

MEDI BRIEF

FEBRUARY 2015

Benefit Guide 2015

Have you received your copy?

Due to the postal strike in November, we distributed the benefit guides to all employees via the relevant HR departments, handed them out at the Pensioner sessions and made them available at the regional walk-in centres. The balance was posted in the first week of February. By now all members should have received their copies. If you have not received yours, please call **0860 222 633** or email **member@angloms.co.za**. A digital copy is always available on www.angloms.co.za > Info Centre > Download > Benefit Guide.

2015 Member Trustee Elections

The nomination phase is now closed. A big 'thank you' to all members that nominated candidates and, of course, to the Nominees who have made themselves available for the upcoming Trustee Elections. We will announce the Nominees in the next edition of Medibrief and include the ballot forms with their CVs and motivations. Please use this opportunity to vote for your preferred candidates and return the ballot form in time to reach us by the end of business on 24 April. The results of the election will be announced at the AGM.

AGM – please save the date!

The forty-sixth Annual General Meeting will take place at 10 am on 20 May 2015 at the Auditorium, 18th floor, 55 Marshall Street, Johannesburg. You will receive the official notice with the March Medibrief.

How to avoid or minimise co-payments

Reference Pricing explained

Once you are diagnosed with a chronic condition, your pharmacist or doctor should register it with Anglo Medical Scheme. After approval, the treatment for the chronic condition will be paid from a chronic benefit and not from your day-to-day benefits. But, even after approval you might find that certain claims are not paid in full and you cannot understand why you have to make a co-payment.

To offer members a choice in the range of medications available, the Scheme has developed a pricing mechanism to minimise members' out-of-pocket expenses. This is called Reference Pricing.

Anglo Medical Scheme applies two types of Reference Pricing simultaneously and will only reimburse a product at the lower of the two prices applicable to your plan option. If your doctor prescribes a product that is above any of the relevant reference prices, you will need to pay the difference in price at the point of dispensing.

continues on page 2 >>

The two types of Reference Pricing are:

1. Maximum Medical Aid Price

This is the maximum price that the Scheme will pay for generic drugs.

A generic drug is a copy of the original drug that may be sold once a company's patent on a brand-name drug has expired. Generic drugs have the same active ingredient(s), strength and dosage form as the original drug. Generic drugs are typically cheaper than the original or brand-name drug as they don't carry the research and development costs that are incurred by the originating company.

You might still incur a co-payment even if you are using a generic product as there might be a cheaper generic option available.

2. Therapeutic Reference Pricing

This is the maximum price that the Scheme will pay for a specific class of drugs.

Also referred to as the Anatomical Therapeutic Chemical Classification System (ATC) it is a way of classifying drugs according to their functions. Each therapeutic class is a group of similar drugs classified together because they treat the same medical condition or system of the body, such as the respiratory system. For the Therapeutic Reference Pricing it does not matter whether the drug is generic or a brand name.

If your doctor prescribes a more expensive drug and you choose to use it, you will remain responsible for the co-payment. If, in your doctor's opinion, you cannot use any other



drug due to risk factors, your doctor can contact the Anglo Medical Scheme on 0860 222 633 to consider your case.

You can minimise and possibly avoid co-payments resulting from Reference Pricing by asking your prescribing doctor to consider changing your medication to an alternative drug. You can find alternatives that will reduce or prevent co-payments on the Scheme website www.angloms.co.za > Plans & Products > Standard or Managed Care Plan > Medicines.

Remember: Reference Pricing is adjusted every year, so your co-payment might change from year to year or you might incur a co-payment where you never had one.

Fight the flu – vaccinate now!

Winter might still feel far away but the best time to prepare, by vaccinating against Influenza (flu), is now in March and April. The vaccine will perhaps not stop flu in totality but might prevent the development of serious illness with challenging or life threatening complications. This vaccine is recommended, especially if you are at risk – for example if you are pregnant, over 65 years or if you have chronic conditions. Anglo Medical Scheme funds the cost for the vaccine. Should you be concerned about any complications or side effects please consult your health care provider.

Members over 55 also qualify for a vaccine to prevent pneumococcal infections, as published in the December 2014 Medibrief.

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

Find all previous Medibrief editions in the Info Centre > Medibrief Archive.

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

Standard and Managed Care Plan:  0860 222 633

General Queries:  member@angloms.co.za Claims:  claims@angloms.co.za