

Preventative and Screening Benefits

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 about what the Preventative Screening Benefit covers.

Overview

Screening tests are important in making sure that you detect medical conditions early and we can ensure the best care for you. The Screening Benefit covers tests and screenings. The preventative benefit covers certain vaccines. These specific tests and vaccines (up to the specified number) are funded from the Insured Benefit (Risk).

What you need to do

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

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

You must have all of the tests done at the same time at a Network pharmacy for the claims to pay up to the Fund Rate paid from the risk benefit. The pharmacy will send the claim to the Fund. If you choose to have the tests done at different times, the costs of the tests will be paid from your day-to-day benefits, if available.

What you may have to pay

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations will be paid from your day-to-day benefits.

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

Tests the Screening benefit covers

The Preventative Screening Benefit covers:

- Tests included under the Pharmacy Screening Benefit
- Children's screening benefit
- Faecal occult blood test or faecal immunochemical test
- Cervical Cytology (PAP Smear)
- HPV screening
- Mammography
- Prostate Specific Antigen test
- Screening for seniors

Pharmacy Screening Benefit

You have cover of up to the Fund rate for the following group of tests at a Network pharmacy:

- Blood glucose
- Blood pressure
- Cholesterol
- Body mass index or weight assessment.

You can have these tests done once a year.

Kids Screening benefit

This benefit offers age-based screening tests for children, at any participating Network Pharmacy. We will pay for these tests from risk once a year per child, up to the Fund rate:

- Basic hearing and dental screening (ages of two up until their 18th birthday)
- Body mass index including counselling (ages of two up until their 18th birthday)
- Head circumference (ages two and five years old)
- Blood pressure for children (ages of three up until their 18th birthday)
- Health behaviour and milestone tracking (ages of two up until their 18th birthday)

Faecal occult blood test or faecal immunochemical test

This test is used as a screening method for certain types of cancer. We will pay for one faecal occult blood test or immunochemical test every two years for members between the ages of 45 and 75. An additional annual colonoscopy will be paid for high risk members, or those with a positive faecal occult test result. We will pay these tests up to 100% of the Fund rate, from Risk.

Cervical cytology (PAP smear)

Cervical screening/ Pap smear tests are used to detect potentially precancerous and cancerous processes in the cervix. This screening is available for female members once every three years. We will pay this test up to 100% of the Fund rate from risk.

HPV screening

We will pay for this test up to 100% of the Fund rate, subject to a sub-limit of R660 per member per year.

Mammography

A mammography uses low-dose x-rays to detect cancer early. We will fund this test at 100% of the Fund rate for one mammogram (inclusive of ultrasound) every two years from risk. High risk members will be covered from this benefit for an annual mammography or MRI breast, including a once off BRCA testing.

Prostate Specific Antigen test

A Prostate Specific Antigen (PSA) test is done to detect cancer early. We will pay for up to 100% of the Fund rate for one PSA test per year from Risk.

Screening for seniors

Members aged 65 years and older have cover for a group of age-appropriate screening tests at a GP in the Premier Plus Network or in the Pharmacy Network, up to the Fund rate. Cover includes a falls risk assessment.

Limited to one test a year. Any additional tests will be paid from your available day-to-day benefits, where applicable. Cover for an additional falls risk assessment when referred by a Premier Plus GP, depending on your screening test results and certain clinical entry criteria.

Vaccines covered under the Preventative Care Benefit

Seasonal Flu Vaccine

The Preventative Care Benefit covers the seasonal flu vaccines from risk, up to 100% of the Fund rate.

Pneumoccal Vaccines

The Preventative Care Benefit covers this vaccine for members over the age of 65 and members registered for the specified chronic conditions only. It is paid from risk, up to 100% of the Fund rate.

Baby and child immunisations

The Benefit for Baby and child immunisations covers standard immunisations for children up to the age of 12 years. It includes cover for the MMR vaccine for measles, mumps and rubella (German measles) and cover is based on the Department of Health protocols. It is paid from risk, up to 100% of the Fund rate.

Contact us

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

Queries or complaints

You may lodge a query or complaint 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 may find more information 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