

Changes to your cover for screening tests

Engen Medical Benefit Fund pays for specific screening tests from your Risk Benefit. We've added screening benefits and some of the benefits have changed since last year, so please read through them carefully.

It's best to find out if you have a serious illness before you start showing symptoms. We call tests that can detect the signs of serious illnesses early 'screening tests'. They can detect the early signs of diabetes, cancer, heart disease and tell you if you're at risk of a stroke. The earlier you find out that you're at risk, the sooner you can start treatment and the better the treatment works.

If you go for these specific tests at a network provider, we pay the full cost of the test without using the money in your Medical Savings Account. If a healthcare provider who isn't part of our network does the test, you may have to pay part of the cost of the test yourself.

We pay the doctor's consultation fee from your Medical Savings Account. If you've used up the funds in your Medical Savings Account, we pay the fee from the Insured Benefit up to your consultation limit.

All members, each year: Health check at a Wellness Network Pharmacy

To help our members keep healthy, we pay for each member to have the following measures taken once each year as part of the Health Risk Assessment:

- Full cholesterol test (heart disease, heart attack and stroke)
- Blood sugar test (diabetes)
- Blood pressure (heart disease, heart attack and stroke).

Children younger than 18, each year: Kids screening at a Wellness Network Pharmacy

We cover the following screenings once a year for each child up to a limit of R80:

- Basic hearing and dental screening (age 2 to 17)
- Body mass index and counselling (age 2 to 17)
- Head circumference (age 2 and 5)
- Blood pressure (age 3 to 17)
- Health behaviour and milestone tracking (age 2 to 17)

Women, every three years: Pap smear

A Pap smear tests the cells in the cervix for abnormalities. If abnormal cells are found, it could be an early warning sign of cervical cancer. If this kind of cancer is caught early, the chance for recovery is very good.

Men, every year: Prostate-specific antigen (PSA) test

This test detects the level of PSA in your blood. A high level of PSA can be an early sign of prostate cancer. If this kind of cancer is caught early, the chance for recovery is very good.

All members, once a year: HPV screening

The human papillomavirus (HPV) is one of the leading causes of cancer. We pay for a HPV test up to R588 a member each year.

All members, every two years: Mammogram

A mammogram is an X-ray of the breast. Since both women and men can develop breast cancer, we pay for all members to have a mammogram every two years. If you are at high risk of developing breast cancer, we pay for a once-off BRCA genetic test and a yearly mammogram or breast MRI.

All members 45 to 75 years, every two years: Faecal occult blood test or faecal immunochemical test

Blood in the faeces is often an early sign of colorectal cancer. A faecal occult blood test looks for tiny blood particles. We pay for a yearly colonoscopy for members at high risk, or if the faecal test finds blood.

Contact us

Please visit us at www.engenmed.co.za for more information or call us on 0800 00 16 15.