

Oncology Programme 2019

Who we are

Remedi Medical Aid Scheme (referred to as 'the Scheme'), registration number 1430, 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), which takes care of the administration of your membership of Remedi.

Contact us

You can call us on **0860 116 116** or visit www.yourremedi.co.za for more information

Overview

This document explains the Remedi Medical Aid Scheme Oncology Programme for 2019. It gives you details about:

- What you need to do when you are diagnosed with cancer
- What you need to know before your treatment
- How this benefit will provide cover for your approved cancer treatment

You'll find information about our flexible range of options available for Remedi Medical Aid Scheme members who have been diagnosed with cancer. It also explains the rolling limit for approved cancer treatment and what you'll need to pay once your allocated rand amount is reached.

We also provide information about your benefits for cancer treatments under the Prescribed Minimum Benefits, how we cover consultations with cancer-treating GPs and specialists, both out of hospital and in hospital.

What you need to do before your treatment

Tell us if you're diagnosed with cancer and we'll register you on the Oncology Programme

If you are diagnosed with cancer, you need to register on Remedi Medical Aid Scheme's Oncology Programme to have access to the Oncology Benefit. To register, you or your treating doctor must send us details of your histology results that confirm your diagnosis.

Understanding some of the terms we use in this document

There are a number of terms we refer to in the document that you may not be familiar with. We give you the meaning of these terms.

Terminology	Description
Co-payment	The portion that you have to pay yourself, like when the amount the Scheme pays is less than what your doctor charges.
Day-to-day benefits	The funds available in your Personal Medical Savings Account (only on the Comprehensive Option)
Remedi Rate	The rate that the Scheme sets for paying claims from healthcare professionals.
ICD-10 code	A clinical code that describes diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO)
Morphology code	A clinical code that describes the specific histology and behavior and indicates whether a tumour is malignant, benign, in situ, or uncertain (whether benign or malignant) as classified by the World Health Organisation (WHO)
Payment arrangements	We have payment arrangements in place with specific specialists to pay them in full at a higher rate. When you use these providers you won't need to make a co-payment
Prescribed Minimum Benefits	A set of conditions for which all medical schemes must provide a basic level of cover. This basic level of cover includes the diagnosis, treatment and costs of the ongoing care of these conditions.

The Oncology Benefit at a glance

Cover for cancer

The Oncology Benefit provides members cover for approved cancer treatment. You may be responsible for a co-payment if your healthcare provider charges more than the Remedi Rate.

Treatment provided by your cancer specialist and other healthcare providers that add up to the annual limit include:

- Chemotherapy and radiotherapy
- 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 on a medicine list (formulary) 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:

All the costs related to your approved cancer treatment will count towards the annual benefit

- Basic x-rays
- CT and MRI scans related to your cancer Ultrasound, isotope or nuclear bone scans
- Other specialised scans, for example a gallium scan.
- Scopes such as bronchoscopy, colonoscopy and gastroscopy that are used in the management of your cancer. Please note that we will fund up to a maximum of two scopes from your Oncology Benefit for the management of your condition, where you are enrolled on the Oncology Programme.

Once your annual rand limit has been reached, we will continue funding cancer treatment defined as a PMB condition in full, in accordance with our clinical guidelines. Alternatively, you can apply to continue to have your approved cancer treatment covered by Remedi. This is subject to approval.

We pay certain treatments from your day-to-day benefits

Other needs related to your condition and treatment that is not covered from the Oncology Benefit will be paid from the available funds in your day-to-day benefits. This includes, for example, wigs.

You have full cover for doctors who we have an agreement with

You can benefit by using doctors and other healthcare providers, like hospitals, who we have an agreement with, because we will cover their approved procedures in full. If your healthcare provider charges more than what the Scheme pays, you will be responsible for paying the difference from your own pocket for professional services such as consultations.

We need the appropriate ICD-10 and morphology codes on accounts

All accounts for your cancer treatment must have the relevant and correct ICD-10 and morphology code for us to pay it from the Oncology Benefit. To ensure there isn't a delay in paying your doctor's accounts, it would be helpful if you double check to make sure that your doctor has included the ICD-10 and morphology codes.

