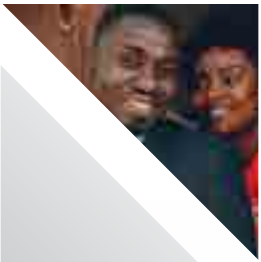
WCMAS
Our members
Our passion

# COMPREHENSIVE OPTION



## Members' Guide

# 2020

# Benefit Schedule

| HOSPITALISATION & RISK ACCOUNT | |
|---|---|
| Hospital accommodation  | Paid at 100% Negotiated Rate in general ward and specialized units at a DSP hospital. Subject to pre-authorization. |
| All other procedure accounts other than the hospital account | Unlimited. Paid at 100% of the Scheme rate except for PMB's which are paid at cost. |
| Medication in hospital | Paid at 100% of Scheme rate |
| Medication on discharge from hospital | Up to 30 days' supply paid at 100% SEP plus a dispensing fee |
| Specialist Radiology in hospital such as MRI, CT and PET scans | Paid at 100% of Scheme rate limited to R21,200 per beneficiary per annum. Subject to pre-authorization. |
| Basic Radiology in hospital such as black and white X-rays and ultrasound | Paid at 100% of Scheme rate. |
| Visits by GP and Specialist | Unlimited. Paid at 100% of the Scheme rate except for PMB's which are paid at cost. |
| All Specialist Radiology including MRI. CT and PET scans | Non-PMB's limited to R20,190 p.b.p.a.<br>PMB's are paid at 100% of cost. Subject to pre-authorisation. |
| Pathology in hospital | Paid at 100% of Scheme rate<br>Allergy tests limited to R3,970 per beneficiary per annum. |
| MATERNITY PROGRAM | 100% of Scheme rate, normal birth limited to 3 days and caesarean limited to 4 day<br>Pre-natal visits: 12 visits paid at 100% Scheme rate from risk pool, thereafter paid from MSA.<br>Ultrasounds: 3 per pregnancy (3D and 4D scans excluded).<br>Vitamins: R285 per pregnancy subject to registration on the maternity payable from MSA |
| Free Baby Bag loaded with goodies  | Subject to registration on the maternity program before the third trimester of pregnancy |
| Oncology | Paid at 100% of Scheme rate if from a DSP. Subject to pre-authorisation and application of ICON protocols. Radiotherapy and chemotherapy limited to R525,000 per beneficiary per annum. |
| Physiotherapy in hospital | Post-operative physiotherapy out of hospital within 60 days of surgery limited to R2,890 per beneficiary per annum and subject to pre-authorisation |
| Psychiatric admissions | Up to 35 days per beneficiary per annum in hospital paid at 100% Negotiated rate at a DSP hospital. Subject to pre-authorisation. |
| Internal prosthesis/appliances | Paid at 100% of Scheme rate and subject to an annual combined overall limit of R59 656. Sub-limits apply. Subject to pre-authorisation. |
| External appliances | Paid at 100% of Scheme rate and subject to the following limits:<br>• Hearing aids: R12,355 per hearing aid every two years - repair limited to R1,815 p.b.p.a.<br>• Wheelchairs: R6,840 per beneficiary every two years<br>• Artificial eyes and limbs: R16,250 per beneficiary every two years<br>• Orthopaedic braces and other similar aids: R12,520 per beneficiary per annum |
| Oxygen and home ventilation | Rental paid at 100% Scheme rate limited to R1,050 per beneficiary per month and subject to pre-authorisation. |
| Chronic renal dialysis | Paid at 100% Scheme rate limited to R81 250 per beneficiary per annum. Subject to pre-authorisation |

# Benefit Schedule Continued

| | |
|---|---|
| **HIV/Aids Program** | Unlimited. Subject to DSP and PMB's paid at cost. |
| Narcotism, alcoholism and drugs | Up to 30 days per beneficiary per annum. Paid 100% of Scheme rate. |
| Organ transplants | Paid at 100% Scheme rate and limited to R100 170 unless a PMB condition. Subject to pre-authorisation. |
| Excimer laser/Lasik procedure | Paid at 100% Scheme limited to R13 015 per beneficiary per eye. Subject to pre-authorisation. |
| Chronic Medicines | Paid at 100% of SEP plus a dispensing fee.<br>MMAP, Formulary and Reference Pricing is applied.<br>A 15% co-payment will apply to medicine obtained from a non-PPO provider. |
| Ambulance and emergency evacuation | Paid at Negotiated rate or 100% of Scheme rate. |
| Homeopathic Medicine | Paid at 100% Scheme up to R1,355 per family from risk, thereafter paid from MSA. |
| **DAY TO DAY BENEFITS** | |
| **Payable from MSA (Medical savings account) Limited to a maximum of 25% of a member's annual contribution.** | |
| Visits to General Practitioner | Paid at 100% of Scheme rate |
| Visits to Specialist | Paid at 100% at Scheme<br>Paediatric visits only paid in respect of beneficiaries younger than 16. |
| Dentistry | Selected preventative dentistry paid up to R675 per beneficiary per annum, thereafter paid from MSA. Dentistry in hospital paid at 100% Scheme rates and subject to pre-authorisation. |
| Dentistry – non surgical | Paid 100% at Scheme rate from MSA. |
| Physiotherapy | Paid at 100% of Scheme |
| Orthodontics | Initial fee of R5,285 per treatment plan paid at 100% Scheme rates from risk. Thereafter paid from MSA. Subject to pre-authorisation. Orthodontic treatment age restricted to between 9 and 18 years old. |
| Acute Medicines | Paid at 100% of SEP plus a dispensing fee |
| Audiology, Dietician, Occupation therapy, Speech therapy, Chiropody, Chiropractor | Paid at 100% of Scheme rate |
| Clinical Psychology | Paid at 100% of Scheme rate |
| Psychiatry visits (excluding treatment) | Paid at 100% of Scheme rate |
| Other medical/surgical appliances | Paid at 100% of Scheme rate |
| Optical benefits | Paid at 100% of Scheme rate |

