

## Screening and Prevention 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 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.

### The Screening and Prevention Benefit

This document tells you about what the Dis-Chem Wellness Check and the Screening and Prevention Benefit covers. It also explains what tests are included. You can make use of either the Health Check or the Dis-Chem Wellness Check

### Screening and Prevention Benefit

The Screening and Prevention Benefit covers preventive tests and screening tests.

Having these specific tests does not affect your day-to-day benefits and you should not have any out-of-pocket expenses.

The tests covered under this benefit for preventative screening are:

- One mammogram (male and female)
- One Pap smear
- One prostate-specific antigen (PSA) test
- HIV blood tests, such as the Rapid and ELISA.

You also have cover of up to a maximum R248 for a group of tests, at one of our network pharmacies.

The screening includes the following group of tests:

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

You must have all of these Screening tests done at the same time at a pharmacy in the Wellness Network to receive the cover.

## Additional Screening Benefit for children

A screening benefit for children between the ages of two and 18 is now available to you. This benefit will be paid from your Hospital Benefit and limited to R84 for each test. Included in this benefit:

- BMI check
- Hearing screening test
- Dental screening test
- Milestone tracking for children under the age of eight.

You can have the screening tests once a year at a pharmacy in the Wellness Network. 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. All associated consultations are covered from the available out-of-hospital benefits

## What you need to do

1. Find a pharmacy in the Wellness Network on [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)
2. Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred.

## The Dis-Chem WellScreen Benefit

Screening is important because you can detect the onset of potential medical conditions early and take steps to prevent them. The Dis-Chem WellScreen Benefit covers you for preventive tests and screenings.

### Preventive tests and screenings

You must complete all of the Dis-Chem WellScreen Benefit at a Dis-Chem Pharmacy to make use of this benefit. Dis-Chem offers two types of tests and we cover these according to your plan:

#### **WellScreen Basic**

- Blood glucose
- Blood pressure
- Cholesterol
- Health risk questions.

#### **WellScreen Comprehensive**

- Blood glucose
- Blood pressure
- Cholesterol
- Health risk questions
- Body mass index
- Certain blood tests such as HDL, LDL and triglycerides levels.

You can go for either group of tests on your plan. Plan A members can do two tests a year while Plan B members can do the test once a year. We will cover these tests from the overall annual out-of-hospital limit on Plan A, B and C. We do not cover this benefit on Plan D.

### **What you need to do to access the Dis-Chem WellScreen Benefit**

All you have to do is book your appointment at Dis-Chem by calling 0860 DISCHEM or 0860 347 2436. The pharmacy will submit the claims to us.

### **Contact us**

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

### **Complaint process**

You can 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. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can 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](mailto:complaints@medicalschemes.co.za). Customer Care Centre: 0861 123 267, website: [www.medicalschemes.com](http://www.medicalschemes.com)