Understanding what is included in your cancer benefits

Prescribed Minimum Benefits

Prescribed Minimum Benefits is a set of conditions for which all medical schemes must provide a basic level of cover. This basic level of cover includes the diagnosis, treatment and costs of the ongoing care of these conditions.

The aim of the Prescribed Minimum Benefits is to ensure that no matter what plan a member is on, there is always a basic level of cover for these conditions.

Cancer is one of the conditions covered under the Prescribed Minimum Benefits. We will cover your treatment in full as long as you meet all three of these requirements for funding.

arrangement w

Your condition must be part of the list of defined conditions for Prescribed Minimum Benefits.	→	You may need to send us the results of your medical tests and investigations that confirm the diagnosis for your condition.
The treatment you need must match the treatments included as part of the defined benefits for your condition.	→	There are standard treatments, procedures, investigations and consultations for each condition.
You must use a doctor, specialist or other healthcare provider who the Scheme has an arrangement with.	→	There are some cases where this is not necessary, for example a life-threatening emergency.

This refers to the certain out-of-hospital pathology and radiology tests and investigations that are carried out in diagnosing your cancer. We may pay these from your day-to-day benefits.

You may apply for us to review this decision

We will review this decision if you or your doctor sends us new information about your condition or information that was not sent with the original application. We will review the individual circumstances of the case, but please note this process does not guarantee funding approval.

You can contact us on 0860 116 116 for more information on this process..

Getting the most out of your cancer benefits

Get to know all about your cancer benefits

Check what benefits apply to your specific treatment, whether it's in or out of hospital. You can go to www.yourremedi.co.za, call us on 0860 116 116 or refer to your Benefit Brochure.

Tell us about your cancer treatment and we'll tell you how we will cover it

If you need cancer treatment, your cancer specialist must send us your treatment plan for approval before starting with the treatment. We will only fund your cancer treatment from the Oncology Benefit if your treatment plan has been approved and meets the terms and conditions of the Scheme.

You have cover from the Prescribed Minimum Benefits, but you must use a healthcare provider who we have an agreement with and your treatment must match the treatments included as part of the defined benefits for your condition, or you will have a co-payment. You can refer to the section on Prescribed Minimum Benefits for more information.

Use approved treatment methods and medicine

The Scheme does not pay for medicine and treatment that is not approved or registered by the Medicines Control Council of South Africa (MCC). This includes treatment that has not been sufficiently tested as well as herbal or traditional treatments.

Bone marrow donor searches and transplantation

You have access to local and international bone marrow donor searches and approved transplants up to the agreed rate, if you adhere to our protocols. Your cover is subject to review and approval.

PET –CT scans

We cover PET-CT scans subject to certain terms and conditions. You need to pre-authorise PET-CT scans with us before having it done.

If we've approved your scan and you have it done in our PET scan network.

We will pay the full cost if you have not exceeded your annual limit for your cancer treatment. If you have exceeded this amount, you will be responsible for the full amount.

If we've approved your scan and you have it done outside of our PET scan network.

You will need to pay the first R3 200 of the scan cost from your pocket. We will pay the rest of the scan cost up to the annual amount for your cancer treatment. If you have exceeded this amount, you will be responsible for the full amount as well as the R3 200 co-payment.

Use doctors who we have an agreement with

If we have an agreement with your doctor, the Scheme will pay all your approved treatment costs. If we don't have an agreement with your doctor, you will have to pay any difference between what is charged and what the Scheme pays.

You can use our MaPS tool on www.yourremedi.co.za or call us on **0860 116 116** to find healthcare service providers where you won't have shortfalls.

Comprehensive Option

Please call us on 0860 116 116 to register on the Oncology Programme.

Cancer treatment

As a family you have access to R885 000 to cover your cancer treatment. We cover the first family member diagnosed with cancer up to R355 000 of his/her approved cancer treatment. Thereafter R530 000 at 80% of the Remedi Rate per person is made available from the overall R885 000 cancer benefit. This is a rolling limit from the date of diagnosis to the following year.

