

Welcome to 2026

As we welcome the year ahead, Anglo Medical Scheme would like to sincerely thank members for their continued trust, loyalty and support. It is this shared commitment that enables the Scheme to plan with care and confidence for the future. As we look ahead, our focus remains on managing the Scheme responsibly, keeping benefits affordable and ensuring that AMS remains strong and sustainable for the long term, while continuing to support members' healthcare needs.

Start the year by checking in on your health

A new year often brings resolutions – exercise more, eat better, manage stress – but one of the most practical steps you can take is to check in on your health.

We encourage members to start with a pharmacy wellness check, which is quick and convenient. All AMS members are entitled to pharmacy-based screenings, which may include checks for blood pressure, blood glucose, cholesterol levels and body mass index (BMI). These wellness checks can be accessed at Dis-Chem or Clicks pharmacies and give useful insight into important health measures.



Many serious conditions develop quietly. High blood pressure is often referred to as a silent killer, while diabetes remains a growing health concern. Identifying risks early – particularly if you have a family history of stroke, heart disease or diabetes – can make a meaningful difference to long-term health outcomes.

Prevention matters

AMS supports members in taking a proactive approach to their health through a range of preventive care benefits, aimed at early detection and improved outcomes. Depending on your Plan and the type of screening, these services are either paid at the Scheme Reimbursement Rate (SRR), or funded from the relevant benefit limit or Medical Savings Account.

While specific benefits differ slightly between the Plans, the principle remains the same: early detection improves quality of life and helps reduce the need for more complex treatment later.

We encourage members to make preventive screening part of their regular health routine and to speak to a healthcare provider or participating pharmacy about which checks are appropriate.



Chat to us on WhatsApp
011 292 8797

Finding a healthcare provider just got easier

If you are on the Managed Care Plan (MCP) or the Standard Care Plan (SCP), you can now quickly and easily find healthcare professionals near you using the new Healthcare Provider Search on the AMS website. This interactive map-based tool allows you to search for healthcare providers in your area, see how close they are to you, and understand the funding arrangement between the provider and AMS – all in one place.



How to use the Healthcare Provider Search

Getting started is simple:

1. **Log in** to the AMS website and select Find a Provider from the navigation bar.
2. In the “**What are you looking for?**” field, choose the type of healthcare professional you need from the dropdown menu. For example, if you are looking for a GP, select **Doctors**.
3. **Enter your area** or suburb. The more specific you are, the more accurate your results will be. For example, Randpark Ridge, Randburg, South Africa.
4. Click **Search**.

The tool will display a list of healthcare providers within a **10 km radius**, arranged from those closest to you to those further away. For each provider, you will see:

- Contact details
 - Location
 - The applicable funding arrangement with AMS
5. **Click on a provider's name** to view more detailed information.
 6. To return to your search results, simply use the **back arrow** at the top of the page.

Using filters to refine your search

If you are looking for a provider linked to a specific care programme or service, you can refine your results using the filter function:

7. Select the relevant filters, then click **Apply Filters** to update your results.

Searching for hospitals and day clinics

To find a hospital or day clinic, select **Private Hospitals and Day Clinics** from the dropdown menu.

- A list of facilities closest to you will appear, along with information pertaining to the Scheme funding arrangements with that facility.
- Click on a hospital or clinic to view further details, such as funding details and any applicable co-payments for specific conditions, depending on your Plan.
- You will also be able to see **medical practitioners practising at that facility**.
- You can further refine hospital searches using filters – for example, by selecting **Private Hospitals: Small** – and clicking **Apply Filters**.

This will provide you with information on where the facility is situated and specifics on the funding arrangements between AMS and the hospital.

Using the map view

The interactive map allows you to:

- Scroll to different areas
- Zoom in and out for a closer view

Different symbols are used to indicate different types of providers. For example:



Doctors



Hospitals and clinics

Important notes

- **Scheme preferred pharmacies** for MCP and SCP members are not included in this tool. To find a preferred pharmacy that will not charge additional fees, please call 0860 222 633 or use the pharmacy locator on the AMS website. Preferred pharmacies are contracted to charge at the SRR (SEP, dispensing fee and the appropriate reference price) for medicines.
- The healthcare provider information displayed on the AMS Medical Provider Search is provided for **general information purposes only**. AMS does not endorse any provider listed and does not guarantee that the information is complete, accurate or up to date.

