

The Screening and Prevention Benefit – 2022

Who we are

The Tsogo Sun Group Medical Scheme (referred to as ‘the Scheme’), registration number 1579, is the medical scheme that you are a member of. This 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 and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

This document tells you about what the Screening and Prevention Benefit covers.

The Screening and Prevention Benefit

Preventive screening is important in making sure you detect medical conditions early and we can ensure the best care for you. The Screening and Prevention Benefit covers preventive tests, screenings and a seasonal flu vaccination.

Having these specific tests (up to the specified number) does not affect your day-to-day benefits and you should not have any out-of-pocket expenses.

The tests that the Screening and Prevention Benefit covers

1. The tests the benefit covers, include:
 - One mammogram (male and female)
 - One Pap smear
 - One prostate-specific antigen (PSA) test
 - HIV screening, including blood tests such as the Rapid and ELISA
2. You also have cover of up to a maximum R260 for a group of tests, at one of our network pharmacies.:
 - Blood glucose
 - Blood pressure
 - Cholesterol
 - Body mass index or weight assessment.
3. You qualify for one seasonal flu vaccination each year.
4. The screening and prevention benefit also provides cover for certain screening tests paid from the Risk benefit at one of the Scheme’s contracted providers for children between the ages of two and 18 years. These tests include:
 - Body Mass Index (BMI) and counselling, if required
 - Hearing and dental screenings
 - Milestone tracking for children aged eight and younger.

How to get the most out of the benefits available to you

The pharmacy will send the claim to the Scheme. If you choose to have the tests done at any other provider, or at different times, the costs of the tests will be paid from your day-to-day benefits, if available. You can choose where to have your screening tests. However, if you choose to see a healthcare provider who is not part of our designated service provider network, you will be responsible to pay any shortfall on the accounts.

What this benefit may expose you to

The preventive tests, including the mammogram, Pap smear, prostate specific antigen and HIV tests are paid up to the Scheme Rate. You may be responsible for any shortfall if the healthcare provider charges more than the Scheme Rate.

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered from the available funds in your day-to-day benefits.

The Screening and Prevention Benefit covers one of each type of test in a year with the exception of HIV blood tests, which are unlimited. Further tests will be paid from your available day-to-day benefits.

The preventive tests and screenings must be referred and done by an appropriately registered healthcare professional. You can visit any pathologist or radiologist to have the tests done.

A liquid-based cytology Pap smear (code 4559) will be paid up to the Scheme Rate of a normal Pap smear (code 4566).

What you need to do

1. Find a pharmacy in the Discovery Wellness Network on www.discovery.co.za
2. Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred.

Children's vaccinations

Members with children aged 36 months and younger are encouraged to vaccinate their children against a host of childhood illnesses. These vaccines can be costly and as a result, the Scheme will fund the prescribed list of childhood vaccines for children aged 24 months and younger. These costs will no longer be paid from your day-to-day benefits.

Child Health Assessment

Paediatricians in the Discovery Health Premier Rate A and B network and GPs in the Discovery Health GP network perform educational and preventative Child Health Assessments. Take your child to have one of these assessments once a year and we will pay for the consultation.

Contact us

For more information call us on 0860 100 421 or visit www.discovery.co.za

Complaint process

You may lodge a complaint or query with the Scheme directly on 0860 100 421 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following the Scheme's internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: 0861 123 267/website www.medicalschemes.co.za