

# **Optical Benefit 2025**

#### Who we are

Remedi Medical Aid Scheme (referred to as 'the Scheme"), registration number 1430, is a non-profit organisation, 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 Remedi Medical Aid Scheme.

#### Contact us

Call us on **0860 116 116** or send a query to <u>service@yourremedi.co.za</u> if you have any questions. You can also visit our website <u>www.yourremedi.co.za</u>

#### **Overview**

The Optical Benefit covers you for healthcare services related to the health of your eyes. This document explains your optical benefits for 2025 and provide details on how the benefit works for your specific benefit option.

We pay claims up to 100% of the Remedi Rate. The designated service provider for optometry is Preferred Provider Negotiators Pty Ltd (PPN).

This benefit includes cover for lenses, frames, contact lenses and surgery.

## **Optical Benefit on your Benefit option**

### **Comprehensive Option**

Optical claims do not accumulate to the Insured Out-of-Hospital Benefit (IOH) annual limit.

- The Optical Benefit limit is R4 225 per person and R8 450 per family
- Additional limits per person per year (above sub-limits also apply):
  - Eye test: 100% of cost at PPN and R400 at other service providers
  - PPN or Alternative frame: R2 125

### Lenses:

### Lenses are funded at 100% at PPN

- Lenses at other service Providers
- Single vision (monofocal): R215
- Bifocal: R460
- Multifocal: R810 (Additional R50 per lens for branded multifocal lenses)
- Contact lenses: R2 675 (instead of a pair of spectacles)

#### Refractive eye surgery

- The overall annual limit, with a sub-limit of R35 600 per beneficiary per year applies
- Clinical entry criteria apply
- If preauthorisation is not obtained, no benefits will apply



## **Classic Option**

Optical claims accumulate to the Insured Out-of-Hospital Benefit (IOH) annual limit.

- The Optical Benefit limit is R3 975 per person and R7 950 per family
- Additional limits per person per year (above sub-limits also apply):
  - Eye test: 100% of cost at PPN and R400 at other service providers
  - PPN or Alternative frame: R1 350

#### Lenses:

#### Lenses are funded at 100% at PPN

- Lenses at other service Providers
- Single vision (monofocal): R215
- Bifocal: R460
- Multifocal: R810 (Additional R50 per lens for branded multifocal lenses)
- Contact lenses (instead of a pair of spectacles): R2 425

## Refractive eye surgery

- Overall annual limit, with a sub-limit of R31 800 per beneficiary per year
- Clinical entry criteria apply
- If preauthorisation is not obtained, no benefits will apply

## **Standard Option**

- We will pay 100% of cost for a composite consultation inclusive of refraction, tonometry and visual field screening at Preferred Provider network every 24 months
- You must use PPN, who is the designated service provider
- One pair of Contact lenses every two years instead of glasses up to the value of R675
- Single vision (monofocal) lenses: Set by PPN
- Bifocal lenses: Set by PPN
- Multifocal lenses: Set by PPN
- One frame and/or lens enhancements from PPN provider every two years up to R380

#### Refractive eye surgery

No benefit

#### **Complaints process**

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on 0860 116 116 and 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 Remedi Medical Aid Scheme internal disputes process.

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 / <a href="mailto:complaints@medicalschemes.co.za">complaints@medicalschemes.co.za</a> / www.medicalschemes.co.za