# Benefit Schedule Continued

| MORE RISK POOL BENEFITS | |
|---|---|
| **Limits payable from Risk – subject to pre-authorisation .** | |
| Artificial Eyes/Limbs | Limited to R16,250 p.b. every 2 years. Nappi prices apply |
| CPAP including mask | Limited to R10,635 p.b. every 5 years. Nappi prices apply |
| Nebulizer | Limited to R635 p.f. every 5 years if condition registered. Nappi prices apply |
| Blood pressure machines | Limited to R700 p.f. every 5 years if condition registered. Nappi prices apply |
| Blood sugar machines | Limited to R420 p.f. every 2 years if condition registered. Nappi prices apply |
| Private Nursing | Limited to R855 p.d. further limited to 60 days p.b.p.a. |
| Frail Care | Limited to R140 p.b.p.d. |
| Hospice in hospital care | PMB's unlimited. Other limited to R1,450 p.b.p.d. |
| Hospice home visits | PMB's unlimited. Other limited to R475 p.b.p.d. |
| Radiographers out of hospital | Limited to R1,155 p.b.p.a. Paid at 100% of Scheme rate. |

| Your Wellness Benefits | |
|---|---|
| **Your wellness benefits include active nurse based disease management program's.** | |
| **Back treatment program (DBC)** | Paid from Risk at 100% of Scheme rate subject to pre-authorisation, protocols and DSP. |
| **Oral contraceptives (excludes treatment for skin conditions)** | Paid from MSA at 100% of Scheme rate. |
| **One Screening test consultation per beneficiary per annum** | One GP consultation per beneficiary per annum paid at 100% of Scheme rate from risk benefit. Subject to protocols and correct ICD10 coding of account and should include the following:<br>**Females:**<br>Mammogram if older than 40 years or if at risk for breast cancer<br>Bone densitometry test if 50 years' or older<br>Pap smear<br>Blood pressure exam<br>Cholesterol test<br>Glucose test<br>HIV test<br>**Males:**<br>PSA blood test if older than 55 years old or if at risk for prostate cancer.<br>Colorectal test if between 50 and 75 years old or if at risk for colon cancer.<br>Glaucoma test<br>Cystoscopy test<br>Blood pressure test<br>Cholesterol test<br>Glucose test<br>HIV test<br>**Baby/child vaccinations**<br>Limited to 0-1 years = R4,200 p.b.<br>Limited to 1-2 years = R420 p.b.<br>Limited to 5 years old = R160 p.b.<br>Limited to 12 years old = R160 p.b. |
| **Flu vaccines** | Paid at SEP plus an administration fee limited to R100 per beneficiary per annum. Recommended between the months of March and May each year. |

# Benefit Schedule Continued

| | |
|---|---|
| **Wellness 360 checks** | Limited to R205 p.b.p.a includes BP, Cholesterol, Sugar test, BMI |
| **Emotional wellness** | Unlimited telephonic consultations. |
| | |
| **BENEFITS AFTER MSA LIMIT HAS BEEN DEPLETED AND THRESHOLD(SELF-PAYMENT GAP) REACHED** | **Payable from Risk (Limits apply only after self-payment/ threshold has been reached).** |


