

MEDI BRIEF

MARCH 2016

Our Scheme Stakeholders

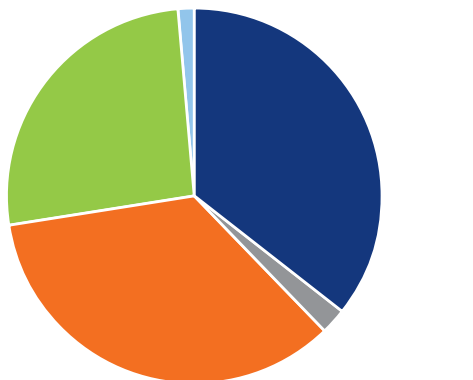
We regularly receive questions about the relationship between Anglo Medical Scheme, its participating employers and our administrator Discovery Health. In this issue of MediBrief we explain the affiliation with these two stakeholders. For more information, please visit www.angloms.co.za > My Scheme.

Anglo Medical Scheme and its participating employers

AMS belongs to its members and is managed by the Board of Trustees, half of whom are elected by the members.

Members are active employees and retirees (and/or registered dependants of its deceased employees or retirees) of participating employers. Participating employers are certain Anglo American Group companies, Mondi, Mpact, E Oppenheimer & Son and NTE. Other companies, like Haggie and Scaw, BOART, etc, were former subsidiaries or associated companies of Anglo American South Africa, which is why their retirees are able to remain on the Scheme.

Membership by employer



- Anglo American Group employees and pensioners (including JCI and De Beers pensioners)
- E Oppenheimer and Son
- Mondi SA Ltd and Mondi Shanduka Newsprint
- Mpact SA
- NTE Co-operative Limited

Participating employers engage with the Scheme on behalf of their employees and pensioners. They do not manage the Scheme, but do have a significant interest in ensuring that the Scheme remains viable and well-run for its employees and pensioners.

Employers also offer their employees and personnel other benefit schemes, such as pension or provident funds, which are also separate and independent legal entities. Assets in each are controlled completely independently of the participating employers by the respective Trustee bodies. Legislation governing pension funds and medical schemes are very protective of members' interests.

AMS is legally and financially independent from its participating employers and is a not-for-profit organisation. The contributions are collected and pooled for the benefit of all members and used to reimburse all relevant medical services purchased by members. All accumulated funds and assets of the Scheme belong to its members.

As you are well aware, AMS has sufficient reserves to continue as a going concern for at least the next 25-30 years. For more information on the financial health of your Scheme, please look out for the April MediBrief with a summary of the Annual Financial Statements.

Anglo Medical Scheme and its administrator Discovery Health

Discovery Health is a medical scheme administrator and is contracted by AMS, for a fee, to manage the collection of contributions, reimbursement of claims, Call Centre services, etc.

Discovery Health is a for-profit, listed company that has no financial or legal interest in the Scheme or in the participating employers. Discovery Health is required to ensure the rules of the Scheme are implemented and applied as approved by the Board of Trustees and the Council for Medical Schemes.

Discovery Health Medical scheme is also administered by Discovery Health and is a separate, independent scheme for its members with different rules, different Board of Trustees and members.

Annual General Meeting

Attached to this MediBrief you will find the Notice of the 2016 AGM. We look forward to seeing you on the 18 of May. If you can't make it this year, you can appoint a proxy to attend, speak and vote on your behalf by sending us the proxy form, printed at the back of the notice.

How to submit your claim

Our Call Centre team has noticed an increase in the number of questions around the claims submission process. Do you know which information to send and where to send it to?

Who submits the claim to the Scheme?

Your healthcare professional can submit the claim to the administrator directly – in this case you don't have to send us a copy. In some instances you may have to settle the account first and then submit the claim to the administrator. If you settle the account, please insist on an accurate invoice that reflects your payment. You can send the account and your receipt to the administrator and you will be reimbursed according to your benefits.

Who is responsible for payment?

Whether you or your healthcare provider submit the claim, you remain responsible for payment of the healthcare services.

How can I send the claim to the Scheme?

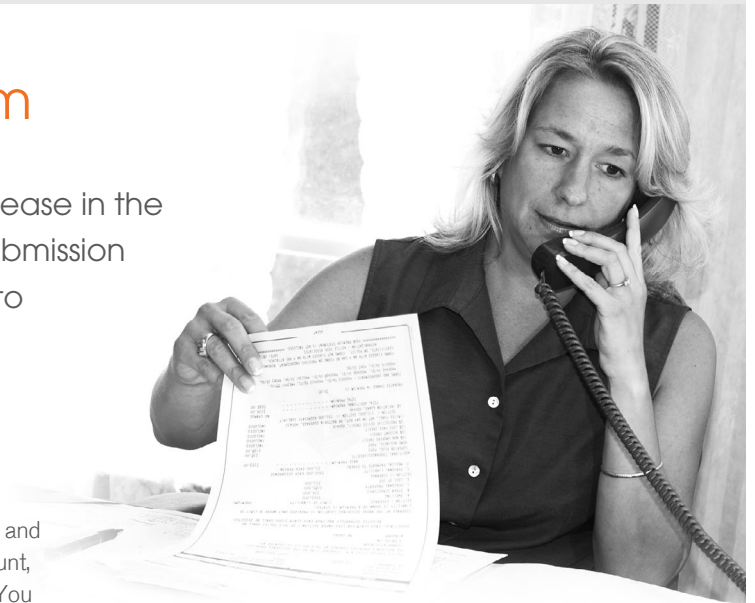
Email: Scan and email your claims to claims@angloms.co.za.

Post: Send your claims to Anglo Medical Scheme P.O. Box 746, Rivonia, 2128.

Fax: Fax your claims to 011 539 1008 (please only use this option if you don't have other communication channels. Fax is often illegible which might result in your claim not being processed).

Claims drop-off boxes: Drop your claims in Discovery's drop-off boxes located in most pharmacies, medical practices and at Virgin Active and Planet Fitness gyms nationwide.

Upload: We have just launched a claims upload tool on the Scheme website. Once logged in as a member, go to 'how to claim' and upload your claim directly from your computer or device.



Checklist: Information needed for claims submission

Ensure that your claim is valid, you have received the treatment or services you have been charged for and that the following details are correct and complete:

- full name of main member
- membership number
- name of patient (main member or registered dependant)
- treatment date
- details of the service (tariff code, CPT code)
- the diagnosis code (ICD-10)
- proof of payment if you have settled your account

If any of the above information is not correct or missing, the claim cannot be processed and the administrator will reject the claim. You might not receive notification if membership could not be verified.

For information on the full process of claims submission please visit our website > your plan > how to claim.

Call for nominations for the disputes committee

If you are interested in being a member of the disputes committee, or know of another member that would be a suitable candidate, please contact the Principal Officers Office on 011 638 5471 or email Fiona.Robertson@angloamerican.com.

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

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

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