

## Overseas Treatment Benefit

### Essential Plus Option Only

#### 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"), a separate company who is registered as an authorised financial services provider (registration number 1997/013480/07), administers the Scheme.

#### Contact us

You can call us on **0860 101 252** or visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) for more information.

#### Overview

The Overseas Treatment Benefit gives you cover for evidence-based and clinically appropriate medical, surgical, dental and other treatment given by and on the authority of a registered healthcare professional. This benefit applies for both in- and out-of-hospital planned treatment, which is not available in South Africa.

#### What you need to know about the Overseas Treatment Benefit

The Overseas Treatment Benefit gives you cover for planned or elective treatment or procedures that is not available in South Africa, up to a limit of R617 000 for each person every year.

The Scheme pays the first 80% of the cost of the claim up to the limit, you need to pay the balance of the claim.

#### About your cover

- We will cover the costs for your overseas treatment up to the available limit. This includes the cost of any complications as a result of the planned treatment or procedure.
- The treatment or procedure must be clinically appropriate and evidence-based for your condition.
- The treatment you receive must be performed by a medically qualified healthcare professional. Your healthcare professional must be registered with the relevant regulatory bodies in the country where you receive treatment.
- You need to notify us in advance of your treatment. We will review your application and provide feedback on the outcome.

The Overseas Treatment Benefit does not provide cover:

- If the treatment or equivalent treatment is available in South Africa, and you choose to have the procedure done overseas
- For any treatment while you are in a waiting period
- For treatment that forms part of clinical trials
- For emergency treatment outside of South Africa
- For any treatment that forms part of a General Scheme Exclusion as set out in the Rules of Retail Medical Scheme.
- Prescribed Minimum Benefits, which do not apply beyond the borders of South Africa.

## How to apply for the Overseas Treatment Benefit

### Contact us before you travel

Contact us on 0860 101 252 before you travel. We will send you a form to complete and once it is returned to us, we will review it and confirm the outcome. If we approve your cover, we will also send you a claim form that you will need to complete and send to us when you return.

### You will need to pay your claims upfront and claim back from us

Because your healthcare professional is based overseas, we do not have any agreement to pay them directly.

You will need to pay your medical accounts upfront and claim back from the Scheme when you return to South Africa. It is therefore important that you keep all of the original and detailed accounts and receipts. Remember to send us a completed claim form and to keep copies of your claims and receipts for your records. You can contact the Medical Services Organisation International (MSOI) to facilitate the payment of the international healthcare providers. MSOI will invoice Retail Medical Scheme for the payment of the claims and will charge a fee for this service, which will be paid from your available benefits. Contact MSOI on +2711 529 6900 for more information.

The Scheme will reimburse the Overseas Treatment Benefit claims at up to 80% of the cost for in-and out-of-hospital treatment. Where such treatment is paid in a foreign currency, the cost will be paid in South African Rand at an exchange rate for that currency at the time of us assessing your claims, as set by the bank at which the Scheme has its account.

If requested by you, the Scheme can assist with an upfront payment to you of up to 80% of your claim, subject to the available overall limit, and further subject to approval. We will need a proforma invoice for the specific medical treatment from the healthcare professional who will be performing this service, to enable us to assist with the upfront payment of funds to you.

### Where to send your claims

You can email your claim form, claims and travel documents to [OTB\\_APPROVEDCLAIMS@discovery.co.za](mailto:OTB_APPROVEDCLAIMS@discovery.co.za). Please remember to write "Overseas Treatment Benefit" on all your claims and correspondence to us and keep copies of your claims and receipts.

**Note: Please submit all correspondence, including claims, in English only.**

### THE OVERSEAS TREATMENT BENEFIT CHECKLIST:

- Overseas Treatment Benefit application form
- Medical motivation from the medical professional/healthcare provider
- Copies of claims and your proof of payment
- Overseas Treatment Benefit claims form
- Copies of travel documents.

### Queries and complaints

You may lodge a query or complaint with the Scheme directly on **0860 101 252** or address a complaint in writing to the Principal Officer at the Scheme's registered address.

Should your complaint remain unresolved, you may lodge a formal dispute by following the Scheme's internal disputes process. You may find more information about this process on [www.retailmedicalscheme.co.za](http://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](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za)