Radiology and pathology approved for your cancer treatment are also covered from the Oncology Benefit.

Cancer treatment that falls within the Prescribed Minimum Benefits is always covered in full, with no co-payment if you use service providers who have agreements with us. Refer to the section *Understanding what is included in your cancer benefits* for more information.

Approved hospital admissions with administration of chemotherapy or radiotherapy for your cancer

Claims for the oncologist, appropriate pathology, radiology and medicine, as well as radiation therapy add up to R355 000 or R530 000 (as may be applicable) for your cancer treatment.

Surgery for your cancer

We pay the medical expenses incurred during an approved hospital admission from the Hospital Benefit and not the Oncology Benefit.



Administered by Discovery Health

Implantable cancer treatments done in hospital, such as brachytherapy and Gliadel® wafers, are covered from the Oncology Benefit.

Bone marrow donor searches and transplantation

You have access to local and international bone marrow donor searches and transplants up to the agreed rate, if you adhere to our protocols. Your cover is subject to review and approval.

PET-CT scans

We cover PET-CT scans subject to certain terms and conditions. You need to pre-authorise PET-CT scans with us before having it done.

We pay approved scans from the available R355 000 or R530 000 (as may be applicable) annual limit for your cancer treatment. You have to get pre-authorisation and use one of our designated service providers; otherwise you will have to make a co-payment of R3 200.

If we've approved your scan and you have it done in our PET scan network	We will pay the full cost if you have not exceeded the R355 000 annual limit for your cancer treatment. If you have exceeded this amount, we will continue to pay at 80% of the Remedi Rate up to R530 000 from the overall family limit of R885 000. You will be responsible for paying the shortfall. This may be higher than 20% of the cost, if your healthcare provider charges more than the Remedi Rate.
If we've approved your scan and you have it done outside of our PET scan network	You will need to pay the first R3 200 of the scan cost from your own pocket. We will pay the rest of the scan cost up to the R355 000 annual limit for your cancer treatment. If you have exceeded this amount, we will continue to pay at 80% of the Remedi Rate up to R530 000 from the overall family limit of R885 000. You will be responsible for paying the shortfall as well as the R3 200 co-payment. The shortfall may be higher than 20% if your healthcare provider charges more than the Remedi Rate.

Wigs

We pay wigs from the available funds in your Insured Out-of-Hospital (day-to-day) benefits and Personal Medical Savings Account.

Classic Option

Please call us on 0860 116 116 to register on the Oncology Programme.

Cancer treatment

As a family you have access to R590 000 to cover your cancer treatment. We cover the first family member diagnosed with cancer up to R355 000 of his/her approved cancer treatment. Thereafter R235 000 at 80% of the Remedi Rate per person is made available from the overall R590 000 cancer benefit. This is a rolling limit, from the date of diagnosis to the following year and is subject to this Option's overall annual limit of R1 875 000 per family.

Radiology and pathology approved for your cancer treatment are also covered from the Oncology Benefit.

Cancer treatment that falls within the Prescribed Minimum Benefits is always covered in full, with no co-payment if you use service providers who have agreements with us. Refer to the section *Understanding what is included in your cancer benefits* on for more information.

Approved hospital admissions with administration of chemotherapy or radiotherapy for your cancer

Claims for the oncologist, appropriate pathology, radiology and medicine, as well as radiation therapy add up to R355 000 or R235 000 (as may be applicable) for your cancer treatment.

Surgery for your cancer

We pay the medical expenses incurred during an approved hospital admission from the Hospital Benefit and not the Oncology Benefit. Implantable cancer treatments done in hospital, such as brachytherapy and Gliadel® wafers, are covered from the Oncology Benefit.

Bone marrow donor searches and transplantation

You have access to local and international bone marrow donor searches and transplants up to the agreed rate, if you adhere to our protocols. Your cover is subject to review and approval.

