

The Screening and Prevention benefit – 2019

Who we are

The Anglovaal Group Medical Scheme (referred to as 'the Scheme'), registration number 1571, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Overview

This document tells you about what the Screening and Prevention Benefit covers.

The Screening and Prevention benefit at a glance

Preventive screening is important in making sure you detect medical conditions early and we can ensure the best care for you. The Screening and Prevention Benefit covers preventive tests, screenings and a seasonal flu vaccination (for members registered for certain chronic conditions and members over the age of 65).

Having these specific tests (up to the specified number) does not affect your day-to-day benefits and you should not have any out-of-pocket expenses.

The tests that the Screening and Prevention Benefit covers

1. The tests the benefit covers, include:
 - One mammogram (male and female)
 - One Pap smear
 - One prostate-specific antigen (PSA) test
 - HIV screening, including blood tests such as the Rapid and ELISA.
2. You also have cover of up to a maximum R 190 for the following group of tests, at one of the network pharmacies:
 - Blood glucose
 - Blood pressure
 - Cholesterol
 - Body mass index or weight assessment.



3. You qualify for one seasonal flu vaccination each year if you are over the age of 65 or are registered for one of the below chronic conditions:

- Asthma
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease (COPD)
- Chronic renal disease
- Coronary artery disease
- Diabetes (Types 1 and 2)
- HIV.

How to get the most out of the benefits available to you

You must have all of the tests done at the same time at a pharmacy in the Discovery Wellness Network to receive the cover of up to a maximum of R 190. The pharmacy will send the claim to Anglovaal Group Medical Scheme. If you choose to have the tests done at any other provider, or at different times, the costs of the tests will be paid from your day-today benefits, if available.

You can choose where to have your screening tests. However if you choose to see a healthcare provider who is not part of our designated service provider network, you will be responsible to pay any shortfall on the accounts.

What this benefit may expose you to

The preventive tests, including the mammogram, Pap smear, prostate specific antigen and HIV tests are paid up to the Scheme Rate. You may be responsible for any shortfall if the healthcare provider charges more than the Scheme Rate.

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered from the available funds in your day-to-day benefits.

The Screening and Prevention Benefit covers the seasonal flu vaccines for members over the age of 65 and members registered for the specified chronic conditions only. Members who do not meet these criteria can still have flu vaccinations and these will be covered from the balance available in the Medical Savings Account. This applies only to the seasonal flu vaccination and currently does not include any vaccinations for swine flu as there is currently no vaccine available in South Africa for the H1N1 virus.

The Screening and Prevention Benefit covers one of each type of test in a year with the exception of HIV blood tests, which are unlimited. Further tests will be paid from your available day-to-day benefits.

The preventive tests, screenings and flu vaccinations must be referred and done by an appropriately registered healthcare professional. You can visit any pathologist or radiologist to have the tests done.

- A liquid-based cytology Pap smear (code 4559) will be paid up to the Scheme Rate of a normal Pap smear (code 4566)

You do not have to be a Vitality member to get cover from the Screening and Prevention Benefit. Only Vitality members will earn Vitality points for the screening tests.

What you need to do

1. Find a pharmacy in the Discovery Wellness Network on www.avgms.co.za
2. Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred.

Contact us

You can call us on **0860 100 693** or visit www.avgms.co.za for more information.

Complaints process

You may lodge a complaint or query with Anglovaal Group Medical Scheme directly on **0860 100 693** or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Anglovaal Group Medical Scheme's internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.com. Customer Care Centre: **0861 123 267**/website www.medicalschemes.com