

MALCOR MEDICAL AID SCHEME | 2026

YOUR COVER FOR
DIABETES THROUGH THE
**DIABETES CARE
PROGRAMME**



ABOUT THIS GUIDE



This benefit guide gives an overview of your cover for diabetes and information on our Diabetes Care Programme.

CONTACT DETAILS FOR QUESTIONS

If you have questions or need help with your diabetes care benefits, you can contact us by:

- Phone: 0860 444 439
- Email: Members_DCP@malcormedicalaid.co.za

YOUR DIABETES CARE PROGRAMME

We understand that living with diabetes comes with many challenges and requires daily efforts to manage. Our Diabetes Care Programme brings together a team of health professionals to ensure you get high-quality coordinated healthcare and improved outcomes.

You also have access to various tools and extra benefits to monitor and manage your condition, as well as dedicated care navigators to help with all your diabetes-related needs.

Contact one of your care navigators:

Call 0860 444 439 or email Members_DCP@malcormedicalaid.co.za if you have any diabetes-related questions.

Remember

If left untreated, diabetes may result in serious complications. We are here to help you navigate the journey.

HOW TO JOIN THE DIABETES CARE PROGRAMME

If you are registered on the Chronic Illness Benefit for diabetes, you automatically have access to the Diabetes Care Programme through your chosen Premier Plus GP.

If you are not yet registered, ask your doctor to help you get started.

CHECK IF YOUR DOCTOR IS ON OUR NETWORK

To check if your regular doctor is on our network, you can:

- Visit www.malcormedicalaid.co.za > Find a healthcare professional
- Call 0860 444 439
- Email Members_DCP@malcormedicalaid.co.za

YOUR DOCTOR WILL WORK WITH YOU TO MANAGE YOUR CONDITION

Your Diabetes Care Programme is based on international and locally accepted clinical and lifestyle guidelines.

Through the programme, you and your doctor (who must be on our network) can:

- Agree on key goals
- Track your progress on a personalised dashboard on HealthID (a system for doctors)

There is a high likelihood that a person living with diabetes may be living with other chronic conditions too. Studies have shown that by having one doctor who coordinates your care, it leads to better health outcomes. If you visit a doctor who is not part of the Premier Plus GP Network for a chronic condition, you may have to pay part of the cost. To avoid any co-payments, please make use of the services of a network doctor and make sure we always know who your network doctor is. Let us know if anything changes so we can update our records.

To update your doctor on our system:

- Call 0860 444 439
- Email Members_DCP@malcormedicalaid.co.za

YOUR BENEFITS

You have access to the following benefits, please engage with your diabetes care team to help you manage your diabetes. Your doctor can refer you, or you can find a provider near you by calling us on 0860 444 439 or visit the website: www.malcormedicalaid.co.za >> Find a healthcare professional

Benefit	Number of consultations covered	What the provider helps you with
Eye screening	1 per year	Eye screening can be done at an optometrist or ophthalmologist.
Foot screening	1 per year	Managing the risk of foot infections and screening for neuropathy (nerve damage) and poor blood circulation
Diabetes education	2 per year	Members have access to a diabetes educator to help them with medication, lifestyle changes and self-management support.
Dietitian	2 per year	Advice about nutrition. To make sure that we pay this from the correct benefit, please ask your dietitian to claim, using the most appropriate code.
Biokineticist	1 per year	Advice about exercise, tailored to your needs. To make sure that we pay this from the correct benefit, please ask your biokineticist to include the ICD-10 diagnosis code on the claim.

Malcor Medical Aid Scheme reserves the right to change the benefit at any time.

Other benefits and tools

- **Extra test strips:** You can have extra blood glucose test strips each year if needed. We will pay the full Scheme Rate for blood glucose test strips that are on our medicine list (formulary). Blood glucose test strips that are not on our list will be for your own pocket.
- **Earn rewards:** You can earn rewards for managing your diabetes well by engaging with your doctor, taking your medication and doing annual screenings for your eyes and feet. Look out for rewards vouchers in your email inbox.

COVER FOR CONTINUOUS GLUCOSE MONITORING SENSORS

Continuous glucose monitoring (CGM) automatically tracks blood glucose levels, giving you the ability to test your glucose level at any time and better manage your condition. When appropriately prescribed by a doctor in our network, members with type 1 diabetes have cover for continuous glucose monitoring sensors up to a monthly cover amount. Benefits are available for children and adults on all plan types registered on the Chronic Illness Benefit (CIB) for type 1 diabetes. CGM sensors will be funded from your Scheme benefits up to a monthly limit depending on the age of the patient and your chosen health plan.

