

Your 2025 Benefit Guide

Your 2025 Benefit Guide will be sent to you in the first week of November via email or post, the same way you receive this MediBrief and your statements. We will also upload the Benefit Guide on www.angloms.co.za > Plans & Benefits > Benefit Guide. Although the Benefit Guide looks similar to previous years, please take the time to review it, as we have included new content. Besides benefit and contribution changes, we have also combined the “How it works” section for SCP and MCP (page 24ff). Additionally, we would like to draw your attention to page 28ff, where we introduce the Premier Plus GP network as the Designated Service Provider (DSP) for certain Care and Management Programmes, HealthID, a digital health record tool, and all our Care and Management Programmes.



2025 Benefit and Contribution changes

We informed you in the August MediBrief about our 2024 actuarial assessment of our plans and were pleased to confirm that our contributions per plan were among the most affordable in their categories, while the benefits compared very favourably to what competing schemes and plans offer.

The good news continues, as AMS' financial position, as projected to 31 December 2024, is better than budgeted and our investments have performed better than expected this year. This allowed the Board of Trustees to not only keep 2025 contributions low, but also improve benefits.

Value Care Plan:

- We have added an overview of your preventative care benefits to the Benefit Guide, making it clearer and easier for you to manage your health proactively. Use these benefits for cancer screenings, HIV tests, and checks for your eyes, ears, and teeth. Don't forget, you have unlimited virtual consultations at Prime Cure Virtual Clinics, including Dis-Chem Pharmacy Clinics.

Value Care Plan and Standard Care Plan:

- **If diagnosed with cancer**, members can now upgrade to the Managed Care Plan within three months of the initial diagnosis or the commencement of oncology treatment, subject to Scheme protocols.

Standard Care Plan:

- **Dentistry:** Intra-oral radiographs have been increased from two to four per visit, every 180 days, up to a limit of seven radiographs per annum.
- **Pharmacist Advised Therapy:** AMS now funds R710 per family every three months.

Managed Care Plan:

- Two additional General Practitioner (GP) consultations per family will be paid by the Scheme (from the risk benefit) at 100% of SRR if your Medical Savings Account (MSA) and Accumulated Savings Account (ASA) are depleted.

Standard Care and Managed Care Plan:

- We have introduced new **Care and Management Programmes**, e.g. the Cardio Care Programme, Disease Prevention Programme, HIV Care/Management Programme, Mental Health Care Programme, and Kidney Care Programme. You will find more information about them on page 28ff of the 2025 Benefit Guide.
- We have introduced a **Designated Service Provider (DSP)** for certain benefits and Programmes. By choosing the DSP as your provider, you will unlock additional benefits. If you choose a non-DSP provider, you will have to pay the cost difference compared to using a DSP.
- **Cancer screening:** In addition to the existing benefits, we will now fund one faecal occult blood test every two years for members aged 50-70, paid from risk, to evaluate your colon health.
- **Mammogram:** We have removed the requirement for authorisation to make it easier for you to access this benefit.
- **Oncology medicines:**
 - We have introduced eight providers as DSP, but for the first year, in 2025, no co-payment will apply for using a non-DSP for oncology medicines, administered in rooms, or prescribed and dispensed medicines at a retail pharmacy.
 - Innovation Drugs: The Scheme now pays up to 80% of Single Exit Price (SEP) for specified innovative or high-cost medicines.

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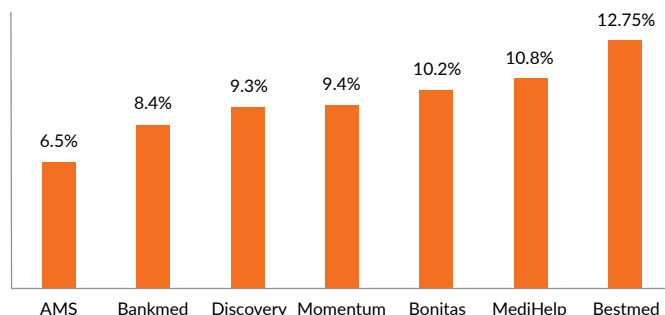
- **Childhood vaccinations** (0-12 years): Subject to DoH protocol, are now paid from risk and not your out of hospital benefits or MSA.
- **Mental Health:** In addition to existing benefits, the Scheme now funds three practitioner consultations, three psychotherapy sessions (up to R3,325 per beneficiary), and medication from the non-PMB chronic medicine benefit, subject to registration.
- **Maternity benefits:** The Scheme now includes prescribed ante-natal vitamin supplementation, up to R200 per month (subject to Scheme protocol), and five antenatal classes, alongside existing benefits.
- **HIV:**
 - Screening/Testing: You can now do an HIV test rendered by a registered pathologist or medical technologist and/or HIV screening at a pharmacy clinic.
 - HIV Care/Management Programme: Once registered, you will get three GP consultations and one specialist consultation at SRR. Approved medicine, including multivitamins, is funded at SRR, as well as certain radiology tests and a list of blood tests. Additionally, a flu vaccination will be funded from the Screening and Prevention Benefit. Members registered through a Premier Plus GP on the Care Programme also get one additional social worker consultation, to get guidance, agree on key goals and track your progress on a personalised dashboard to improve your healthcare outcomes.
- **Hospital at Home:** If you meet clinical entry criteria, AMS will fund acute care at your home, instead of hospitalisation, provided by one of these DSPs: Discovery

Hospital at Home, Mediclinic at Home, and Quoro Medical.

- **Pneumococcal Vaccine:** AMS now funds two vaccines per lifetime.

2025 Contributions*

After careful consideration of the Scheme’s long-term financial position and the economic situation faced by employers and members, the Board of Trustees has decided to keep the contribution increase at only 6.5% across all three options for 2025. We are fortunate to have such low increases this year compared to the market.



This was possible due to AMS’s strong financial position, with projections for 31 December 2024 showing better-than-budgeted results and higher-than-expected investment returns. The projected operating loss is lower than budget, and reserves are expected to increase ahead of budget. However, we recognise that 2025 claims could potentially increase, and investment returns might not exceed CPI by the same percentage as in 2024.

2025 AMS Contributions*

| Percentage increase all plans – 6.5% | Main member | Adult dependant | Child dependant | Difference in rands to 2024 |
|--------------------------------------|-------------|-----------------|-----------------|-----------------------------|
| Value Care Plan | R1 310 | R1 310 | R320 | R80/R20 |
| Standard Care Plan | R3 670 | R3 670 | R1 100 | R225/R65 |
| Managed Care Plan | R6 705 | R6 705 | R1 550 | R410/R95 |

* subject to the approval of the Registrar of Medical Schemes.

Standard Care Plan members, nominate your dentist to join our dental network

In our July issue of MediBrief, we shared information about dental benefits for all our members. For those on the Standard Care Plan, we highlighted the advantage of using a dentist within the Dental Risk Company (DRC) network to avoid co-payments on basic dentistry services. If your preferred dentist is not yet part of this network, we have a solution. You can nominate your dentist to join the DRC network. Simply send an email to network@dentalrisk.com with your dentist’s full name, location or address, and if possible, a contact number. Once nominated, the DRC will extend an invitation to your dentist to join the network. This is a great opportunity to continue receiving care from your trusted dentist while also benefiting from the DRC network.

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