



## **BENEFITS**

**The latest members' Guide of 2016 has been mailed to all our members. Please make sure that you are fully aware of what benefits you have. Should you have any enquiries please contact the Scheme offices 0136561407. It is also available on our website [www.wcmas.co.za](http://www.wcmas.co.za)**

**PREVENTATIVE CARE AND WELLNESS PROGRAM** (Full details in your membership guide and also available from the website [www.wcmas.co.za](http://www.wcmas.co.za))

The Scheme encourages **pro-active** preventative care. The preventative care is early detection of disease which could dramatically improve the success rate of treatment. Members and dependants are encouraged to undergo annual mammograms, pap tests and prostate-specific antigen blood tests.

Useful information and important notices are displayed on our facebook page. Please "like" our facebook page to receive these posts.



## **DESIGNATED SERVICE PROVIDERS (DSP) HOSPITALS**

In terms of the Medical Schemes Act, Medical Schemes are allowed to enter into Designated Service Provider (DSP) or Preferred Provider (PP) arrangements whereby specific service providers or hospitals can be appointed to provide services to Scheme members. WCMAS has entered into such an agreement with the following Hospital Groups for hospital services rendered to WCMAS members:-

- Life Healthcare hospital group
- Netcare Hospitals
- NHN Hospital Group including Emalaheni Hospital
- Mar-peh Standerton
- Clinix Hospital Group
- Joint Medical Holdings Group
- Certain MediClinic hospitals where no co-payment is applicable are Kloof, Heart, Muelmed and Meulmed Rehabilitation hospitals. Please refer to the Scheme for a list of the MediClinic hospitals that will be paid as DSP involuntary and as voluntary where a co-payment of R450 per day will apply. Members are reminded that the anaesthetic machine claimed on Mediclinic accounts is excluded and members will have to settle directly with the hospital.

Part of the DSP agreement is a preferential rate offered to WCMAS members which is substantially lower than the rates offered by most of the other Private Hospitals. WCMAS wish to encourage members to make use of these hospitals to **avoid co-payments** by members. **Members must take note that Doctors/Specialists may charge fees in excess of the Scheme Rate (contracted-out fees) for which they will be liable. We encourage you to obtain a quotation before undergoing any procedures.**

The Scheme would like to discourage members making use of Emergency Rooms for non-emergency consultations that could have been provided in a doctor's consulting room. This practice results in higher fees being charged to your medical savings accounts and could cost you financially. Consultations after hours are generally more expensive than during office hours.

## **Emergency cases**

Members are reminded that in the case of an emergency, they are entitled to use any of their nearest hospitals and that they will not be penalized in terms of the Designated Service Provider or Preferred Provider arrangement for the emergency.

## **Medical appliances**

The following medical appliances are available from the scheme with applicable limits:-

**Nebulizers** - maximum R510 every 5 years per family. If condition registered payable from the Risk Pool otherwise payable from available medical savings balance.

**Blood pressure machines** - maximum R560 every 5 years per family. If condition registered payable from the Risk Pool otherwise payable from available medical savings balance.

**Blood sugar machines** - maximum R340 every 2 years per family. If condition is registered payable from the Risk Pool otherwise payable from available medical savings balance.

## **PREFERRED PROVIDER OPTICIANS**

Please note that the following optometrists are preferred service providers who offer 20% discount on lenses and frames:-

L Groenewald Optometrist	Kriel
Middelburg Opticians	Middelburg
Retief Optometrists	Middelburg
Specsavers	Middelburg
Specsavers	Secunda
Mark Lawrence	Standerton
Specsavers	Standerton
Execustore	Vereeniging
A Brink	Witbank
Adele Cowley Saveways	Witbank
Gert Luus Ben Fleur	Witbank
JP Taylor & Cullen	Highveld Mall Wtb
Specsavers Highland Mews	Witbank
Witbank Optometrists	Witbank

**PREFERRED PROVIDER PHARMACIES**

WCMAS again managed to negotiate Preferred Provider (PPO) arrangements with certain pharmacies whereby they agreed to keep their dispensing fees at 27.5% of the SEP for scripts under R100 and at a maximum of R27.50 for scripts in excess of R100. The following Pharmacies/Groups are Preferred Providers (PPO) and have indicated that they will continue charging a dispensing fee of only R27.50/27.5% for 2015:-

Clicks Pharmacies	Countrywide
Dischem Pharmacies	Countrywide
Medi-Rite	Countrywide
Medipost Courier	Countrywide
Pick & Pay Pharmacies	Countrywide
U Pharm	Kriel
U Pharm	Middelburg
Eastdene	Middelburg
Maximed 1 & 2	Standerton
Nu-Centre-	Standerton
Lethabo Pharmacy	Vaalpark
Roodia Pharmacy	Vaalpark
Tasbet Park Pharm	Witbank
Highland Pharmacy	Witbank
Mom's Pharmacy	Witbank
Ridge Pharmacy	Witbank
U Pharm	Witbank

Members are urged to use these pharmacies in order to save costs. Members are reminded that acute medication is paid for from their medical savings accounts (MSA) and by using the PPO they will be able to stretch their medical savings accounts (MSA).