| | |
|---|---|
| Visits to General Practitioner<br>Limits apply after threshold | Paid 100% at Scheme rate and limited as follows:<br>M- 15 visits M+3 30 visits<br>M+1 21 visits M4+ 34 visits<br>M+2 26 visits |
| Visits to Specialist<br>Limits apply after threshold | Paid 100% at Scheme rate and limited as follows:<br>M- 10 visits<br>M+ 12 visits |
| **Dentistry**<br>Limits apply after threshold | Paid 100% at Scheme rate and limited as follows:<br>M- R6,450 M+3 R13,575<br>M+1 R8,905 M4+ R14,470<br>M+2 R12,800 |
| Optical<br>Limits apply after threshold<br>1 eye test p.b.p.a. after threshold | Paid 100% at Scheme rate and limited as follows:<br>Eye test Scheme rate Contact lenses R2,450<br>Frame R1,130 (Sunglasses excluded from benefits)<br>Lenses R2,450 |
| Acute Medicines (Must be prescribed)<br>Limits apply after threshold | Paid 100% at Scheme rate and limited as follows:<br>M- R6,450 M+3 R13,575<br>M+1 R8,905 M4+ R14,470<br>M+2 R12,800 |
| Audiology | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Chiropodist/Podiatrists | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Chiropractor | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Clinical Psychology | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Dieticians | Paid 100% of Scheme rate and limited to R965 p.b.p.a. |
| Homeopathic medication | Paid 100% of Scheme rate and limited to R7,750 p.f.p.a. |
| Medical Appliances | Paid 100% of Scheme rate and limited to R4,025 p.b.p.a. |
| Occupational therapy | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Speech therapy | Paid 100% of Scheme rate and limited to R3,730 p.b.p.a. |
| Physiotherapy/bio-kinetics | Paid 100% of Scheme rate and limited as follows:-<br>M R3,730 p.b.p.a. M+ R7,455 p.b.p.a. |

# Contributions

| Option | Income | Principal Member | Adult dependant | Child dependant |
|---|---|---|---|---|
| **Comprehensive** | R0 - R5,000 | R2,968 | R2,968 | R553 |
| | R5,001 - R10,000 | R3,378 | R3,378 | R553 |
| | R10,001+ | R3,707 | R3,707 | R553 |

# Membership

WCMAS is a restricted Scheme providing medical aid cover to participating employers. Application forms are available from HR/time offices.

## Who is eligible for membership?

Subject to approval by the Board of Trustees, members may apply to register the following as their dependants:

- the spouse or partner of a member who is not a member or registered dependant of another medical scheme irrespective of the gender of either party,
- a child, stepchild or legally adopted child of a member under the age of 21 or a child who has attained the age of 21 years but not yet 26, who is a student at an institution recognised by the Board of Trustees. Should a member elect to cancel the registration of a child between the ages of 21 and 25 years as a dependant of the fund, such child will not be eligible for re-registration as a dependant on the fund at a later date,
- a dependent child who due to a mental or physical disability, remains dependent upon the member after the age of 21.

## Registration and de-registration of dependants

A member may apply for the registration of his or her dependants at the time that he/she applies for membership or as follows:

- a member must register a newborn or newly adopted child within 30 days of the date of birth or adoption of the child, and increased contributions shall then be due as from the first day of the month following the month of birth or adoption and benefits will accrue as from the date of birth or adoption,
- a member who marries subsequent to joining the Scheme must within 30 days of such marriage register his or her spouse as a dependant. Increased contributions shall then be due as from the date of marriage and benefits will accrue as from the date of marriage.
- Students that are accepted as child dependants shall be recognised as such for periods of not more than twelve (12) months at a time.
- When a dependant ceases to be eligible to be a dependant, he shall no longer be deemed to be registered as such for the purposes of the Scheme Rules or entitled to receive any benefits, regardless of whether notice has been given.
- Members shall complete and submit the application forms required by the Scheme together with satisfactory evidence to the employer who in turn will submit same to the Scheme.
- The Scheme may require an applicant to provide the Scheme with a medical report in respect of any proposed beneficiary in respect of a condition for which medical advice, diagnosis, care or treatment was recommended or received within the twelve-month period ending on the date on which an application for membership was made.
- No person may be a member of more than one medical scheme or a dependant of more than one member of a particular scheme.
- The membership will terminate if he or she becomes a member or a dependant of a member of another medical scheme.
- Maximum benefits are allocated in proportion (pro-rata) to the period of membership calculated from date of admission to the end of the financial year.

## Membership cards

Every member shall be furnished with a membership card containing membership number, date of joining, identity number/s and names of all registered dependants.

A member must inform the Scheme within 30 days of the occurrence of any event which results in any one of his or her dependants no longer satisfying the conditions in terms of which he may be a dependant e.g. divorce or child dependant full time employed or married (this is not the complete list). The Scheme does not provide cover for divorced spouses even if the divorce settlement decrees that the member is liable for cover.

## Personal Information

We support the POPI Act (Protection of Personal Information Act) which is structured to protect the individual's right to privacy. In light of the above we have in our call centre implemented **security checks** which must be adhered to before information

may be provided. It is important to make sure that all your membership details are correctly **updated,** e.g. contact numbers, e-mail addresses, postal addresses and banking details. Please contact your Employer's HR Department or should you be a CAWM member our membership department on **013 656 1407.**

The member undertakes to **update** his / her personal information as soon as reasonably practicable after changes have occurred. This will ensure that the records of WCMAS contain information that is accurate and up to date.

The personal information of the member and his / her dependants will be **retained** as part of the records of WCMAS for as long as required by the Medical Schemes Act, the Scheme Rules, the South African Revenue Service and any other applicable legislation and to provide medical scheme services to the member and his / her dependants.

