

## Optical benefit – 2021

### Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council of 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.

### Overview

The Optical Benefit covers you for healthcare services related to the health of your eyes. This document explains your optical benefits.

### Optometry Benefit on your plan

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

Malcor Medical Aid Scheme covers:

- One eye test for a member each year
- We pay for frames, lenses and contact lenses at 100% of the Scheme Rate from the out-of-hospital benefit subject to the benefit limit on your chosen plan. This benefit includes all frames and add-ons.
- We pay for ophthalmology procedures performed in hospital from your in-hospital benefit up to 100% of the Scheme Rate, subject to the benefit limit. This includes cover for corneal cross linking.
- We cover Radial Keratotomy, Excimer laser and refractive eye surgery procedures on Plan A only. This benefit has a rand limit of R18 190 for a member each year up to 100% of the Scheme Rate.

### You can get discount on frames and lenses

You can get up to 20% discount on your frames and eyeglass lenses when you visit an optometrist in the Network.

The discount is available on the following Malcor Medical Aid Scheme plans:

- Plan A
- Plan B
- Plan C

This discount is only applicable to hardware items such as frames and eyeglass lenses. It excludes contact lenses and professional services (consultation and eye examination fees).

Visit [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za) to find a healthcare professional to find a participating optometrist in the network.

### **What to do when you pay cash**

For cash payments, you get the discount immediately and you pay the amount at the till.

Once you have paid, you must submit the proof of payment to us and we will pay the claimed amount as shown on the invoice, subject to the benefit limit.

### **Contact us**

Tel: 0860 100 698 PO Box 8012, Greenstone, 1616 [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)

### **Complaints process**

You may lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process. Members, who wish to approach the Council of Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaint Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za). Customer Care Centre: 0861 123 267 / website [www.medicalschemes.co.za](http://www.medicalschemes.co.za)