

Message from the Chairperson

As we approach the end of another eventful year, I would like to take a moment to wish every member of the Anglo Medical Scheme a joyful, restful and safe holiday season. This is the time of year when many of us pause, breathe and reconnect with the people and places that matter most – and I hope you get to do exactly that.

On behalf of the Board of Trustees, thank you for your continued support and commitment to the Scheme throughout 2025. Your trust in us is both valued and deeply appreciated. It is your engagement, your feedback and your loyalty that guide our work and shape the Scheme's direction.

I am pleased to share that the Scheme remains financially strong and stable. Thanks to prudent management and a

sound investment approach, we have maintained healthy reserves and used investment income to help absorb rising claims. This stability allows us to support members with confidence while safeguarding the Scheme's long-term sustainability.

Most importantly, please know this: the Scheme is here for you. Every decision we make – whether about benefits, investments or operational matters – is made with your wellbeing at the centre.

As we wrap up the year, I wish you good health, good company and a peaceful festive season. May the holidays bring you rest, laughter and many moments of joy. We look forward to supporting you in 2026 and beyond.

What happens if you fall ill while travelling abroad?

There's nothing like the excitement of a new stamp in your passport – until a stomach bug, a fever or a badly judged step on a cobblestone turns your trip into an adventure of a different kind. If you fall ill while travelling, Anglo Medical Scheme is still here to support you, with a few important steps to follow:

Step 1: Pay the bill upfront

Most countries require immediate payment for medical care, so you will need to settle the bill directly with the healthcare provider.

Step 2: Claim from your travel insurance first

Your travel or international health insurance is your primary cover abroad, and claims must be submitted there before approaching the Scheme.

Step 3: If insurance does not cover everything, you may claim from the Scheme

You can submit a claim for the full cost or the uncovered portion. To do so, you must provide:

- The international claim form (available on the Scheme website).
- A detailed account of the service (same detail required as South African claims).
- A statement of the shortfall, if applicable.
- Proof of payment.



- A sworn English translation if the account is in another language.
- Authorisation, where required.
- Submission within four months of the service date.

Without full documentation, the Scheme cannot process your claim.

How reimbursement works

Approved claims are reimbursed in South African Rands into your South African bank account, based on the average Scheme Reimbursement Rate (SRR) for the same or similar service locally – not on overseas pricing.

For assistance with overseas claims, contact us on WhatsApp at **011 292 8797** or call the Call Centre on **0860 222 633**.

Visiting a neighbouring country this holiday?

If your travels take you to Namibia, Eswatini, Lesotho, Botswana, Zimbabwe or Mozambique, and you require emergency assistance, please remember that you still have access to Netcare 911. Simply follow the same steps you would if you were calling from within South Africa. Their international number is **+27 10 209 8288** – keep it handy when you cross the border.

Top travel tip

While the Scheme is always here to help, the best travel companion you can pack – after your passport and a good sunhat – is solid travel insurance with international medical cover. It saves time, money and stress, and it keeps your holiday focused on sightseeing rather than surprise detours to a foreign clinic.

A few important reminders before you jet off:

- **Activate your travel insurance** if you paid for your ticket with a credit card. Many bank-linked policies require activation before you leave the country.
- If you have pre-existing medical conditions, make sure they are specifically included in your travel policy as standard packages often exclude them.

Wishing you happy, healthy travels, and may your only overseas hospital visits be to admire the architecture.

Handy travel tips for a safe, happy holiday

- **Save emergency numbers on your phone** so they're easy to find when you need them most.
- **Keep a digital photo of your membership card on your phone** – especially useful if you wander into a spot with no signal.
- **Enjoy the sunshine wisely.** A little vitamin D is lovely, but sunscreen is your best friend. Reapply often.
- **Stay hydrated.** Holidays are more fun when you're not dizzy from dehydration.
- **Know where you're going.** If you're visiting an unfamiliar place, plan your route and avoid putting yourself or your loved ones at risk.
- **Keep important documents together.** Passports, travel insurance and medication lists should live in the same safe, easy-to-reach spot.
- **Pack a small first-aid kit.** Painkillers, plasters, antiseptic wipes and any chronic medication can save the day.
- **Check expiry dates on your medication** before you leave – the only surprises you want on holiday are good ones.
- **Charge your devices before you travel** and keep a power bank with you in case of long trips or delays.
- **Watch what you eat and drink.** Street food is wonderful, as long as it's fresh and from a trusted vendor.
- **Stay alert while sightseeing.** Keep your valuables close and be aware of your surroundings.
- **Give yourself time to rest.** Holidays are meant to be enjoyed, not raced through.

From all of us to you

As the year draws to a close, we wish you a peaceful, joyful and restorative holiday season. No matter where your plans take you – or what the festive season brings – please remember that AMS is here to support you every step of the way. If you need guidance or assistance, you can reach us via WhatsApp at **011 292 8797** or via the Call Centre on **0860 222 633**.

Do you have membership or Scheme questions? Contact us on the numbers and addresses listed here:

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

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