**Your monthly statements, tax certificates, and others**

**Communication via e-mail or post**

Electronic communication via e-mail is the preferred way of communication. Members with e-mail addresses will receive e-mail statements and correspondence only unless the member has requested WCMAS to send a hardcopy to the member's postal address as well. Members not receiving their statements via e-mail who wishes to receive it electronically must ensure that WCMAS has their correct e-mail address. Changes to their e-mail addresses and any queries regarding the process can be e-mailed to **wcmas@wcmas.co.za.** The Scheme encourages members to use this cost saving and reliable facility.

**Banking Details**

For security reasons no cheques are issued to members. Members must ensure that the Scheme has correct banking details for refunds/payments due to them. The following documentation is required: Copy of ID, bank statement (stamped) or a bank letter (stamped and signed) not older than three months or a cancelled cheque and the EFT form.

**Change of banking and address details of member**

A member must notify the Scheme within 30 days of any change of banking, address details (including e-mail) and contact numbers. The Scheme shall not be held liable if a member's rights are prejudiced or forfeited as a result of the member's neglecting to comply with the requirements of this Rule.

**Information at your fingertips**

Members are again encouraged to visit the Scheme's webpage at **www.wcmas.co.za.**

A **once off registration** is required to enable you to fully make use of our website. Once you have registered and logged onto our website you will have access to the following information:

- **Frequently asked questions**
- Confirmation of membership 24 hours a day, 7 days a week
- Request a **new membership card**
- View registered **dependants** linked to your membership
- See if any **current suspensions** exist on your membership
- View any **chronic diseases** registered
- View and send a message to WCMAS to **update your contact details**
- Print a **membership certificate**
- Print your latest **tax certificate**
- View any **new medical claims** received by WCMAS pending payment
- View **medical claim statements** for the past 6 months.
- View your MSA balance

- Find our **contact details**, including a street map to easily locate our offices
- See who our **Board of Trustee members** are, and have access to the **WCMAS Annual Reports**
- Read our monthly **newsletters** to members and medical practices
- Find out about the scheme's **Benefits and Rules** for members, and what our **subscription costs** are and
- List of DSP's

## Preventative Care and Wellness Program

WCMAS offers a preventative care and wellness program for early detection of health risks. Benefits are reflected under the Additional Wellness benefits column. Your wellness benefit includes active nurse based disease management programs. On the Oncology program an introduction **to the end of life program**. Please refer to the Scheme for further information.

## Contributions

Contributions are calculated on an employee's monthly basic rate of pay*. It is collected monthly and paid by the employer by no later than the 3rd day of each month.

A WCMAS member's monthly contribution is based on his or her monthly income, pension (including income from investments, fixed deposits and retirement annuities); due on the 3rd day of the month or agreed pension payment run dates. Survival Certificates: It is compulsory for all WCMAS CAWM members to complete and return to the Scheme an annual survivor certificate before 31 July every year.

Members remain liable at all times for payment of contributions to the Scheme, irrespective of whether he/she receives financial assistance from the employer towards a subsidy.

## Late payments

Where contributions or any other debt owing to the Scheme are not paid within thirty days of the due date, the Scheme shall have the right to suspend all benefit payments in respect of claims which arise during the period of default.

## Waiting periods and late joiner penalties

The Scheme may impose upon a person in respect of whom an application is made for membership or admission as a dependant, and **who was not a beneficiary of a medical scheme for a period of at least 90 days preceding the date of application** a general waiting period of up to three months and a condition-specific exclusion of up to 12 months.

Condition specific exclusions can also be applied to members who were members of a previous scheme for less than 2 years and general waiting periods to members who were on a previous medical scheme for more than 2 years.

The law also provides that a late joiner penalty may be imposed on a member or his/her adult dependant in certain circumstances when the applicant joins the scheme for the first time from the age of 35 years.

The late joiner penalty will depend on the number of uncovered years and is calculated as a percentage of the monthly contribution applicable to the late joiner.

**Example:**
Member applied to join the Scheme on the 1st June 2011.

- He had previous medical cover 1971–1981 and again 1981–1990.
- Total monthly contribution = R2,500 of which R2,000 is risk and R500 is MSA.
- Member's age = 65 years old. Creditable coverage is 19 years (number of years covered by medical aid as an adult). 65 years – (35 + 19) = 11 years not covered. Therefore, penalty band 5-14 years applies which = 25%. Member premium = Risk+MSA+Penalty. R2,500 + (25% x R2,000) = R3,000 contribution payable.

| Penalty Bands | Maximum penalty |
|---|---|
| 1 – 4 years | 0.05 x contribution excluding MSA |
| 5 – 14 years | 0.25 x contribution excluding MSA |
| 15 – 24 years | 0.50 x contribution excluding MSA |
| 25+ years | 0.75 x contribution excluding MSA |

## Medical Aid Savings Account – MSA Day to Day Benefits

The medical savings account is a member's own personal account and is used to pay for day to day medical expenses as long as a member has funds available. The medical savings account is in effect the member's own money and allows him/her to manage his/her own medical expenses without subsidising the everyday medical expenses of other members. 25% of a member's monthly contributions will be allocated to the medical savings account every month.

