

## Prescribed Minimum Benefit (PMB) Treatment Baskets - 2022

### 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.

### Treatment baskets for the Prescribed Minimum Benefit(PMB) Chronic Disease List (CDL) conditions

The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) is a list of conditions which all medical schemes need to cover on all the plans they offer to their members. This cover includes funding for the diagnosis, treatment and ongoing care for the listed conditions.

Read further to understand what procedures, investigations and consultations are covered for both the diagnosis and ongoing management for each condition.

### **We will only pay Prescribed Minimum Benefit (PMB) claims if your condition has been approved on the Chronic Illness Benefit**

Only claims for procedures and consultations listed in the Prescribed Minimum Benefit (PMB) treatment baskets will be paid from the Chronic Illness Benefit. These are pro-rated based on the date of approval of your chronic condition. Where you have cover for the same procedure or test in more than one basket, we limit payment to the number of procedures or tests in the basket that has the highest number.

### **How we pay for tests to diagnose your condition**

If you have been recently diagnosed with and approved for cover for a Chronic Disease List condition (CDL), we will pay for the tests and procedures in the diagnostic basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultation provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the CIB application form to assist us to pay your claims from the correct benefit.

### **We will pay tests and procedures for your condition according to the treatment baskets**

We pay claims from the treatment baskets for the ongoing management of your condition from healthcare providers such as radiologists, dietitians and podiatrists in full.

We pay claims from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Scheme Rate if you use a pathologist who we do not have a payment arrangement with. You will have to pay any difference between what is charged and what we pay.

### **How we pay GP consultations related to your condition**

We pay for four (4) consultations a year that are related to your approved condition at a GP who is a designated service provider up to the agreed rate. We pay up to a maximum of 100% of the Scheme Rate for consultations with a GP who is not a designated service provider. You must pay any difference between what is charged and what we pay.

### **How we pay specialist consultations related to your condition**

Depending on your condition, we pay for a specific number of consultations with a specialist as listed in the treatment baskets. We will pay the consultation at a specialist in full without any co-payments.

### **Please make sure your claims have the appropriate ICD-10 diagnosis code**

To make sure that we pay your claims from the correct benefit, we need the claims from your healthcare providers to be submitted with the relevant ICD-10 diagnosis codes. Please ask your doctor to include your ICD-10 diagnosis codes on the claims they submit and on the form that they complete, when they refer you to pathologists and radiologists for tests. This will enable pathologists and radiologists to include the relevant ICD-10 diagnosis codes on the claims they submit to ensure that we pay your claims from the correct benefits.

### **We will not pay claims from the Chronic Illness Benefit if these requirements are not met**

We will not pay claims from the Chronic Illness Benefit if:

- The claims are submitted without the relevant ICD-10 diagnosis codes
- You are not yet registered on the Chronic Illness Benefit for a Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) condition
- You have exceeded the frequency limit on consultations or tests.

To find the closest GP or specialist on our network, go to Find a healthcare professional on our website.

## **Contact us**

You can call us on **0860 100 698** • [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)

