

2026



ONCOLOGY PROGRAMME

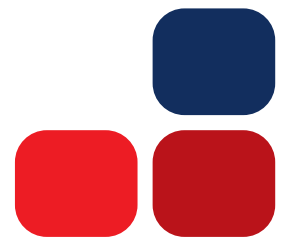
WHAT THE ONCOLOGY PROGRAMME IS

Oncology Programme helps you access treatment, support, and benefits. It explains what your cover includes, how to start treatment, and what costs the Scheme will pay for.



WHAT TO DO IF YOU ARE DIAGNOSED

- Register on the Oncology Programme. You or your treating doctor must send us details of your histology results that confirm your diagnosis to oncology@malcormedicalaid.co.za
- Your treating doctor must submit a treatment plan for approval before treatment starts





WHAT THE ONCOLOGY BENEFIT COVERS

1. The Oncology Benefit provides you cover for approved cancer treatment.
 - On Plan A, cover for approved cancer treatment is subject to a limit of **R500 000** for each family a year.
 - On Plan B, approved cancer treatment is limited to **R300 000** for each family a year.
 - On Plan C, approved cancer treatment is limited to **R200 000** for each family a year. This rand amount will be allocated for the benefit year.
2. After this limit, you will be responsible for all further costs incurred, unless treatment qualifies as a Prescribed Minimum Benefit (PMB).
3. Cover at 100% of the Scheme Rate for healthcare professionals who do not have a payment arrangement with the Scheme; co-payments apply if doctors charge above this rate. Healthcare professionals who have a payment arrangement with the Scheme will be funded at the agreed rate.



TREATMENTS & SERVICES COVERED

Chemotherapy and radiotherapy (both in- or out-of-hospital)

- Technical planning scans
- Implantable cancer treatments including brachytherapy and Gliadel® wafers
- Hormonal therapy related to your cancer
- Consultations with your cancer specialist
- Fees charged by accredited facilities
- Specific blood tests related to your condition
- Materials used in the administration of your treatment, for example drips and needles
- Medicine prescribed to treat pain, nausea and mild depression as well as other medicine used to treat the side effects of your cancer treatment except schedule 0, 1 and 2 medicines.
- External breast prostheses and special bras
- Stoma products
- Oxygen
- Radiology requested by your cancer specialist, which includes:
 - Basic X-rays
 - CT, MRI and PET-CT scans related to your cancer
 - Ultrasound, isotope or nuclear bone scans
 - Other specialised scans, for example a gallium scan.



WHERE TO GET YOUR CANCER MEDICINE

Use Designated Service Provider (DSP) oncology pharmacies to avoid co-payments:

- Dis-Chem Oncology Courier Pharmacy,
- Medipost Pharmacy,
- Qestmed,
- Olsens Pharmacy (practice no: 6002226) for-in-rooms.

All oncology-related medicines obtained through other service providers will be subject to a 20% co-payment.

Approved unregistered (section 21) treatment will need to be obtained through Southern Rx Pharmacy.

IMPORTANT THINGS TO KNOW

- PET-CT scans need pre-authorisation.
- Use doctors with Scheme payment arrangements to avoid co-payments.
- Claims must include ICD-10 and morphology codes.
- Some items, like wigs, are paid from day-to-day benefits.



PRESCRIBED MINIMUM BENEFITS (PMBS)

- Cancer is a PMB condition and may be fully covered if you meet the criteria.
- You must use approved doctors and treatment plans that match PMB guidelines.



NEED HELP OR HAVE QUESTIONS?

Contact us

You can call us on **0860 100 698** or visit www.malcormedicalaid.co.za for more information.



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. Customer Care Centre: **0861 123 267**, website: www.medicalschemes.co.za