The savings account balance is provided upfront for the full financial year (1 January until 31 December) and is therefore reduced pro-rata should a member resign or should a dependant be registered or de-registered during the year. If a member resigns at e.g. the end of June, such member is only entitled to a MSA balance for six months. If a member has used the full MSA balance for twelve months, the member will be required to repay to the Scheme the portion he/she was not entitled to.

A credit balance in the MSA after resignation from the Scheme will be paid out after 4 months. In the event of a member joining another medical aid with a Medical Savings Account then the balance will be paid to the new medical aid. Should the member not rejoin a medical aid with a MSA then the refund will be paid to him/her.

**Example: 25% of monthly contribution x 12 months = R5,000**

## What happens when your Medical Savings Account is exhausted?

When members have exhausted their medical savings account, all day to day expenses will be for the member's own account.

Medical expenses paid by the member must be submitted to the Scheme in order to be calculated towards the member's annual threshold. Once the annual threshold is reached the member will receive limited benefits paid from the Risk Pool account.

**If the member has exhausted his MSA then the self-payment gap will be 50% of his annual MSA**
**Example: MSA = R5,000 then the self –payment gap will be R2,500**

When the savings account maximum is reached, members must still submit claims in order that it accumulates towards thresholds and for tax purposes.

## Above threshold benefits.

These are the benefits that become available after the MSA limit has been reached and the self-payment gap of medical expenses reached.

**Full list of the benefits is available on page 4 of the member's guide.**

## What is a threshold (Self-payment Gap)

Annual thresholds provide for extended cover should a family experience significantly high or numerous day to day medical expenses. Annual threshold limits are equal to 50% of the annual MSA contribution. If a member's MSA is R5,000 the threshold will be R2,500 bringing the members self funding amount in respect of the threshold to R2,500. Medical expenses accumulated towards the annual threshold will be calculated at Scheme Rates or agreed tariffs. Once the medical expenses reach the threshold, the Scheme will again commence payment of the medical savings account benefits at the applicable benefit percentages and the annual limits from the risk pool.

**Important to note:**

- After hour consultations or emergency room consultations are charged at higher rates than normal consultations and will have a negative impact on your savings account.
- It sometimes saves money to pay cash for optical and dental services and claim a refund from the Scheme.
- GP's can now confirm benefits available for consultations on the website 24/7 – **www.wcmas.co.za**

## Designated Service Provider (DSP) and Managed Care Programs

DSP hospitals charge fees at the Scheme Rates determined for Private Hospitals. Charges from non-DSP Hospitals in excess of the Scheme Rates are for the members own account, except in cases of emergency, involuntary admission and where the service is not available at a DSP.

WCMAS has DSP arrangements with Life Healthcare Hospitals, Netcare Hospitals, NHN and certain Mediclinic Hospitals. The latest complete list of DSP Hospitals is available on our website **www.wcmas.co.za** or contact our offices at **013 656 1407**. Where the Scheme has DSP arrangements in place and the member makes use of a non-DSP, the member shall be liable for the difference between the Scheme Rate and the fee charged by a non-DSP.

The Scheme also has Universal Hospital Case Management, HIV, pre-authorisation and Chronic Disease Management and Oncology Managed Care Programs in place.

## Co-payments and other charges to members.
## Medical Services in excess of Medical Scheme Rates (Non-PMB)

Members must please note that more and more providers of medical services charge fees in excess of the Medical Scheme Rates. WCMAS only pays fees up to the Scheme Rates. Where the Scheme has paid the Scheme Rates directly to a supplier who has charged in excess of the Scheme Rates, the excess amount must be paid directly to such supplier by the member. The amount to be paid will appear **in bold** in the **"member to pay provider"** column on members' monthly remittance advices. It remains the responsibility of members who need to have operations to enquire beforehand from the relevant doctors whether they charge in excess of the Scheme Rates or not. If in excess, members need also to arrange settlement of the account directly with the suppliers of medical services.

Members are reminded that should a doctor or specialist use any disposable products during a procedure, the member will be liable for the cost. Disposable items are regarded as an exclusion from benefits. The Scheme will only consider conventional methods for procedures.

## Medicine Benefits

### Chronic Medicine Benefits

Chronic medicine benefits are Subject to Benefit Management Programme, MMAP and Reference Pricing and paid from the Risk Pool Account.

| | |
|---|---|
| Non-PMB and non-CDL (85% benefit) | |
| PMB and 26 CDL conditions (100% benefit) | (PMB=prescribed minimum benefits)<br>(CDL=Chronic Disease List) |
| Homeopathic medicine (1st R1,290 per family from Risk Pool, thereafter benefits from MSA) | |

### Prescribed Medicine

Prescribed medicine must be prescribed, administered and / or dispensed by a practitioner legally entitled to do so.
Benefits are subject to managed care protocols and processes, the Scheme's medicine benefit management program, formulary and DSP's.

### Dispensing Doctors

Dispensing doctors are required to register at the Scheme for direct payment for medicine dispensed to members. Members will be liable for the account of medicine dispensed by a doctor not registered as a DSP and dispensing doctor at the Scheme.

