

Important rule adjustments and improvements for 2025

After the publication of our Benefit Guide, the Board approved further Rule changes for 2025. Please note these changes as they might differ from what you see in the Benefit Guide. These changes are subject to approval from the Registrar of Medical Schemes.

Standard Care Plan

- **Oncology innovation medicine benefit:** Members already registered for the Oncology Management Programme do not need to register separately for this benefit.
- **Intraocular lens replacement:** Subject to pre-authorization, clinical protocols, and the internal prostheses limit, beneficiaries are entitled to this procedure if performed in an accredited ophthalmologist's room or registered day clinic on the Scheme's defined list of network facilities.

Managed Care Plan

- **Oncology innovation medicine:** A sublimit of R750 000 was introduced where specified innovative or high-cost medicines are funded up to the Single Exit Price (SEP). After reaching this sublimit, payment will be limited to 80% of SEP and the member will be responsible for the balance.

- **Intraocular lens replacement:** Subject to pre-authorization, clinical protocols, and the internal prostheses limit, beneficiaries are entitled to this procedure if performed in an accredited ophthalmologist's room or registered day clinic on the Scheme's defined list of network facilities.

Value Care Plan

- **Preventive dental treatment for children:** Authorisation is only required for children under the age of 12 for preventative treatment.
- **Hospital benefit:** Within the annual hospital limit, there is a private hospital sublimit for specialist services in hospital of R86 415 per family per annum.
- **Pharmacist Advised Therapy (PAT):** The limit was amended to R360 per annum.
- **Oncology benefit:** Beneficiaries registered on the Prime Cure Oncology Programme may obtain treatment at a state facility or contracted network service provider for oncology services, subject to referral by a Prime Cure practitioner or contracted network service provider. Beneficiaries are entitled to the Prime Cure tariff subject to the annual family limit for hospitalisation.

To view the full Scheme Rules, visit www.angloms.co.za and navigate to My Scheme > Scheme Rules.

Membership reminders for the beginning of the year

Update your contact details: This ensures we can send you authorisations, notify you of membership issues, and process your claims correctly.

Check your bank details: Ensure your bank details are correct to avoid issues with claim reimbursements and contribution payments. We require a South African bank account as we cannot refund outside of South Africa. Due to transactions in the common monetary area (CMA) now being classified as international transactions, we can no longer refund into a CMA bank account.

Review your benefits: Ensure you understand your plan's benefits, including any changes or updates for the new year. This will help you make the most of your available funding and avoid unexpected costs.

Stay informed about chronic condition management:

Register chronic conditions with any relevant management programmes. These programmes provide additional support and resources to help you manage your condition effectively.

Monitor your Medical Savings Account (MSA): If your plan includes an MSA, keep track of your balance and how it is being used. This helps you manage your healthcare expenses throughout the year.

Understand your network providers: Familiarise yourself with the network of healthcare providers designated by AMS and use them to avoid additional costs.

Know your co-payments: Be aware of co-payments for healthcare services, so you know what you will be responsible for paying out-of-pocket.

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Procedures: Request the actual cost of services before undergoing any procedure by obtaining a quotation from your provider and call 0860 222 633 to receive an estimate of the Scheme Reimbursement Rate. You will then be in a position to negotiate with your provider.

Submit claims promptly: Submit any claims as soon as possible. This helps avoid delays in reimbursement and keeps your records up to date.

Use preventive care benefits: Take advantage of your preventive care benefits, such as annual check-ups,

vaccinations, and screenings. These services can help you stay healthy and catch potential issues early.

Check your beneficiaries on your membership and membership card: If there have been changes in your family, such as divorce, death, or children now earning their own income, please contact us. For new additions like births, adoptions, or marriages, notify us within 30 days of the event to ensure we can provide benefits. Verify that your membership card includes all current beneficiaries. If not, request a new one via the app, email member@angloms.co.za, or use the digital card in the app. Please destroy outdated cards.

The Diabetes Management Programme

We believe in member-focused care by providing quality and efficient healthcare. Our Management Programmes give you and your healthcare provider access to tools and benefits to monitor and manage your condition, ensuring high-quality coordinated healthcare and the best outcomes. Joining these programmes extends your benefits with additional, dedicated services. More information is available upon registration, on the website, or from the Call Centre at 0860 222 633.

Managing diabetes effectively is crucial to prevent complications like blindness, kidney failure, or heart disease. Our Diabetes Management Programme, in partnership with the Centre for Diabetes and Endocrinology (CDE), offers comprehensive care and education to help you manage your condition and improve your overall health.

Why good diabetes management is essential

Diabetes Mellitus (diabetes) is a chronic condition that requires careful management to avoid severe health issues. Proper control of diabetes significantly reduces the risk of complications. Patients need optimal medical care and education to maintain good diabetic control and enhance their quality of life.

About the Centre for Diabetes and Endocrinology

The CDE is a holistic, multi-specialist diabetes centre. It employs a team approach to manage diabetes, including specialists, educators, dietitians, podiatrists, psychologists, and biokineticists. The CDE also trains healthcare providers in effective diabetes care and coordinates a network of affiliated centres nationwide.

Benefits of the programme

Once registered on the Diabetes Management Programme, you will receive the following benefits:

- **Doctor visits:** Access to a minimum of two examinations per year by a CDE doctor, with additional visits if clinically necessary.
- **Diabetic foot care:** Annual risk screening and education by a podiatrist, with more frequent visits if needed.
- **Yearly eye screenings:** Screening for diabetic-related eye problems with an ophthalmologist.
- **Dietary advice:** Initial consultation with a dietitian and yearly follow-ups, with additional visits if required.
- **Diabetes education and support:** Comprehensive education including individual and group sessions, with regular follow-ups.
- **Laboratory screening:** Regular tests to monitor diabetes control, kidney function, and cholesterol.
- **Medicine and accessories:** Funding for a select list of diabetes-related medicines and accessories.
- **Emergency care:** Access to appropriate care for diabetes emergencies and hospital admissions.
- **24-hour hotline:** A telephonic hotline for diabetes emergencies, providing immediate assistance and reducing unnecessary hospital admissions.

How to join the programme

To join the Diabetes Management Programme for type 1 or type 2 diabetes, call the CDE on 011 053 4400 or email members@cdediabetes.co.za. You can also find a CDE healthcare provider on their website under the "For People with Diabetes" menu.

What to do once enrolled

- **Stick to the treatment plan:** Attend the minimum required visits and follow the CDE's guidance to manage your diabetes effectively.
- **Inform us about hospital admissions:** Notify us on 0860 222 633, and your CDE branch, of any diabetes-related hospital admissions.

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