

MEDI BRIEF

NOVEMBER 2017

Is travel insurance really necessary?

If you are planning to travel overseas, you probably have a long to-do list and might be rushing to finish work, home and travel arrangements. "Travel insurance" doesn't always feature and get the necessary attention. Read on, even if you think you are adequately covered...

Isn't travel insurance just an unnecessary expense?

Your travel budget might be tight already – but it might be worth spending a couple of hundred rands when a serious illness or an emergency overseas could cost a considerable amount. We know of catastrophic events of AMS members travelling overseas that totalled 2 million rand and more.

"Do I really need travel insurance?" you ask, "I am quite healthy!"

One will probably be able to pay for over-the-counter medication for a headache at a pharmacy in Hong Kong, cost for a GP treating your flu in the US, or a dentist in the UK to 'quickly just get rid of that pain'. But what about a hospital stay in Melbourne after a heart attack or a medical emergency evacuation by helicopter, including the necessary operation, after a skiing accident in the Alps? If you cannot afford to pay for these events upfront it might be in your best interest to buy travel insurance at a much reduced price.

Does the Scheme pay for medical costs incurred overseas?

"But... ", you might think, "I read in the Benefit Guide that the Scheme will consider, in accordance with the Rules and necessary authorisations, making a payment towards my overseas health care cost." Yes, this is correct. It might however still leave you with a big shortfall as well as the outlay of the cost of the services upfront. Furthermore, the Scheme can only pay you up to the average Scheme Reimbursement Rate had the health care services been provided in South Africa and also only pay the monies into a South African bank account. You will be reimbursed for relevant health care providers or hospitals once you have completed all the necessary documentation and if the event meets the Scheme's criteria for cover. As an experienced traveller, you will know that services overseas can be considerably more expensive than in South Africa. If you buy travel insurance, the insurer can assist you with advanced payments overseas.

Isn't travel insurance just a formality for visa purposes?

If you need travel insurance for your visa, don't just take the cheapest option. Check if it excludes pre-existing conditions; you might need to declare these conditions upfront. If you land up in

a hospital, it could well be your pre-existing condition that got you there. It might not be covered.

Ensure you activate your travel insurance when purchasing your ticket via credit card

It is the norm for a lot of people to purchase their air ticket with a credit card and one might be under the impression that the travel insurance has been activated automatically. Some insurers require you to activate the policy before you leave the country (e.g. declare travel dates and destinations before you leave); if you haven't, you might not be entitled to claim. And again, please check if your pre-existing conditions are included and covered. A very important reason to take out travel insurance is that the Anglo Medical Scheme will not cover repatriation and social transfers outside South African borders. Travel insurance usually does.

Please be aware and remember, in case of any routine or emergency treatment overseas:

- Follow the normal authorisation process before undergoing treatment overseas, as you would do in South Africa, even in the case of an emergency.
- You have to pay health care costs incurred overseas upfront, as the Scheme will not pay doctors or hospitals outside South African borders directly.
- For the Scheme to consider refunding you, you need to submit a completed international claim form with a fully specified account, in English, as well as your proof of payment.
- The account must give details of the service(s) rendered and of the relevant health care provider(s).
- If you qualify for benefits from another insurer (e.g. your travel insurance) you have to claim from that insurer first. Shortfalls or uncovered costs will be considered by the Scheme.
- If the Scheme does contribute to your overseas health care costs, it will be the rand value, according to the average Scheme Reimbursement Rate, had the service been provided in South Africa.

SO YES, we recommend you take out travel insurance for any emergency events that we hope will not occur. Have a safe journey, enjoy your holiday and come back healthy!

Chronic medication: when and how to refill a prescription from the pharmacy



You need a prescription from your doctor every 6 months

If you are registered for a chronic condition that requires you to take chronic medication, you need to visit your doctor at least every six months, so he or she can see how you are doing on your chronic medication. If the medication is still appropriate, your doctor will give you a 6 month repeat prescription. This is a legislative requirement. A pharmacist is not allowed to dispense medication to you if they do not have a valid prescription. Remember, you do not have to submit the prescription to the Scheme to ensure funding once you are registered (unless specifically requested to do so).

Obtain monthly refills from your pharmacy

Once you hand this prescription in at your pharmacy, you can receive your chronic medication refill every month. To prevent medicine abuse, fraud or member debt, schemes allow members to get their chronic medication only once a month. We recommend getting your medication every month around the same time to

ensure you don't run out.

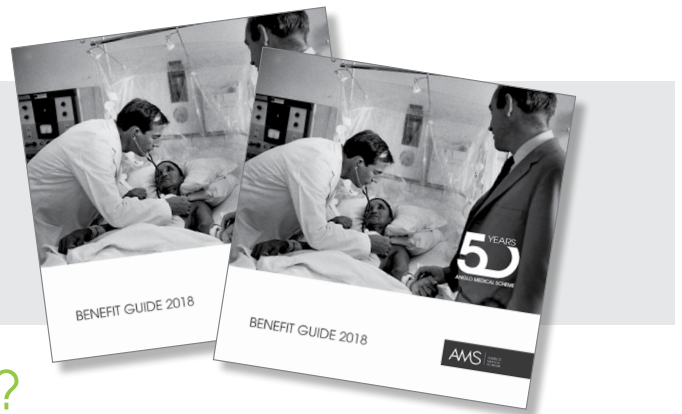
As this is sometimes not possible, the Anglo Medical Scheme allows you to collect medication a few days early, but not less than 24 days after your last claim. However, to make sure you only get 12 refills per year the pharmacy system will only allow for a maximum of 3 refills over each 3-month period.

Advanced supply for overseas travel

If you are travelling overseas, you can apply for an advanced supply of your chronic medication. Call the call centre to ask about the process, the necessary forms and documents. Advanced supplies will only be approved in the current financial year, ending on 31 December. If you are planning an overseas trip in January, you will have to pre-fund your chronic medication and submit your claim when you are back.

Have you received your Benefit Guide?

If you have not received your Benefit Guide by now, please call the Call Centre to ensure we have the right address. You can view the 2018 Benefit Guide on www.angloms.co.za in the meantime.



Do you know your Trustees?

This month we would like to introduce you to Grant Howell and Philip Laubscher. The full list of Trustees is available on www.angloms.co.za > My Scheme > People behind the Scheme.



Grant Howell, employer appointed Trustee, Gauteng

BCom (UCT), BCom Hons (UCT), CA (SA)
Grant is the Treasury Operations Manager in the Group Treasury function, based in Johannesburg, which provides treasury services to all the Anglo-American entities in South Africa. After articles at Deloitte,

Grant joined Anglo American Group Audit Services in 1992 and transferred to Treasury several years later. Grant has been an employer appointed Trustee of the Anglo Medical Scheme since 2011 and a member of the Audit Committee since 2012.



Philip Laubscher, member elected Trustee, Gauteng

P.Proc (UFS), LLB (UNISA)

Philip is a qualified attorney and conveyancer. He joined Mondi in 1999 and is Mondi's Corporate Legal Counsel and Company Secretary. He also serves as a director of Mondi Shanduka Newsprint

(Pty) Ltd and Siyaqhubeka Forests (Pty) Ltd and as a Trustee of the Mondi Mpack Group Fund. Philip has been a member elected Trustee of the Anglo Medical Scheme since 2003 and has been contributing with his skills and legal advice to the Board and the office of the Principal Officer since then. He is also the chairman of the Ex Gratia Committee.

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

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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