### Early refill on medication if out of the country/over SA borders

Members are reminded that should they be overseas or across the country borders for an extended period of time to request their early refill on chronic/acute medication at least 5 days before their departure. They may contact the Scheme directly with their request on **013 656 1407**.

### Generic Reference Pricing & MMAP

MMAP refers to the maximum medical aid price. MMAP is the maximum price that WCMAS will pay for specific categories of medicine for which generic products exist. Although some generic products may be priced above MMAP, there are always products available that are below generic reference price. Your pharmacist can assist you by dispensing a product below MMAP so that you can **avoid a co-payment.** To check for generic medication on the MediKredit website **www.medikredit.co.za** click on scheme protocols.

## In Hospital and pre-authorisation treatment

100% benefit from Risk Pool at Scheme Rates for Private Hospitals. Pre-authorisation must be obtained at the Scheme's Case Managers at Universal pre-authorisations.

**Authorisation must be obtained at least 72 hours before hospitalisation except for emergency or involuntary admission.**

- Pre-authorisation can be obtained by one of the following:
- Print and complete the hospital authorisation form from our website – **www.wcmas.co.za,** and email to Universal pre-authorisations at **preauthorisation@universal.co.za**
- Phone Universal Hospital pre-authorisation on **0861 486 472**
- HIV Program **diseasemanagement@universal.co.za**
- Oncology Program **oncology@universal.co.za**

**In hospital treatment benefits include the following:**

- Ward fees
- Step-down
- Theatre fees
- Internal prosthesis (Limited to R59,655 p.b.p.a.)
- Theatre and ward drugs
- ICU
- High Care
- Medical Appliances (e.g. back braces)
- Equipment
- Material

## What to do in case of an emergency

- Contact **ER24** for ambulance on **084124**
- **ER24** call centre can also assist with medical advice
- Should Service Provider require proof of membership - can log onto the website 24/7 **www.wcmas.co.za** via the service provider Portal, or the member may log onto the website via the member portal and follow the prompts.

## Prescribed Minimum Benefits (PMB)

Prescribed Minimum Benefits (PMBs) are defined in the Regulations to the Medical Schemes Act and must be provided to all beneficiaries of a medical scheme. The diagnosis, medical management and treatment of these benefits are paid according to specific treatment plans subject to therapeutic algorithms, protocols, formularies and DSP's. Should services for a PMB not be available at a DSP, arrangements will be made at another setting. Members must ensure that ICD10 codes are reflected on all accounts so that the correct allocations to relevant benefits can be made.

It is noted that some doctors charge exorbitant fees for PMB conditions and we could encourage members to first obtain a quotation before proceeding with the procedure.

**List of chronic conditions (CDL) covered under PMB's:**

| | | |
|---|---|---|
| Addison's disease | Chronic obstructive pulmonary disorder | Hypertension |
| Asthma | Diabetes Insipidus | Hypothyroidism |
| Bipolar mood disorder | Diabetes Mellitus Type 1 & Type 2 | Multiple Sclerosis |
| Bronchiectasis | Dysrhythmias | Parkinson's disease |
| Cardiac failure | Epilepsy | Rheumatoid arthritis |
| Cardiomyopathy disease | Glaucoma | Schizophrenia |
| Chronic renal disease | Haemophilia | Systemic Lupus Erythematosus |
| Coronary artery disease | HIV/Aids | Ulcerative Colitis |
| Crohn's disease | Hyperlipidaemia | |

**Members must register chronic conditions on the Chronic Medication Management program at SwiftAuth (MediKredit) who have a complete formulary of chronic medication.**
**MediKredit website detail is www.medikredit.co.za.**

WCMAS is using the SwiftAuth (MediKredit) system whereby doctors need to phone the **toll free number 0800 132 345** to register members chronic conditions. No application forms are needed. When receiving a prescription for medication from a doctor or after being discharged from hospital members can submit the prescription at any of our DSP pharmacies to avoid excessive co-payments.

If you require any information on the clinical entrance criteria, prescribed minimum benefits algorithms, medicine exclusions and tariffs codes and amounts, please refer to the WCMAS Call Centre at **(013) 656-1407**.

## Exclusions

Unless otherwise provided for or decided by the BOT, with due regard to the prescribed minimum benefits, expenses incurred in connection with any of the following will not be paid by the Scheme:

- Costs of whatsoever nature incurred for treatment of sickness condition or injuries for which any other party is liable.
- Costs in respect of injuries arising from professional sport, speed contests and speed trials subject to PMB.
- Costs for operations, medicines, treatment and procedures for cosmetic purposes unless medically necessary.
- Holidays for recuperative purposes.
- Purchase of patent medicine, toiletries, beauty preparations, baby foods, household remedies.
- Costs for obesity, willfully self-inflicted injuries, infertility, artificial insemination, gold in dentures or as an alternative to non-precious metals in crowns.
- Charges for appointments which a member or dependant fails to keep.
- Costs for services rendered by persons not registered by a recognised professional body constituted in terms of an Act of Parliament.
- Services rendered whilst a waiting period or condition specific condition was excluded.
- Bandages, cotton wool, patented foods, tonics, slimming preparations, drugs advertised to the public.