PET-CT scans

We cover PET-CT scans subject to certain terms and conditions. You need to pre-authorise PET-CT scans with us before having it done.

We pay approved scans from the available R355 000 or R235 000 (as may be applicable) annual limit for your cancer treatment. You have to get pre-authorization and use one of our designated service providers; otherwise you will have to make a co-payment of R3 200.

<p>If we've approved your scan and you have it done in our PET scan network</p>	<p>We will pay the full cost if you have not exceeded the R355 000 annual limit for your cancer treatment. If you have exceeded this amount, we will continue to pay at 80% of the Remedi Rate up to R235 000 from the overall family limit of R590 000. You will be responsible for paying the shortfall. This may be higher than 20% of the cost, if your healthcare provider charges more than the Remedi Rate.</p>
<p>If we've approved your scan and you have it done outside of our PET scan network</p>	<p>You will need to pay the first R3 200 of the scan cost from your own pocket. We will pay the rest of the scan cost up to the R355 000 annual limit for your cancer treatment. If you have exceeded this amount, we will continue to pay at 80% of the Remedi Rate up to R235 000 from the overall family limit of R590 000. You will be responsible for paying the shortfall as well as the R3 200 copayment. The shortfall may be higher than 20% if your healthcare provider charges more than the Remedi Rate.</p>

Wigs

We pay wigs from the available funds in your Insured Out-of-Hospital benefits.

Standard Option

Please call us on 0860 116 116 to register on the Oncology Programme.

Cancer treatment

As a family you have access to R205 000 to cover your cancer treatment. We cover the first family member diagnosed with cancer up to R205 000 of his/her approved cancer treatment, subject to PMB level of care or SAOC Tier 1 treatment only. This is a rolling limit from the date of diagnosis to the following year and is subject to this Option's overall annual limit of R550 000 per family.

Radiology and pathology approved for your cancer treatment are also covered from the Oncology Benefit.

Cancer treatment that falls within the Prescribed Minimum Benefits is covered in full, with no co-payment if you use service providers who have agreements with us. Refer to the section *Understanding what is included in your cancer benefits* on for more information.

Approved hospital admissions with administration of chemotherapy or radiotherapy for your cancer

Claims for the oncologist, appropriate pathology, radiology and medicine, as well as radiation therapy add up to the R205 000 for your cancer treatment.

Surgery for your cancer

We pay the medical expenses incurred during an approved hospital admission from the Hospital Benefit and not the Oncology Benefit.

Implantable cancer treatments done in hospital, such as brachytherapy and Gliadel® wafers, are covered from the Oncology Benefit.

Bone marrow donor searches and transplantation

You have access to local and international bone marrow donor searches and transplants up to the agreed rate, if you adhere to our protocols. Your cover is subject to review and approval

PET-CT scans

We cover PET-CT scans subject to certain terms and conditions. You need to pre-authorise PET-CT scans with us before having it done.

We pay approved scans from the available R205 000 rolling limit for your cancer treatment. You have to get pre-authorisation and use one of our designated service providers; otherwise you will have to make a co-payment of R3 200.

If we've approved your scan and you have it done in our PET scan network

We will pay the full cost if you have not exceeded the R205 000 limit for your cancer treatment. If you have exceeded this amount, your available benefits would be exhausted and you will be responsible for paying the shortfall. The shortfall may be higher than 20% of the cost, if your healthcare provider charges more than the Remedi Rate.

If we've approved your scan and you have it done outside of our PET scan network

You will need to pay the first R3 200 of the scan cost from your own pocket. We will pay the rest of the scan cost up to the R205 000 annual limit for your cancer treatment. If you have exceeded this amount, your available benefits would be exhausted and you will be responsible for paying the shortfall in full. The shortfall may be higher than 20% if your healthcare provider charges more than the Remedi Rate.

You can dispute our funding decisions in certain circumstances

If you disagree with our decision on the PMB cover you requested, there is a formal disputes process that you can follow. Call us on 0860 116 116. To query the funding and process.

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on 0860 116 116 and address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Remedi Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,

Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.com /

www.medicalschemes.com