

Optical Benefit (Essential and Basic Plans)

Who we are

Bankmed (referred to as 'the Scheme'), registration number 1279, 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 for the Scheme.

Overview

The Optical Benefit covers healthcare services in respect of eyes, vision, visual systems and the processing of visual information. These services are provided by Iso Leso, who manage the optical benefit on behalf of Bankmed.

The Network Optometrist will submit the claim directly to Iso Leso on your behalf.

This document will explain the benefit for 2020 and provide details on how the benefit works for your specific Plan.

Basic Plan

We cover one eye test for each member and one set of either single vision, bifocal or multifocal lenses, at an optometrist in our network every two years.

The optometrist will have a specific range of glasses you can choose from. You may obtain new glasses every 24 months.

What is not covered?

The benefit does not cover the following:

- Tints
- Hard coating

- Sunglasses
- Accessories
- Contact lenses
- Ready-made readers
- Fitting of contact lenses

Essential Plan

This Plan does not offer day-to-day benefits outside of Prescribed Minimum Benefits, therefore there is no cover for Optical Benefits.

Should you require anything extra you will be responsible for the cost.

There is no rand value attached to the glasses you can get

We have specific negotiated rates within the Bankmed Optometry Network to ensure the best value for money. You can choose from a specific range of frames and one set of single vision, bifocal or multifocal lenses.

Should you require frames outside the range, we will pay an amount determined by Iso Leso towards this and you will be required to pay the balance of the account as an out-of-pocket expense.

Replacement glasses

Glasses will unfortunately not be replaced before the benefit period expires, even if they are lost, stolen, broken, etc.

Finding a network optometrist

Use the Find a Healthcare Professional tool by logging in to the website or on our Bankmed App to look for an optometrist in your area that offers full cover.

Call Iso Leso on 0860 10 30 50 with any optometry claims queries or e-mail them at info@isoleso.co.za

Complaints process

You may lodge a complaint or query with Bankmed 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'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