## Fraud

**FRAUD MAY COST YOU YOUR MEMBERSHIP OF THE MEDICAL SCHEME**

The Board of Trustees would like to point out to members that a number of cases have been detected where members and their dependants have committed fraud against the Scheme. These members have been reported to the SAPS and their membership of the Scheme has been cancelled. Some members' employers terminated their employment due to them defrauding the medical scheme. The Scheme views fraud in a very serious light and would like to encourage members who have some concerns regarding fraud, whether committed by a member or a supplier of services, to contact the Manager of the Scheme, or the Board of Trustees, or the Disputes Committee or the Audit Committee.

**REPORTING SUSPECTED FRAUD**

Reporting suspected fraud committed by a member, managed care organisation, doctor, healthcare practitioner, medical scheme or employee to:

- WCMAS tip-off lines: share-call **0860 104 302**
- WCMAS's Principal Officer (call **013 656 1407**) or any Board of Trustee member.
- Council for Medical Schemes Tip off Anonymous Hotline using its Toll Free number **0800 867 426** or on their e-mail address **cms@tip-offs.com**

WCMAS offers a R3,000 reward where fraudulent medical cases are successfully investigated and prosecuted. All information will be treated strictly confidential.

**Abuse of privileges, false claims, misrepresentation and non-disclosure of factual information**

The Board may exclude from benefits or terminate the membership of a member or dependant whom the Board finds guilty of abusing the benefits and privileges of the Scheme by presenting false claims or making a material misrepresentation or non-disclosure of factual and relevant information. In such event he/she may be required by the Board to refund to the Scheme any sum which, but for his or her abuse of the benefits or privileges of the Scheme, would not have been disbursed on his or her behalf.

*No person may be a member of more than one medical scheme or a dependant of more than one member of a particular scheme. The membership will terminate if he or she becomes a member or a dependant of a member of another medical scheme.*

No person may claim or accept benefits in respect of himself/herself or any of his/her dependants from any medical scheme in relation to which he/she is not a member or dependant.

## Other Information

### Medical Claims Requirements

The Scheme receives accounts from members which cannot be processed for payment due to incorrect or insufficient details. To ensure that your claims are being paid correctly and timeously within 4 months after service date, you are requested to ensure that the following details are clearly indicated on your accounts:-

- Medical aid number
- Member details
- ICD10 codes
- Patient details
- Service dates
- Service codes
- Diagnosis

### Refunds & Stale Claims

Should members first pay their accounts before submitting it to the Scheme for a refund, they must ensure that the account is fully specified and proof of payment is submitted together with the claim. In order to qualify for benefits, any claims must, unless otherwise arranged, be signed and certified as correct and must be submitted to the Scheme not later than the last day of the fourth (4th) month following the month in which the service was rendered. Any claims older than this will be for the member's own account.

### Section 32 MSA

The rules of a medical scheme and any amendment thereof shall be binding on the medical scheme concerned, its members, officers and on any person who claims any benefit under the rules or whose claim is derived from a person so claiming.

### Overseas Travel

WCMAS is not an international medical scheme and members are advised to ensure adequate medical insurance is taken out to cover unforeseen medical expenses that may occur whilst travelling overseas. Should a member incur minor expenses (e.g. a bout of flu or tooth ache) then a fully specified, receipted account must be submitted to the Scheme for consideration of a refund at the **Scheme Rate** and at SA Currency. Visa tests will be paid from medical savings account.

**On Site Visits by Our Representatives**

For more information on site-visits by our representatives, please contact your HR office or WCMAS at **(013) 656 1407.**

## Disputes

Members are encouraged to explore the Scheme's dispute resolution process prior to lodging any complaints with the CMS.

