

MEDI BRIEF

MAY 2019

Your AMS tax certificate

When the 2019 tax season opens, most likely on 1 July 2019, you may need to submit your income tax return to the South African Revenue Services (SARS). For your annual tax return you will also need your medical scheme tax certificate.

How will you receive your AMS tax certificate?

We will dispatch the full tax certificate (tax certificate and claim details if applicable) in June. You will receive it via the same communication channel as you get your statements.

If you chose to receive email from us, we will email it to you; if you chose post as your preferred distribution method, you will receive it this way. If you have not received your tax certificate by the beginning of July, please phone the Call Centre to verify your personal details and address.

Your tax certificate will also be available from the Call Centre and can be downloaded through the year via the member log in on the Scheme website (Log in > Find a document > Tax certificate).

In October, before the tax season closes, we will email you a reminder (tax summary only).

Your tax certificate explained

'Your Contributions from 1 March 2018 to 28 February 2019' shows Scheme contributions for this tax period only. Any backdated changes that apply to this tax period, but which will be made after this certificate was created, will be shown on the tax certificate for the next tax period. If you get an IRP5 from your employer, you must refer to the contribution amount on

the IRP5 when filling in your tax return. If you are a pensioner receiving post-retirement benefits, the IT3(a) will show the contribution amount.

'Claims not recovered from the Scheme' refers to claims processed up to 29 February that your plan did not cover; these could be claims that exceeded your available benefits or where you paid a co-payment. Always remember to submit all claims to your Scheme, whether you still have benefits or not, for these expenses to be listed on your tax certificate as this could result in a possible tax refund.

'Total number of members active on the Scheme each month': the active beneficiaries on your membership are listed on your tax certificate for each month as you will need to submit this information in your tax return.

How can you print an authorised copy of your certificate?

Your tax certificate should be printed with an 'authorised copy' watermark. If it doesn't, change your printer settings to print background colours and graphics.

More FAQs regarding your AMS tax certificate will be sent to you with the tax certificate and are available in the member log in or from the Call Centre.

Children of adult dependants on your membership

In the January 2019 edition of MediBrief, we explained how long, and under which conditions, your child can stay on your membership as an adult dependant after the age of 23. If the conditions are fulfilled and your child remains on the Scheme as an adult dependant and they have children, your grandchildren will be eligible to join the Scheme as well. The Scheme's eligibility criteria will apply to both your adult dependant and your grandchild. Your grandchild will no longer be eligible for membership should your adult dependant's membership be terminated and will only be able to remain on the Scheme if you adopt the grandchild. In such a case, special application needs to be made to the Management Committee for consideration.

Cancer treatment on AMS and what you need to know for funding

One cannot prepare oneself for a cancer diagnosis, but AMS will try and assist its members with understanding the basics of treatment and the practicalities of funding.

Once diagnosed, the doctor will compile a treatment plan for the patient. There are many types of possible treatments. Which treatment is the best for which patient depends on the type and stage of the cancer and the patient's overall condition and health. Treatment could include surgery, chemotherapy, radiation, immunotherapy, targeted therapy and/or hormone therapy.

For AMS to make the oncology (cancer treatment) benefits available, the doctor needs to register the condition with the Scheme by submitting all relevant clinical information, such as test results and the suggested treatment plan. In most cases this happens automatically, and the patient would receive a call from their dedicated AMS oncology case manager to take them through the process. The patient would also get their oncology case manager's contact details for any query they might have later.

The Scheme's oncology team will assess all the information received from the doctor and will advise on what the Scheme will fund. Reimbursement will be done as per the Scheme Rules. The patient would need to ensure that any additional components, not included in the original treatment plan, will be reviewed by the Scheme again for authorisation. Registration on the programme does not mean that everything is always covered. There could be certain medication that one might take that is not necessarily part of the oncology management. In other cases, a doctor might prescribe more scans than were included in the initial treatment plan, so the patient would always have to consult with the oncology case manager to confirm if and how these are covered.

The cancer treatment might aim to kill or shrink the cancer cells, which could result in healthy cells being destroyed as well. During this process, the patient might also require palliative treatment to reduce symptoms or side effects and to generally improve the quality of life. Palliative treatment can be available from the start of the treatment up to the end of life, when cancer might not be curable any more. The Scheme also offers a benefit called the 'Advanced Illness Benefit' where end-of-life management is funded as per the approved treatment plan.

If, after a successful treatment, no evidence of cancer can be found through an exam or radiological tests such as CT scans, MRI or a PET scan, doctors speak of 'complete response' or 'complete remission'. There is also a partial remission, where cancer is still detectable but decreased in size, or in the case of leukaemia, shows a decreased number of cancerous cells.

While the incidence of cancer has been on the rise in South Africa and globally, more patients are diagnosed earlier and more accurately than before, due to technological advancements and increased access to healthcare services. Early detection remains key to more successful outcomes when treating cancer.

Revert to the MediBrief articles from July and August 2017 for how you can reduce your risk of cancer. Also refer to our preventative benefits in your benefit booklet to see what is covered to ensure early detection i.e. mammograms, gastroscopies, etc.



Testimonial from a long-standing member:

"I have been, and remain, a member of your oncology programme for the past six years. There is not a day that goes by that I do not thank God and AMS for my miraculous survival." Roy Anderson, age 79.

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > Knowledge Library.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za