**Medicine Rule relating to Anxiolytics /sedatives / hypnotics & anti-depressants**

Please note that all anxiolytics, sedatives and hypnotic medication supply will be limited to 30 days supply every 90 days. Pain medication will only be dispensed every 25 days. Anti-depressants must be registered on chronic.

**MMAP & REF PRICING ON MEDICINES**

Kindly note that the Scheme applies **Maximum Medical Aid Pricing (MMAP)** whereby a pre-determined maximum benefit is paid towards a specific medication and **Reference Pricing (RP)** whereby benefits are paid according to the cost of an approved generic equivalent. In both instances the member will be liable for the difference in price should the more expensive medication be taken.

**FLU VACCINE**

**It is advisable that especially members over 65 years with chronic conditions obtain the flu vaccines. It has been recommended that the flu vaccines be obtained during the period March to April. At certain DSP pharmacies the vaccine will be paid from the risk pool during March to May. Please find an up to date list of dates and times on our website [www.wcmas.co.za](http://www.wcmas.co.za) and the information will also be published on our facebook page. The limit applicable for the flu vaccine is R77 per beneficiary per annum.**

**DEADLINE FOR SUBMISSION OF CLAIMS**

Please remember to submit your claims before the 4<sup>th</sup> month after the date of service in order to qualify for benefits. Claims older than **4 months** will be considered stale and will not be considered for benefits.

**MEDICAL CLAIMS & REFUNDS**

The Scheme often receives accounts from members which *cannot* be processed for payment or refund due to *incorrect or insufficient details*. To ensure that claims are being paid correctly and timeously, the following details must be clearly indicated on all accounts:-

- Medical aid number,
- Member details,
- Patient details,
- Service dates,
- Service codes,
- Diagnosis, and
- ICD10 codes.

**PRE-AUTHORISATIONS FOR HOSPITALS AND RADIOLOGY (MRI, CAT & PET SCANS ONLY)**

Members and their dependants who need to be admitted to hospital or need an MRI, CAT, PET and radio-isotope scans may phone Managed Healthcare Services (MHS) at 011 – 548 8100 or alternatively on e-mail [wcmas@mhs.co.za](mailto:wcmas@mhs.co.za) for pre-authorisation numbers. Please ensure that your medical aid number, the practice code of the doctor who will perform the procedure as well as the relevant procedure codes are at hand before contacting MHS. Please note that MHS normally requires **48 hours** before pre-admission.

**DENTAL - SURGICAL PROCEDURES**

All dental surgical procedures need to be pre-authorized by dentists/specialists at MHS (011-548-8100) and in certain instances x-rays need to be provided before approval is given. Kindly note that although the cost for the day clinic will be paid from the Scheme Risk Pool, dental procedures (e.g. fillings, extractions, etc. done in the theatre) will be paid from the member's medical savings account, subject to the availability of funds.

**ORTHODONTIC TREATMENT**

All orthodontic treatment must be approved by the Scheme by submitting a treatment plan and is payable from the available medical savings balance. R4,240.00 of the initial fee will be paid from the risk pool, thereafter from medical savings balance.

**MEMBERSHIP REGISTRATIONS/DELETIONS OF DEPENDANTS**

It is important that registrations or deletions of dependants be reported at the time office/HR department at your earliest. All the relevant documentation e.g. birth certificates, marriage certificate, divorce papers, death certificate, proof of further tertiary study etc needs to be supplied to the time office/HR department and forwarded to the Scheme. Information about you and your dependants must be true, correct and complete.

**STUDENT DEPENDANTS**

Dependants between the ages of 21 years and 26 years, who are **full time** students, may be registered as child dependants. Please note that proof of university or college enrolment **must** be provided annually in order for these dependants to receive benefits. Applications must be renewed annually at the beginning of each year for as long as the student studies. Should proof of enrolments not reach us timeously, the dependant's membership could be cancelled.

**Summarized Annual Report - AGM**

Members are advised that they will shortly be receiving a summarized annual report that will be discussed at the next Annual General Meeting scheduled for Monday, 25<sup>th</sup> April 2016 at 13h00 in the Scheme Boardroom.

**Important numbers to remember**

WCMAS Office: 013-656 1407  
 WCMAS Fax: 086 627 7795  
 WCMAS E-mail:[wcmas@wcmas.co.za](mailto:wcmas@wcmas.co.za)

**Hospital Authorizations:**

011-548 8100 (MHS)  
[wcmas@mhs.co.za](mailto:wcmas@mhs.co.za)

**Chronic medicine registrations:**

0800132345 SwiftAuth (Medikredit)