



Ex gratia assistance

Who we are

You are a member of the Anglovaal Group Medical Scheme (referred to as 'the Scheme'), registration number 1571. 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.

About ex gratia

Ex gratia is defined by the Council for Medical Schemes (CMS) as "a discretionary benefit which a medical aid scheme may consider to fund, in addition to the benefits as per the registered Rules of a medical scheme". The CMS also states that "schemes are not obliged to make provision therefor in the rules and members have no statutory rights thereto".

The Scheme has elected to make certain discretionary funds available to its members for ex gratia purposes under the management of the Scheme's Ex Gratia Committee (referred to as 'the Committee'). Ex gratia claims will be considered by the Committee where the Committee believes that an exceptional situation exists which warrants funding. Ex gratia funds are not a benefit defined within the Scheme rules and should not be used to replace or supplement the existing benefits.

The Committee considers the clinical circumstances of each application. As ex gratia payments are discretionary, decisions made by the Committee will not determine future benefits or affect the Scheme's rights in any way. The Committee and the Scheme have the final decision on all ex gratia claims.

Applying for ex gratia funding

An ex gratia application form must be completed and application for this assistance **must be done prior to the expense being incurred**. Only in **exceptional circumstances** will a retrospective application be considered and then entirely within the discretion of the Committee.

Once a completed application form and all the required supporting documents are submitted for consideration, the Committee will consider your application within 10 working days of receipt. You will be notified in writing whether or not your application has been successful.

If the application requires consideration by the Board of Trustees, it will be presented at the next Board of Trustees' meeting. The date of the meeting will be advised to you should the application require this intervention.

If your application is unsuccessful, you will have the right to have the decision reviewed by the Committee if new information regarding your application becomes available, alternatively you will have the right to appeal to the Board of Trustees, whose decision is final.

Contact us

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

Complaints process

You can 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. If your complaint remains unresolved, you can 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.