

## Screening Benefit – 2024

### 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 Benefit

This document tells you about what the Dis-Chem Wellness Check and the Screening 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 Benefit

This benefit covers screening tests.

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.

You have cover of up to the Scheme Rate 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 up to the Scheme rate 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 screening test.

### **Screening tests**

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.

## Screening for adults

This benefit includes funding of selected screening tests to better manage your health. By paying these tests from your Screening Benefit, your existing radiology and pathology benefits will last longer.

HEALTHCARE SERVICE	FUNDING RULES	Plan A	Plan B	Plan C
		ANNUAL LIMITS	ANNUAL LIMITS	ANNUAL LIMITS
	<b>Overall annual in-hospital limit for 2024</b>	<b>Unlimited</b>	<b>Unlimited</b>	<b>R1 000 000 per family per annum</b>
Mammogram	100% of the Scheme Rate funded from the Screening Benefit	1x Mammogram for female beneficiaries from 40 years+ and, at-risk females under 40 years, every 2-years	1x Mammogram for female beneficiaries from 40 years+ and, at-risk females under 40 years, every 2-years	1x Mammogram for female beneficiaries from 40 years+ and, at-risk females under 40 years, every 2-years
Pap smear	100% of the Scheme Rate funded from the Screening Benefit	1 x Pap smear for female beneficiaries over 18 years, every 3-years	1 x Pap smear for female beneficiaries over 18 years, every 3-years	1 x Pap smear for female beneficiaries over 18 years, every 3-years
Prostate	100% of the Scheme Rate funded from the Screening Benefit	1x Prostate antigen test for male beneficiaries, once per annum	1x Prostate antigen test for male beneficiaries, once per annum	1x Prostate antigen test for male beneficiaries, once per annum
HIV	100% of the Scheme Rate funded from the Screening Benefit	Unlimited HIV test per beneficiary per annum	Unlimited HIV test per beneficiary per annum	Unlimited HIV test per beneficiary per annum
Colorectal cancer	100% of the Scheme Rate funded from the Screening Benefit	1x Colorectal cancer faecal occult blood test (FOBT) or faecal immunochemical test (FIT) for all beneficiaries between ages 45 and 75, every 2-years. 1x Colonoscopy for members with a positive faecal occult test (FOBT)	1x Colorectal cancer faecal occult blood test (FOBT) or faecal immunochemical test (FIT) for all beneficiaries between ages 45 and 75, every 2-years. 1x Colonoscopy for members with a positive faecal occult test (FOBT)	1x Colorectal cancer faecal occult blood test (FOBT) or faecal immunochemical test (FIT) for all beneficiaries between ages 45 and 75, every 2-years. 1x Colonoscopy for members with a positive faecal occult test (FOBT)
Bone density	100% of the Scheme Rate funded from the Screening Benefit	1x Bone density testing for all beneficiaries over the age of 50 year once per annum	1x Bone density testing for all beneficiaries over the age of 50 year once per annum	1x Bone density testing for all beneficiaries over the age of 50 year once per annum

## 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.co.za](http://www.medicalschemes.co.za).