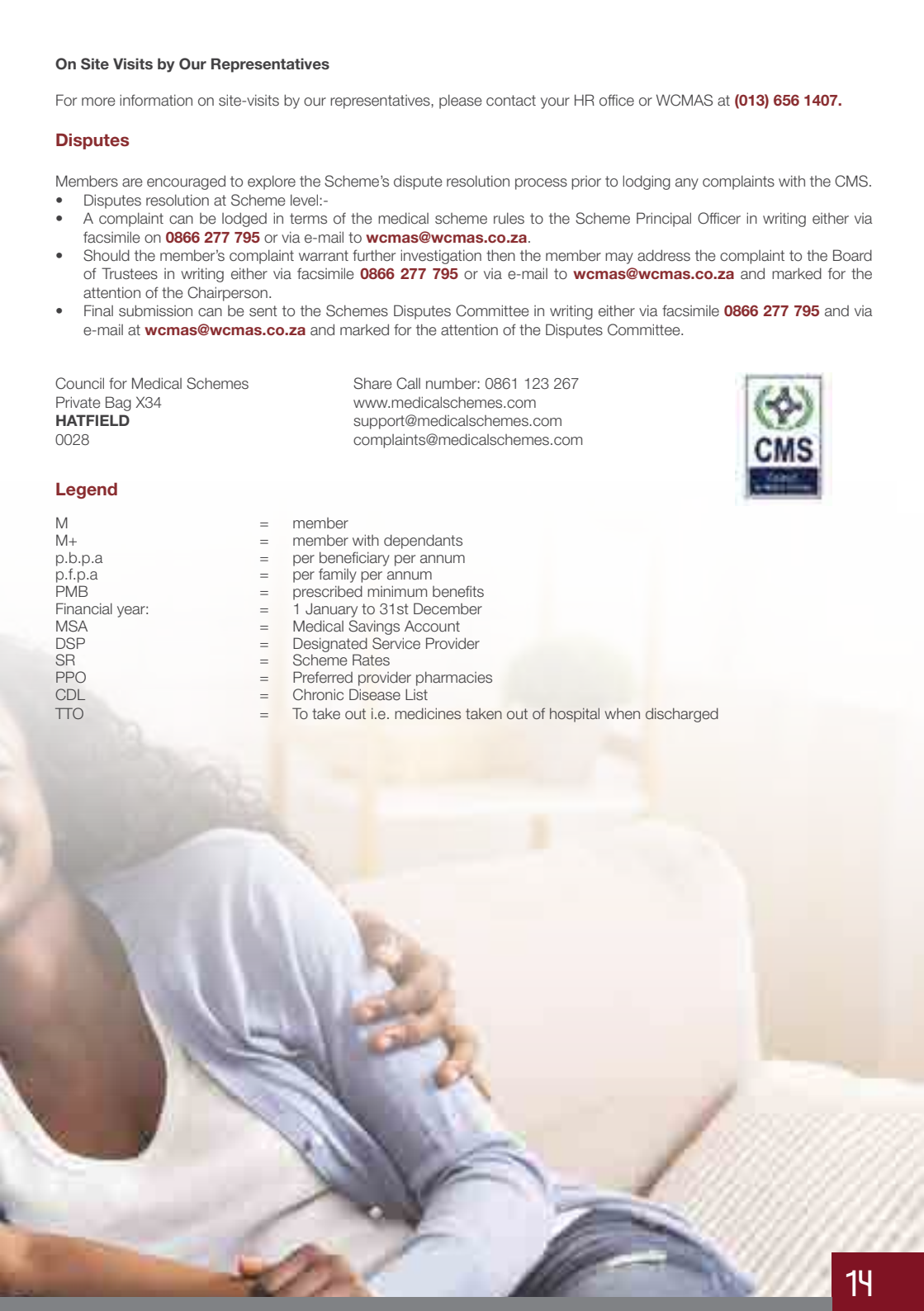
- Disputes resolution at Scheme level:-
- A complaint can be lodged in terms of the medical scheme rules to the Scheme Principal Officer in writing either via facsimile on **0866 277 795** or via e-mail to **wcmas@wcmas.co.za**.
- Should the member's complaint warrant further investigation then the member may address the complaint to the Board of Trustees in writing either via facsimile **0866 277 795** or via e-mail to **wcmas@wcmas.co.za** and marked for the attention of the Chairperson.
- Final submission can be sent to the Schemes Disputes Committee in writing either via facsimile **0866 277 795** and via e-mail at **wcmas@wcmas.co.za** and marked for the attention of the Disputes Committee.

Council for Medical Schemes
Private Bag X34
**HATFIELD**
0028

Share Call number: 0861 123 267
www.medicalschemes.com
support@medicalschemes.com
complaints@medicalschemes.com

## Legend

| | | |
|---|---|---|
| M | = | member |
| M+ | = | member with dependants |
| p.b.p.a | = | per beneficiary per annum |
| p.f.p.a | = | per family per annum |
| PMB | = | prescribed minimum benefits |
| Financial year: | = | 1 January to 31st December |
| MSA | = | Medical Savings Account |
| DSP | = | Designated Service Provider |
| SR | = | Scheme Rates |
| PPO | = | Preferred provider pharmacies |
| CDL | = | Chronic Disease List |
| TTO | = | To take out i.e. medicines taken out of hospital when discharged |



# COMPREHENSIVE

## Important Contact Numbers

**WCMAS**
013 656 1407

**WCMAS Facsimile**
0866 277 795

**Hospital pre-authorisation**
0861 486 472

**Disease Management Program**
0861 486 472

**Chronic medicine SwiftAuth**
0800 132 345

**ER24 Ambulance**
084 124

**Oncology Program**
0861 486 472

**Please call me number**
076 573 8923 (office hours only)

WCMAS Building, Corner OR Tambo & Susanna Str, P O Box 26, Witbank, 1035

E-mail: wcmas@wcmas.co.za
Web: www.wcmas.co.za

**HOW TO FIND US**

GPS Coordinates
S25 ° 52'23.7" E29 ° 14'23.6

These are the abbreviated benefits; a copy of the Scheme Rules is availablefrom the Scheme Office or on the Scheme website.

Benefits are subject to CMS approval.