

## What benefits changed in 2020?

Apart from the inflationary limits increases for 2020, we also changed our benefits a lot since 2019, so read this carefully to find out about:

- Our enhanced benefit for pregnancy, childbirth, and toddlers (Maternity Programme)
- The new Trauma Recovery Extender Benefit
- More benefits for preventative healthcare and screenings
- Improvements to the benefits for internal prostheses

### More benefits for pregnancy, childbirth and toddlers (Maternity Programme)

You must register for the Maternity Programme to get access to its benefits. If you're pregnant, please register for the Maternity Programme by calling 0800 001 615.

#### *Pregnancy*

In 2019, the Fund used day-to-day benefits to pay for claims for pregnancy that did not involve being in hospital. From 2020, our Maternity Programme also pays for certain scans, blood tests and consultations for pregnancy from the Fund's Risk benefit. **When you are pregnant and register for the Maternity Programme, we pay for a basket of care benefits, without using your day-to-day benefits.**

#### *We've added benefits for children younger than two years*

The new Maternity Programme significantly enhances the benefits for young families. It takes care of the expecting mother and the unborn baby, while also providing benefits for optimal health, nutrition and physical wellbeing for children two years or younger.

### Introducing the Trauma Recovery Extender Benefit

You may need extra healthcare when you leave the hospital after certain traumatic events. The Trauma Recovery Extender Benefit automatically pays for certain day-to-day medical care related to the traumatic event in the year it happened, and in the year after it happened. We cover these costs from the Fund's Risk benefits, without using the Medical Savings Account, or the Primary Care Benefit.

To get access to the benefit, your condition must meet specific medical requirements. We activate this benefit after you're admitted to hospital for one of the specific traumas, and a medical panel approves benefits.

We provide specific, limited day-to-day benefits for the following trauma-related events or conditions:

- Crime-related injuries, conditions related to near drowning, poisoning or severe anaphylactic (allergic) reactions, or external or internal injuries that require more than five days' stay in an ICU
- Paraplegia (paralysis of the lower half of the body affecting both legs)
- Quadriplegia (paralysis of both arms and legs)
- Severe burns
- Loss of a limb or limbs

### Enhanced benefits for preventative healthcare and screenings

In medicine you get two kinds of tests: tests to find out if you have a medical condition (diagnostic tests) and tests to find out if your body is hiding the warning signs that you might be developing a condition (screening). Screenings can help you start getting treatment before you show any symptoms.

In 2020, we've added even more benefits to help detect problems early. You have to use a network provider for us to pay for the tests.

We've added cover for the following screenings for children:

- Basic hearing and dental screening
- Body mass index for children between the ages of 2 and 18 years old (including counselling)
- Head circumference for children between 2 and 5 years old
- Blood pressure for children between the ages of 3 and 18 years
- Health behaviour and milestone tracking for children between the ages of 2 and 18 years

We still pay for yearly flu vaccinations for all our members. In 2020, we also pay for pneumococcal vaccinations for high-risk members and members who are older than 65.

If a screening shows that you are at risk, we make more frequent testing or further benefits available.

### **We have enhanced our benefits for the internal prostheses (internal medical appliances or devices)**

In the past, we had specific limits for a list of internal appliances or devices no matter who you got them from.

From 2020, we will pay the full cost of the following internal medical appliances or devices if you or your treating doctor get it from a network provider, and your case meets specific clinical guidelines:

- Hip or knee replacement devices
- Shoulder replacement devices
- Spinal devices
- Pacemakers
- Cardiac stents

When you contact us to authorise the procedure, we will tell you or your doctor who our network supplier is. If you or your doctor gets the device from a supplier who is not in our network, specific limits and clinical criteria apply.

We increased the limits for other devices and appliances in line with inflation.

### **Find out more**

You can find more information about these and the other 2020 benefits in the Member Guide, on [www.engenmed.co.za](http://www.engenmed.co.za) or by calling 0800 001 615.

**Please note:** For all Pre authorisations you need to contact: 0800 001 615