Malcor Plan A

Children up to age 18: Funded up to 100% of the monthly limit of R1,634

Adults: Funded up to 100% of the monthly limit of R1,634

Malcor Plan B and Plan C

Children up to age 18: Funded up to 100% of the monthly limit of R1,634

Adults: Funded up to 100% of the monthly limit of R817

ACCESS TO DIGITAL MENTAL WELLBEING RESILIENCE COURSE

When you register on the Diabetes Care programme, you have access to a digital mental wellbeing course with SilverCloud by Amwell. This can help you to become more resilient by learning new ways of thinking, so that you can become stronger and gain a more optimistic viewpoint.

Once you are registered on the Diabetes Care programme, you will receive an invite to start the Digital Mental Wellbeing Resilience Course.

ABOUT SOME OF THE TERMS WE USE

There may be some terms we use that are not familiar with. Here are the meanings of these terms:

TERM	DESCRIPTION
Care navigators	A dedicated team who will proactively help you to: <ul style="list-style-type: none">Understand your diabetes-specific benefitsRegister on our digital toolsChoose and engage with health professionals on the full-care team (podiatrist, dietitian and so on) Get the most out of the programme by using the benefits available.
Chronic Illness Benefit	The Chronic Illness Benefit covers you for a defined list of chronic conditions, like diabetes.
Designated service provider	General practitioners (GPs) who have contracted with us to provide you with care for defined chronic conditions.
Diabetes Care Programme	The care programme that opens up benefits to help you throughout your diabetes care journey. This programme is administered by the Care Management Team.
Diabetes Care Programme basket of care	Includes <ul style="list-style-type: none">Doctor consultations for diabetes and other chronic conditions1 foot screening a year1 eye screening a year1 biokineticist consultation a year2 dietitian consultations a yearDiabetes-related pathology (blood tests)Diabetes coaching and education We pay for medicine, devices and consumables that are listed on the Scheme's Chronic Illness Benefit treatment list (formulary).

TERM	DESCRIPTION
Discovery Care Coordination Network	The Discovery Care Coordination (DCC) Network consists of doctors who specialise in diabetes care. They can register you in the Diabetes Care Programme and become your nominated Premier Plus doctor for all your chronic conditions.
Diabetes coaching	A coaching programme we offer to support you living with diabetes. Ask your doctor if they provide this service, alternatively find a Diabetes Educator on the Find a Provider tool on the website
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given your doctor consent, they can use HealthID to view your medical history, refer you to other healthcare professionals and check the results of any medical tests you had.
ICD-10 diagnosis code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO). Your doctor must use the correct ICD-10 codes to claim from the Scheme.
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with the Scheme to provide you with coordinated care for defined chronic conditions.
Scheme Rate	This is a rate the Scheme pays for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of health services.



CONTACT US IF YOU HAVE A COMPLAINT

If you have a complaint or issue with the Scheme, please contact us so we can help you resolve it. You can call us on 0860 100 698 or email service@malcormedicalaid.co.za or visit www.malcormedicalaid.co.za to get help.

We will give you a reference number. Please keep this handy in case you need to follow up or register a dispute (see below).

If you are not satisfied with our response, you can ask the Principal Officer to respond

If you're not satisfied with how your complaint was dealt with by the administrator and would like the Principal Officer of the Scheme to investigate, you may lodge your complaint.

You can challenge the final decision

Once you have received a final decision from Scheme and still want to challenge it, you may lodge a formal dispute. To see how, visit the website www.malcormedicalaid.co.za.

You may also contact the Council for Medical Schemes

Malcor Medical Aid Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint.

Contact details for the Council for Medical Schemes:

Phone: 0861 123 267

Email address: complaints@medicalschemes.co.za

Website: www.medicalschemes.co.za

Postal address:

Private Bag X34
Hatfield
0028

Physical address:

Block A,
Eco Glades 2 Office Park,
420 Witch-Hazel Avenue,
Eco Park, Centurion
0157



Call Centre 0860 100 698 | service@malcormedicalaid.co.za | www.malcormedicalaid.co.za

Malcor Medical Aid Scheme, registration number 1547. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.