



Overview

The Optical Benefit covers healthcare services in respect of eyes, vision, visual systems and the processing of visual information.

This document will explain the Benefit for 2018 and provide details on how the benefit works for your specific Plan.

Terms used in the document:	
Term	Meaning
Day-to-day benefits	These are the funds available in the Medical Savings Account or under the Above Threshold Benefit
Scheme Rate	This is the rate at which Bankmed will pay Healthcare Professional accounts

Optometry Benefit on your Plan

Core Saver Plan

We pay for optical benefits from your available funds in your Medical Savings Account up to 100% of the Scheme Rate at Bankmed network optometrists.

Plus Plan

A limit of R4 050 is available per person for the year. We pay up to 100% of the Scheme Rate for Bankmed network optometrists. This limit applies to claims paid from your Medical Savings Account or Above Threshold Benefit. This is not a separate benefit; you need to have funds in your Medical Savings Account or have reached your Above Threshold Benefit, before we pay up to this limit.

If you join the Scheme after January, you won't receive the full R4 050, because it is calculated by counting the remaining months of the year.



The optical cover includes professional services, cover for prescription lenses, contact lenses and readymade readers (via optometrists only). We pay up to 100% from available savings for Frames and Lens add-ons. Frames and extras do not accumulate towards reaching the Annual Threshold and are not covered as an Above Threshold Benefit.

You get a discount

You obtain a 20% discount on your frames and eyeglass lenses when you visit an optometrist in the Bankmed Optometry Network. The discount is immediate at point of sale and will help you preserve your Medical Savings Account.

The discount is available on the following Bankmed Medical Scheme Plans:

- Core Saver Plan
- Plus Plan

The discount is only applicable to hardware items such as frames, eyeglass lenses and their add-ons. The discount is not available for contact lenses and professional services such as consultation and eye examination fees.

Visit www.bankmed.co.za to find a participating optometrist in the Bankmed network.

How the discount is calculated

The 20% discount is calculated on the Optical Assistant Rate, which will be the Bankmed "in-network" rate.

Example: R1 000 = Optical assist Rate, Bankmed rate would be $R1\ 000 - 20\% = R800$

The Optical Assistant Rate is a guide used by optometrists for billing purposes.

What to do when you pay cash

For cash payments, you receive the discount immediately and you pay the amount after the 20% discount has been deducted. Once you have paid, you must submit the invoice and proof of payment to us and we will pay the claimed amount as reflected on the invoice.

Who we are

Bankmed Medical Scheme (referred to as 'the Scheme'), registration number 1279. 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). Discovery Health is responsible for the administration of Bankmed Medical Scheme.

Complaints process

You may lodge a complaint or query with Bankmed Medical Scheme directly on 0800 BANKMED (0800 226 5633) or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Bankmed Medical 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 via e-mail at complaints@medicalschemes.com. Customer Care Centre: 0861 123 267/website www.medicalschemes.com.

