

Optical Benefit

Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the Administrator"), (registration number 1997/013480/07), is a separate company who is registered as an authorised financial services provider. Discovery Health (Pty) Ltd, administers the Retail Medical Scheme.

Contact us

You can call us on **0860 101 252** or visit www.retailmedicalscheme.co.za for more information.

Overview

The Optical Benefit covers you for healthcare services related to the health of your sight. This document explains your optical benefits.

Your out-of-hospital optical benefits

This benefit includes cover for lenses, frames, contact lenses and refractive eye surgery.

On the Essential Plus Option

We pay for your eye tests and frames, lenses or contact lenses up to 100% of the Scheme Rate from your available Medical Savings Account (MSA) and/or Above Threshold Benefit.

A sub-limit of **R7 050** applies to the cost of the lenses, frames, contact lenses or Radial Keratotomy, Excimer laser and Refractive eye surgery procedures from the first rand spent in MSA.

On the Essential Option

The Scheme pays all optical claims costs, including those for the eye test, lenses, frames, contact lenses or Radial Keratotomy, Excimer laser and Refractive eye surgery procedures from your Out-of-Hospital Benefit, limited to **R2 200** for a single member, or **R4 400** for the family.

Your in-hospital Optical Benefits

We pay for ophthalmology procedures performed in hospital from the In-hospital Benefit, up to 100% of the Scheme Rate. This includes cover for corneal cross linking.

You can get discounts on frames and lenses

You can get up to 20% discount on the cost of your spectacles when you visit an optometrist in the Scheme's Optometry Network.

The discount is only applicable to hardware items such as frames and eyeglass lenses and excludes cover for contact lenses and professional services (consultation and eye examination fees).

Visit www.retailmedicalscheme.co.za to find an optometrist in the Network.

What to do when you pay cash

For cash payments, you get the discount immediately when you pay at the till. Once you have paid, you must submit the proof of payment to us, and we will refund the claimed amount as shown on the invoice to you, subject to the applicable benefit limits.

Contact us

Tel: 0860 101 252 • PO Box 652509 Benmore 2010 • www.retailmedicalscheme.co.za

Queries and complaints

You may lodge a query or complaint with Retail Medical Scheme directly on 0860 101 252 or send an email to service@retailmedicalscheme.co.za.

If your query or complaint is not resolved to your satisfaction, address a complaint in writing to the Principal Officer at the Scheme's registered address. Please be sure to include the reference number obtained through your direct contact with the Scheme.

Should your complaint still remain unresolved, you may lodge a formal dispute by following the Retail Medical Scheme internal disputes process, which is explained on the website at www.retailmedicalscheme.co.za.

You may, as a last resort, approach the Council for Medical Schemes for assistance: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za