

The Screening and Prevention Benefit

Who we are

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

Discovery Health (Pty) Ltd (referred to as "the Administrator"), is 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 for more information.

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, a seasonal flu vaccination (for members registered for certain chronic conditions and members over the age of 65) and an HPV vaccine benefit.

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

Every year, the tests covered on this benefit include:

- One mammogram (male and female)
- One Pap smear. **Note:** A liquid-based cytology Pap smear (code 4559) will be paid up to the Scheme Rate for a normal Pap smear (code 4566)
- One prostate-specific antigen (PSA) test
- HIV screening, including blood tests such as the Rapid and ELISA

A faecal occult blood test or faecal immunochemical test every 2 years for members between 45 – 75 years, to detect bowel cancer. The Scheme will pay for a colonoscopy for at-risk members, or those with a positive faecal occult test result.

You also have cover of up to the Scheme Rate for a group of tests at one of our Network Pharmacies:

- Blood glucose
- Blood pressure
- Cholesterol
- Body mass index or weight assessment.

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

- Asthma
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease (COPD)
- Chronic renal disease

- Coronary artery disease
- Diabetes (Types 1 and 2)
- HIV

In addition, all members between the ages of 9 and 26 years of age qualify for up to 3 doses of the HPV vaccine per lifetime.

The Screening and Prevention Benefit also provides cover for certain screening tests at one of the Scheme's contracted providers for children between the ages of 2 and 18 years. We will pay these tests at the Scheme Rate, per basket. These tests are:

- Body mass index (BMI) and counseling, if required
- Milestone tracking for children aged 8 and younger.

Members aged 65 years and older have cover for a screening test in our defined Pharmacy Network, up to a maximum of the Scheme Rate. Cover includes a falls risk assessment.

Members aged 65 years and older can have one test a year in our defined Pharmacy Network. Any additional tests will be paid from available day-to-day benefits, where applicable. Members aged 65 years and older may have cover for an additional falls risk assessment when referred by a Premier Plus GP, depending on your screening test results and if you meet the Scheme's clinical entry criteria.

This Benefit will be available at Network Pharmacies that carry out screening for seniors. The Senior Vitality Health Check is offered to pharmacies registered on the new Vitality for Seniors Network.

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

You must have all the screening tests (Blood glucose, Blood pressure, blood cholesterol, body mass index & waist circumference) done at the same time at a pharmacy in the Discovery Wellness Network to receive the cover up to the Scheme Rate paid from the Risk Benefits. The pharmacy will send the claim to the Scheme. If you choose to have the tests done by any other provider, or at different times, the costs of the tests will be paid from your day-to-day benefits, if available.

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

As an enhancement to this benefit, self-sampling test kits for faecal occult blood tests and cervical cancer screening can be obtained from a pharmacy, the pathology lab or your GP and done at home. These samples can thereafter be submitted either by your GP or dropped off by yourself at the pathology lab.

How we will pay for the screening benefits

The preventive tests, including the mammogram, Pap smear, prostate specific antigen, bowel cancer screening and HIV tests are paid up to the Scheme Rate from the Core Benefits. This also includes the cost of the kits. 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 your day-to-day benefits, if available.

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.

What you need to do

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

Queries or complaints process

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 can find information about the disputes process on 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