and operations will in the meantime continue as usual. The Board is vigilantly monitoring any developments and is committed to keeping members informed.

In 2024, the financial markets experienced a mix of challenges and opportunities, but our investment strategy remained resilient, and the Trustees focused on maintaining a balanced portfolio to safeguard our assets. Our strategic approach and our solid funding position has positioned us well for the future. Throughout the year, we enjoyed valuable member feedback and engagements. We are committed to maintaining an open dialogue and continuously enhancing your member experience. Please stay engaged and continue to contribute to your Scheme.

The Board of Trustees and the Head Office team wish you a healthy and happy holiday season and look forward to serving you in the new year.

Key reminders for the holiday season

- Scheme contact details:** Keep our contact information handy, including our WhatsApp number 011 292 8797, for queries or assistance during the holidays.
- Always have your membership card with you:** Besides the plastic card, remember you can also access a digital card in the AMS app.
- Chronic medication:** Ensure you have enough supply of your medication to last through the holidays. Contact our medicine management team on 0860 222 633 for advice on obtaining an advanced supply of medication.
- Hospitals and doctors near you:** If you travel away from home, have a look at which health care service will be near you. Find your plan's providers in our apps or in the provider search tool on Prime Cure's website for VCP, or www.angloms.co.za for SCP and MCP.
- Travel health tips:** Follow health and safety tips while traveling, such as staying hydrated, looking after your skin health in the sun and being mindful not to overindulge at holiday feasts. Use your free time for some exercise and lots of healthy outdoor activities.

Find more valuable information about holiday safety in Netcare 911's holiday guide on our website.

What you need to know about medical emergencies

Definition of a medical emergency

According to the Medical Schemes Act 131 of 1998, an "emergency medical condition" is defined as "the sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment. If not treated immediately, it could result in serious impairment to bodily functions, serious dysfunction of a body organ or part, or place the person's life in serious jeopardy."

Let's have a closer look at the key criteria for an emergency

- Sudden and unexpected:** The health condition must arise suddenly and be unexpected, not something you've been dealing with for weeks.
- Immediate treatment required:** The condition must need immediate medical or surgical treatment. Waiting for treatment would not be an option.

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3. **Serious consequences:** Without immediate treatment, the condition could lead to serious impairment, dysfunction of a body part or organ, or death.

Example

If you experience food poisoning with vomiting and diarrhoea, it might feel as if it is an emergency. Unless it leads to severe dehydration or other complications that threaten life or bodily functions, it does not meet the emergency criteria.

What to do in case of an emergency

1. **Seek immediate medical attention:** Get to the nearest hospital or medical facility as quickly as possible. Your health and safety are the top priority.
2. **Authorisation:** You do not need pre-authorisation for emergency hospital admissions.
3. **Contact the Scheme:** As soon as possible, preferably the next working day, call us, or ask somebody to call us on 0860 222 633 to inform us of your emergency admission.
4. **Follow-up:** Ensure you follow any additional instructions provided by the Scheme for submitting claims and obtaining necessary authorisations for ongoing treatment. Check all your claims carefully to ensure information on the claims is correct.

Spending time abroad: What if I need to access healthcare overseas?

Whether you are overseas for holidays or for work, it is important to understand if, and how you could get medical expenses reimbursed by AMS.

Value Care Plan: Your benefits are restricted to services provided by Prime Cure providers in South Africa, so you can not claim for healthcare services overseas.

Standard Care Plan and Managed Care Plan: If you incur healthcare costs outside South Africa, you must pay for them in full where they were provided. You then claim from your travel insurance first. If you have no or insufficient insurance, you can submit a claim to the Scheme within four months, including a detailed account for the full service, or for the shortfall, a sworn English translation if the account is in another language, proof of payment and the international claim form which you can find on our website. The account must provide the same details as required for South African claims. Payments are made in Rand to your South African bank account, at the Schemes' sole discretion, based on

the average Scheme Reimbursement Rate (SRR) for similar services in South Africa.

As overseas medical expenses might be much higher than our SRR, we urge you to take out travel insurance. For questions on overseas claims contact us on WhatsApp on 011 292 8797 or call us from overseas on: +27 11 529 2888.

Netcare 911 services are also available to you in Namibia, Swaziland, Botswana, Lesotho, Zimbabwe and Mozambique and you need to follow the same process as if you would call them in South Africa. You can call them from abroad on +27 10 209 8288.



Why travel insurance is a must-have

After investing in your holiday, spending another small amount on travel insurance can save you from potentially huge expenses. Serious illnesses or emergencies abroad can cost a fortune.

Even if you're healthy now, unexpected events like a heart attack or a skiing accident can lead to costly hospital stays and emergency evacuations.

What the Scheme funds

AMS covers some overseas medical costs, but there are limitations. You will need to pay upfront and claim later.

Payment is capped at the SRR based on the cost for services in South Africa. This might leave you with a significant shortfall. Travel insurance can help cover upfront costs and provide additional support.

Activation and pre-existing conditions

Remember to activate your travel insurance when purchasing your ticket with a credit card, as some policies require activation before departure. If you have any pre-existing conditions, remember to specifically include them, as the standard travel policies usually don't.

Do you have membership or Scheme questions? 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