



MEDICAL AID, DECODED CLEAR = SMART INFO CHOICES

DEAR Valued Member

Ever felt like understanding medical aid was harder than deciphering an ancient scroll by the light of the moon? At OMSMAF, we'd rather save you time and money for things that bring you joy – not surprise medical bills that bring you to tears.

Your healthcare cover is a key financial protection tool, right? So, let's make sure you keep it sharp and front of mind.

TOP 5 “OOPS” MOMENTS THAT COST MEMBERS MONEY – AND SMART MOVES TO SIDESTEP THEM

OOPS 1

I DIDN'T CHECK IF THE PROVIDER IS IN THE NETWORK OR GET A SPECIALIST REFERRAL

- ✓ **SMART MOVE:** If you are on the Network (including *SELECT*) or the Traditional *SELECT* plans, confirm whether your Specialist practices at one of the hospitals on the Select Network of Hospitals before you book an appointment. If you are on one of the Network Plans, you must obtain a specialist referral and pre-authorisation before you see the Specialist. This can reduce shortfalls for members on the Network (incl. *SELECT*) and Traditional *SELECT* plans.

OOPS 2

I FORGOT PRE-AUTHORISATION FOR PLANNED CARE

- ✓ **SMART MOVE:** If it's a planned procedure or test, ask: “Do I need pre-authorisation?” Do it early to avoid delays and unexpected costs.

OOPS 3

I ASSUMED “COVERED” MEANS COVERED AT ANY RATE THE PROVIDER CHOOSES

- ✓ **SMART MOVE:** Ask your provider for a quote, confirm what the Fund pays at the agreed scheme rate for your option, and if there is a difference, assess how you can offset this. Shopping around, asking for a lower rate and utilising gap cover are all valid ways to protect your finances.

OOPS 4

I DIDN'T ASK ABOUT MEDICINE OPTIONS

- ✓ **SMART MOVE:** Ask your doctor or pharmacist about the OMSMAF medicines formulary, or preferred list – even when treating Prescribed Minimum Benefits. This, along with opting for generics where possible, can help reduce co-payments and preserve day to day benefits.

OOPS 5

I DIDN'T USE MY PREVENTATIVE CARE BENEFITS

- ✓ **SMART MOVE:** You have already paid for your preventative and wellness benefits – so why not use them? Catching issues early can save you later.

BONUS!

Unlock your Wellness Maximiser Benefit and get two virtual GP consultations with prescribed acute medication once your day-to-day benefits are depleted, plus unlimited nurse advice via online chat through the Universal.one App. Simply ensure that you and all your adult beneficiaries complete the Pharmacy-based Wellness Screening test.

And always remember: Susan in accounting may seem to know everything, but benefits and rules can vary by plan option, so check your own cover first.

We're doing more to decode medical aid this month, so keep a lookout for updates on the OMSMAF WhatsApp group and the website. Just another way that OMSMAF helps to keep the wheels greased on your healthcare journey.

Take care,
Team OMSMAF

Healthcare with heart

VISION

To be the medical scheme of choice for the Old Mutual Group.

MISSION

To be an affordable medical scheme that guarantees best-of-class member experience, value and quality.



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