Benefit information shown is a **simplified summary** of the registered Scheme Rules. In the event of any discrepancy, the Scheme Rules will always prevail.

Looking after your mental health

The start of a new year often brings a mix of emotions. While holidays may have offered rest, connection and time with loved ones, returning home, saying goodbye and settling back into everyday routine can sometimes feel harder than expected. It's common to feel a little flat, unsettled or overwhelmed as work resumes and normal responsibilities return. For many people, this adjustment period passes naturally – but for others, it can place strain on emotional wellbeing, especially if stress, anxiety or low mood were already present.

If you notice that feelings of sadness, irritability, low motivation or emotional exhaustion persist, or begin to interfere with daily life, it's important to seek support. A conversation with your GP or a mental health professional can help you regain balance and perspective.

Support available through AMS

AMS offers a **Mental Health Care Programme** for members diagnosed with Major Depression. Access to the programme requires enrolment by your Premier Plus GP or a psychologist within the Scheme's mental health network. Once enrolled, members receive structured support and coordinated follow-up care.

If someone close to you is struggling

A small gesture can make a meaningful difference:

- Check in regularly
- Offer support or company, even briefly
- Listen without judgement
- Encourage professional help if concerns persist

Looking after your mental health is just as important as caring for your physical wellbeing. As the year unfolds, remember that support is available – and you don't have to navigate challenges alone.

Gentle ways to ease back into routine

As you settle into the year ahead, it can help to ease back into your daily routine at a comfortable pace rather than trying to do everything at once. Spending time outdoors and keeping gently active can lift your mood and energy levels, while staying connected with friends or family – even brief check-ins can make the transition feel less abrupt. Most importantly, be patient with yourself as you move back into everyday life; finding your rhythm again takes time, and that's perfectly normal.



Understanding split billing

We recently received a query from a member regarding a split billing claim and would like to clarify how this works. In this instance, a retired member visited a pharmacy where both chronic and non-chronic medication were dispensed on the same prescription. The pharmacy submitted the claim for the chronic medication to AMS. The member paid cash for the non-chronic medication, but the pharmacy omitted to send that portion of the claim to AMS.

The member then submitted the non-chronic claim directly to AMS for tax purposes. However, because the pharmacy had not submitted the full claim electronically, the AMS system was unable to process it. This is because the claim fell into the category of split billing, which is not permitted under the Scheme Rules.

AMS's claims-processing system has built-in controls that prevent split billing. These controls are important safeguards designed to prevent fraud and protect members by ensuring that claims are submitted and processed in a consistent and transparent manner.



What members should do

To avoid this situation, members are encouraged to ask their pharmacy to submit the full claim to AMS, even if part of the benefit limit has already been reached. Where no funds are available for a portion of the claim, the system will automatically reject that amount, and it will then be correctly reflected on the member's tax certificate.

This ensures accurate claims processing and avoids delays or confusion for members.

Accessing the AGM minutes

Following last year's AGM, a member requested that the AGM minutes be made available ahead of the following year's meeting, rather than only being presented for adoption at the next AGM. We appreciate this feedback and are pleased to confirm that this change has now been implemented.

The draft minutes of the latest AGM are now available to members as part of the AGM pack, which can be accessed in the secure, logged-in section of the AMS website.

The minutes provide a detailed record of the meeting, including:

- The Chairperson's report
- Key financial and investment highlights
- Matters raised by members and responses from the Board and Principal Officer
- Governance decisions, including auditor appointment and committee elections

For members who would like an overview of the meeting, the June 2025 MediBrief included an AGM highlights article, summarising the key discussions and decisions from the meeting. We encourage members to revisit this edition for a snapshot of the AGM proceedings.

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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