

Engen Medical Benefit Fund Cover for MRI and CT Scans

Who we are

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

About this document

This document gives you details about how we define MRI and CT scans cover.

MRI and CT scans Benefit

A magnetic resonance imaging (MRI) scan produces detailed two-or three-dimensional images of organs inside the body, for example, the spine or brain. A computed tomography (CT) scan is a special radiography method that uses a computer to incorporate x-ray images into detailed two- or threedimensional images. MRI and CT scans are specialised imaging techniques used to diagnose illness or injury in the body and in certain circumstances, to stage disease and monitor treatment response.

This document gives you more information about how EMBF covers you for MRI and CT scans. We explain how we cover MRI and CT scans done in-hospital and out-of-hospital.

Other scans or x-rays used to investigate body systems or organs are not included in this document.

How we pay the claims for an MRI or CT scans done in Hospital

We cover up to **2** MRI or CT scans per beneficiary per year if they are done during a hospital stay, from the Insured Benefit. A **R1 000** deductible **per scan** will apply.

How we pay the claims for an MRI or CT scans done Out of Hospital

We cover up to **2** MRI or CT scans from the Insured Benefit per beneficiary per year.

We cover MRI or CT scans as a Prescribed Minimum Benefit (PMB) for certain conditions

Where an MRI or CT scan report confirms the diagnosis of a Prescribed Minimum Benefit (PMB) condition, the co-payment will not apply.

We will pay the claim as a Prescribed Minimum Benefit (PMB) if it meets the Fund's criteria. You or your doctor must send us the report confirming the diagnosis. If the scan does not result in confirmation of a Prescribed Minimum Benefit (PMB) diagnosis, these scans are not considered to be a PMB.

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, 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 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.com / www.medicalschemes.com