

The Screening and Prevention Benefit 2024

Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526. 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 BEMAS.

Overview

This document tells you about what the Screening and Prevention Benefit covers. It also explains what tests are included.

The Screening and Prevention Benefit

Preventive screening is important in making sure you detect medical conditions early and we can ensure the best care for you. The Screening and Prevention Benefit covers preventive tests, screenings and a seasonal flu vaccination (for members registered for certain chronic conditions and members over the age of 65).

Having these specific tests (up to the specified number) does not affect your day-to-day benefits and you should not have any out-of-pocket expenses.

The tests that the Screening and Prevention Benefit covers:

- One mammogram (male and female)
- One Pap smear
- One prostate-specific antigen (PSA) test
- HIV blood tests, such as the Rapid and ELISA.

You also have cover for an enhanced health check which includes other group of tests, this may be done 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 can have the screening tests twice a year either during an employee wellness day or at a pharmacy in the Wellness Network.

You qualify for one seasonal flu vaccination each year if you are over the age of 65 or are registered for one of the below chronic conditions:

- Asthma
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease (COPD)
- Chronic renal disease
- Coronary artery disease
- Diabetes (Type 1 and 2)
- HIV and AIDS.

How to get the most out of the benefits available to you

You must have all of the Health Check tests done at the same time at a pharmacy in the Discovery Wellness Network to receive the cover of up to 100% of the Society Rate. The pharmacy will send the claim to BEMAS. 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.

You can choose where to have your screening tests. However, if you choose to see a healthcare provider who is not part of our designated service provider network, you will be responsible to pay any shortfall on the accounts.

What this benefit may cover

- The preventive tests, including the mammogram, Pap smear, Prostate Specific Antigen and HIV tests are paid up to the Society Rate. You may be responsible for any shortfall if the healthcare provider charges more than the Society Rate. The Scheme will apply specific frequency limits to certain tests.
- The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered from the available funds in your day-to-day benefits.
- The Screening and Prevention Benefit covers the seasonal flu vaccines for members over the age of 65 and members registered for the specified chronic conditions only. Members who do not meet these criteria can still have flu vaccinations and these will be covered from the balance available in the day-to-day benefits.

This applies only to the seasonal flu vaccination and currently does not include any vaccinations for swine flu as there is currently no vaccine available in South Africa for the H1N1 virus.

- The Screening and Prevention Benefit covers two of each type of test in a year with the exception of HIV blood tests, which are unlimited. Further tests will be paid from your available day-to-day benefits.
- The preventive tests, screenings and flu vaccinations must be referred and done by an appropriately registered healthcare professional. You can visit any pathologist or radiologist to have the tests done.
- A liquid-based cytology Pap smear (code 4559) will be paid up to the Society Rate of a normal Pap smear (code 4566).

What you need to do

- Find a pharmacy in the Discovery Wellness Network on www.bemas.co.za
- Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred.

Contact us

You can call us on 0860 002 107 or visit the website on www.bemas.co.za for more information.

Complaints process

You may lodge a complaint or query with BMW Employee Medical Aid Society directly on 0860 002 107 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following BMW Employees Medical Aid Society'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 email complaints@medicalschemes.co.za Customer Care Centre: 0861 123 267/website www.medicalschemes.co.za