

Optical Benefit

Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

About this document

This document tells you how the Optical Benefit works.

Overview

The Optical Benefit covers you for eye tests, spectacles and contact lenses. Cover for lenses and frames is subject to available Medical Savings Account and/or Primary Care benefits and certain limits apply. Your use of the benefits simultaneously accumulates to the Medical Savings Account and the Primary Care limit for the Optical Benefit.

Cover for eye tests

The Fund will pay for 1 eye test and 1 tonometry test at 100% per beneficiary per year, as long as the test is performed by a registered healthcare professional.

Cover for spectacles and lenses

Costs for spectacle lenses and frames and contact lenses accumulate towards the specific Optical Benefit limits.

We pay up to 100% of the Fund Rate, in a 2 year cycle, i.e., once you have obtained a new pair of glasses, you will only qualify to get a new pair of glasses in 2 years time. Claims are paid from your Medical Savings Account and accumulate to the Insured benefits limit from R1.

The following limits apply over the 2 years of the benefit cycle:

- If you are a single member: R5 500
- For the main member and any registered dependants on the membership (member family): R11 200

The benefit is further subject to a sub-limit per beneficiary of R1 800 for a frame, every 2 years.

Engen Medical Benefit Fund, registration number 1572, is registered by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Note:

1. You will receive a **discount** of up to **20%** on frames, lenses and add-on components (lenses, tints, coatings, etc), through an extensive network of optometrists. This discount is not offered on contact lenses.
2. This benefit includes cover for hardening, tinting and reflective lens coating.
3. The Optical Benefit **does not provide cover** for sunglasses, spectacle cases or solutions and kits for contact lenses.

Cover for Refractive Eye Surgery

We will cover you for refractive eye surgery from the Fund risk benefits, subject to pre-authorisation obtained beforehand.

Contact us

You can contact us on 0800 001 615 or visit our website at www.engenmed.co.za for more information.

Complaints process

You may lodge a complaint or query with the Fund directly on 0800 001 615 or address a complaint in writing to the Principal Officer at the Fund's registered address. If your complaint remains unresolved, you may lodge a formal dispute by following the Fund's internal disputes process. You can read more about the disputes process on www.engenmed.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