### Treatment baskets for Chronic Disease List conditions

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
<b>Addison's disease</b>	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Cortisol level	4499	1				
	ACTH stimulation testing	4523	1				
<b>Asthma</b>	Flow volume test	1188 or 1186	1	Flow volume test	1188 or 1186	1	1
	Peak flow	1192	1	Peak flow	1192	3	
<b>Bipolar mood disorder</b>	AST - Aspartate aminotransferase	4130	1	AST - Aspartate aminotransferase	4130	2	2
	ALT - Alanine aminotransferase	4131	1	ALT - Alanine aminotransferase	4131	2	
	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	1	
	U & E only	4171	1	U & E only	4171	2	
				Lithium - flame ionisation	4067	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
				Creatinine	4032 or 4221 or 4223	2	
<b>Bronchiectasis</b>	Sputum MC&S - sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	1	Sputum MC&S - sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	4	1
	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	
	Peak flow	1192	1	Peak flow	1192	2	
	X-ray of the chest two views, PA and lateral	30110	1				
<b>Cardiac failure</b>	ECG - Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG - Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3	2
					1232 or 1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2	
	U & E only	4171	1	U & E only	4171	4	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
<b>Cardiac failure</b>	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	B-Type natriuretic peptide	4488	1	B-Type natriuretic peptide	4488	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Troponin isoforms	4161	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Glucose – random/fasting	4057	1				
	C-reactive protein	3947	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				
Total cholesterol	4027	1					
<b>Cardiomyopathy</b>	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or	3	2
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2	
	U & E only	4171	1	U & E only	4171	4	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	B-Type natriuretic peptide	4488	1	B-Type natriuretic peptide	4488	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Glucose – random/fasting	4057	1	Prothrombin index (PI)	3805	24	
	C-reactive protein	3947	1	Therapeutic drug level: Dosage	3806	24	
	Full blood count	3755	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Thyrotropin (TSH)	4507	1				
	Total cholesterol	4027	1				
<b>Chronic obstructive pulmonary disease (COPD)</b>	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	1
	X-ray of the chest two views, PA and lateral	30110	1	Peak flow	1192	2	
	Alpha-1-antitrypsin	4005	1	Drug level in biological fluid	4081 or 4370 or 4493	2	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Chronic renal disease	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	2	2
	Full blood count	3755	1	Full blood count	3755	4	
	U & E only	4171	1	U & E only	4171	4	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Serum calcium	4016 or 4017 or 4375 or 4376	1	Serum calcium	4016 or 4017 or 4375 or 4376	4	
	Serum phosphates	4109 or 4313	1	Serum phosphates	4109 or 4313	4	
	Serum parathyroid hormone (PTH)	4512	1	Serum parathyroid hormone (PTH)	4512	2	
	Protein: Quantitative	4213	1	Protein: Quantitative	4213	1	
				Platelet count	3797	1	
				Urine analysis (dipstick)	4188	4	
				Iron	4071	2	
				Transferrin	4144	2	
				Ferritin	4528	2	
Dietitian	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1					
Coronary artery disease	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	2	2
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	2	
	U & E only	4171	1	U & E only	4171	2	
	Glucose – random/fasting	4057	1	Glucose – random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Coronary artery disease	C-reactive protein	3947	1				
	Urine analysis (dipstick)	4188	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				
	X-ray of the chest two views, PA and lateral	30110	1				
	Platelet count	3797	1				
Crohn's disease	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	C-reactive protein	3947	2	
	Full blood count	3755	1	Full blood count	3755	2	
	Histology	4567 & 4571 or 4582 & 4584	3				
Diabetes insipidus	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Osmolality: Serum or urine	4093	1	Osmolality: Serum or urine	4093	1	
Diabetes type 1	ECG - Electrocardiogram	1232 or 1233 or 1236	1	ECG - Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)  4 (Other Specialist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	U & E only	4171	1	U & E only	4171	1	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Urine creatinine	4221	1	Urine creatinine	4221	1	
	Glucose - random/fasting	4057	1	HBA1c	4064	4	
	Two-hour glucose-OGTT	4049	1	Tonometry	3014	1	
Basic capital equipped in own rooms by ophthalmologists				3009	1		
Fundus examination				3003 or 3004 or 3027	1		

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Diabetes type 1				Podiatrist	68301 or 68302 or 68303 or 68304	1	
				Dietitian	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1	
Diabetes type 2	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	1 (Other Specialist)
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	U & E only	4171	1	U & E only	4171	1	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Urine creatinine	4221	1	Urine creatinine	4221	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	4	
	Two-hour glucose- OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
Fundus examination				3003 or 3004 or 3027	1		
Podiatrist				68301 or 68302 or 68303 or 68304	1		
Dietitian				84200 or 84201 or 84202 or 84203 or 84204 or 84205	1		
Dysrhythmia	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3	2
					1232 or 1233 or 1234 or 1235 or 1236	1	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
<b>Dysrhythmia</b>	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Magnesium: Spectrophotometric	4094	1	Magnesium: Spectrophotometric	4094	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
	U & E only	4171	1	U & E only	4171	2	
	C-reactive protein	3947	1	Prothrombin index (PI)	3805	24	
	Thyrotropin (TSH)	4507	1	Therapeutic drug level: Dosage	3806	24	
	24 Hour ambulatory ECG monitoring (holter)	1238 & 1239	1	Drug level in biological fluid	4081 or 4370 or 4493	2	
	Serum calcium	4016 or 4017 or 4375 or 4376	1	Threshold testing: Own equipment	1268	1	
Programming of atrio-ventricular sequential pacemaker				1270	1		
<b>Epilepsy</b>	EEG – Electro-encephalography	2711 & 2712	1	EEG – Electro-encephalography	2711 & 2712	1	3
	EEG with special activation	75133	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
<b>Glaucoma</b>	Tonometry	3014	1	Tonometry	3014	3	3
	Fundus examination	3003 or 3004	1	Fundus examination	3003 or 3004	3	
	Gonioscopy	3002	1	Gonioscopy	3002	3	
	Basic capital equipped in own rooms by ophthalmologists	3009	1	Basic capital equipped in own rooms by ophthalmologists	3009	3	
	Visual fields	3016 or 3017	1	Visual fields	3016 or 3017	2	
	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027	1	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027	1	
	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028	2 (1 per eye)	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028	2 (1 per eye)	
	Central corneal thickness measurement	3020	2 (1 per eye)	Retinal threshold trend evaluation	3018	1	
<b>Haemophilia</b>	Factor VIII or Factor IX antigen or Coagulation factors	3758 or 3757	1	Factor VIII or Factor IX inhibitors	3724	1	2



Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
<b>Haemophilia</b>	Full blood count	3755	1	Full blood count	3755	1	
	Platelet count	3797	1	Platelet count	3797	1	
	Fibrinogen titre	3825	1				
	PTT - Partial thromboplastin time	3837	1				
	Prothrombin index (PI)	3805	1				
	Therapeutic drug level: Dosage	3806	1				
	Bleeding time	3713	1				
	Thrombin time	3841	1				
<b>Hyperlipidaemia</b>	Total cholesterol	4027	1	Total cholesterol	4027	1	0
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	Thyrotropin (TSH)	4507	1	AST - Aspartate aminotransferase	4130	1	
				ALT - Alanine aminotransferase	4131	1	
<b>Hypertension</b>	ECG - Electrocardiogram	1232 or 1233	1	ECG - Electrocardiogram	1232 or 1233	1	1
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	1	
	Glucose - random/fasting	4057	1	Glucose - random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
				24 Hour ambulatory blood pressure	1237	1	
	U & E only	4171	1				
<b>Hypothyroidism</b>	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	2	0
	Free thyroxine (FT4)	4482	1	Free thyroxine (FT4)	4482	2	
	Total cholesterol	4027	1				
<b>Multiple sclerosis</b>	MR of the brain pre and post contrast or uncontrasted	10430 or 10410	1	MR of the brain pre and post contrast or uncontrasted	10430 or 10410	1	2
	MR of the cervical spine and cranio-cervical junction pre and post contrast or uncontrasted	51420 or 51410 or 51400	1	MR of the cervical spine and cranio-cervical junction pre and post contrast or uncontrasted	51420 or 51410 or 51400	1	
	MR of the thoracic spine pre and post contrast or uncontrasted	52420 or 52410 or 52400	1	MR of the thoracic spine pre and post contrast or uncontrasted	52420 or 52410 or 52400	1	
	MR of the lumbar spine pre and post contrast or uncontrasted	53420 or 53410 or 53400	1	MR of the lumbar spine pre and post contrast or uncontrasted	53420 or 53410 or 53400	1	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Multiple sclerosis	Visual evoked potentials (VEP); Unilateral	2681	1	AST – Aspartate aminotransferase	4130	1	
	Visual evoked potentials (VEP); Bilateral	2682	1	ALT – Alanine aminotransferase	4131	1	
Parkinson's disease	No diagnostic or monitoring tests apply as the diagnosis of this condition remains a clinical one						2
Rheumatoid arthritis	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	4
	Full blood count	3755	1	Full blood count	3755	2	
	Platelet count	3797	1	Platelet count	3797	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	4	
	ALT – Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	4	
	Anti-CCP	4600	1	Anti-CCP	4600	1	
	X-ray of the right hand	65105	1	X-ray of the right hand	65105	1	
	X-ray of the left hand	65100	1	X-ray of the left hand	65100	1	
	X-ray of the right foot	74125	1	X-ray of the right foot	74125	1	
	X-ray of the left foot	74120	1	X-ray of the left foot	74120	1	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Rheumatoid factor	3959	1				
ANF	3934	1					
Schizophrenia				AST – Aspartate aminotransferase	4130	2	4
				ALT – Alanine aminotransferase	4131	2	
				U & E only	4171	2	
				Creatinine	4032 or 4221 or 4223	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
Systemic lupus erythematosus	Full blood count	3755	1	Full blood count	3755	4	4
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	U & E only	4171	1	U & E only	4171	4	
	Platelet count	3797	1	Platelet count	3797	1	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Complement fixation test	3963 or 4182	1	Complement fixation test	3963 or 4182	2	
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Systemic lupus erythematosus	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Kidney biopsy	1841	1	Total cholesterol	4027	1	
	Urine microscopy	3867	1	Creatinine kinase	4152 or 4153	2	
	Extractable nuclear antigens	3934 or 3948	1	Antiglobulin test (Coombs)	3709	2	
	DNA antibodies	4529 or 3948	1	AST – Aspartate aminotransferase	4130	4	
	ANF	3934	1	ALT – Alanine aminotransferase	4131	4	
	Skin biopsy	4567 & 0233 & 0234 & 0235 & 0237	1				
	Histology	4567 & 4571 or 4582 & 4584	3				
Ulcerative colitis	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	C-reactive protein	3947	1	C-reactive protein	3947	2	
	Full blood count	3755	1	Full blood count	3755	2	
	Histology	4567 & 4571 or 4582 & 4584	3	Histology	4567 & 4571 or 4582 & 4584	1	
				Flexible sigmoidoscopy	1676	1	

## Complaint 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 for Medical Schemes for assistance, may 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.co.za](http://www.medicalschemes.co.za)