

Prescribed Minimum Benefit Treatment Baskets 2020

Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, 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 of the Scheme.

Contact us

You can call us on **0860 103 933** or visit www.lahealth.co.za for more information.

Treatment baskets for the Prescribed Minimum Benefit Chronic Disease List conditions

The Prescribed Minimum Benefit Chronic Disease List is a list of conditions which all medical schemes need to cover on all the plans they offer to their members. This cover includes funding for the diagnosis, treatment and ongoing care for the listed conditions.

Read further to understand what procedures, investigations and consultations are covered for both the diagnosis and ongoing management for each condition.

We will only pay Prescribed Minimum Benefit claims if your condition has been approved on the Chronic Illness Benefit

Only claims for procedures and consultations listed in the Prescribed Minimum Benefit (PMB) treatment baskets will be paid from the Chronic Illness Benefit. These are pro-rated based on the date of approval of your chronic condition. Where you have cover for the same procedure or test in more than one basket, we limit payment to the number of procedures or tests in the basket that has the highest number.

How we pay for tests to diagnose your condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List condition, we will pay for the tests and procedures in the diagnostic basket in full. We will also pay in full for the consultation with the Healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultation provided that you were an active and valid member of the Scheme at the time of the diagnosis.

We will pay tests and procedures for your condition according to the baskets

We pay claims from the treatment baskets for the ongoing management of your condition from healthcare professionals such as pathologists, radiologists, dieticians and podiatrists in full.

How we pay GP consultations related to your condition

We pay consultations listed in the PMB treatment baskets related to your condition from the Chronic Illness Benefit.

<p>LA Comprehensive, LA Core, LA Active and LA Focus Benefit Options</p>	<p>We pay for four (4) consultations a year that are related to your approved condition at a GP who is a designated service provider up to the agreed rate.</p> <p>We pay up to a maximum of 100% of the LA Health Rate for consultations with a GP who is not a designated service provider. You must pay any difference between what is charged and what we pay.</p>
<p>LA KeyPlus Benefit Option</p>	<p>We pay for four (4) consultations a year that are related to your approved condition with your chosen primary or secondary GP in the GP Network up to the agreed rate.</p> <p>If you use any other GP, we will pay up to a maximum of 80% of the LA Health Rate You must pay any difference between what is charged and what we pay.</p>

How we pay specialist consultations related to your condition

We pay for consultations listed in the PMB treatment baskets related to your condition from the Chronic Illness Benefit.

<p>LA Comprehensive, LA Core, LA Active and LA Focus Benefit Options</p>	<p>Depending on your condition, we pay for a specific number of consultations with a specialist as listed in the treatment baskets. We will pay the consultation at a specialist who is a designated service provider up to the agreed rate.</p> <p>We pay up to a maximum of 100% of the LA Health Rate for consultations with a specialist who is not a designated service provider. You must pay any difference between what is charged and what we pay.</p>
<p>LA KeyPlus Benefit Option</p>	<p>Depending on your condition, we pay for a specific number of consultations with a specialist who we have a payment arrangement with and who agrees to charge the Specialist Network Rate.</p> <p>We pay up to a maximum of 80% of the LA Health Rate for consultations with any other specialist. You must pay any difference between what is charged and what we pay.</p>

Please make sure your claims have the appropriate ICD-10 code

All claims must have the appropriate ICD-10 codes (diagnostic codes) so we can identify them and pay them from the Chronic Illness Benefit.

We will not pay claims from the chronic benefit if these requirements are not met

We will not pay claims from the chronic benefit if:

- The claims are submitted without the relevant ICD-10 codes
- You are not yet registered on the Chronic Illness Benefit for a PMB condition
- You have exceeded the frequency limit on consultations or tests.

To find the closest GP or specialist on our network, go to Find a healthcare professional on our website.

Treatment baskets for Chronic Disease List conditions

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Addison's disease	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Cortisol level	4499	1				
	ACTH stimulation testing	4523	1				
Asthma	Flow volume test	1188 or 1186	1	Flow volume test	1188 or 1186	1	1
	Peak flow	1192	1	Peak flow	1192	3	
Bipolar mood disorder	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	2	2
	ALT – Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	2	
	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	1	
	U & E only	4171	1	U & E only	4171	2	
				Lithium – flame ionisation	4067	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
Creatinine	4032 or 4221 or 4223	2					
Bronchiectasis	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	1	Sputum MC&S – sputum analysis for infection	3867 & 3881 & 3885 & 3887 & 3895 & 3923 & 3924	4	1
	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	
	Peak flow	1192	1	Peak flow	1192	2	
	X-ray of the chest two views, PA and lateral	30110	1				
Cardiac failure	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3	2
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2	
	U & E only	4171	1	U & E only	4171	4	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Cardiac failure	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	B-Type natriuretic peptide	4488	1	B-Type natriuretic peptide	4488	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Troponin isoforms	4161	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Glucose - random/fasting	4057	1				
	C-reactive protein	3947	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				
Total cholesterol	4027	1					
Cardiomyopathy	ECG - Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG - Electrocardiogram	1232 or	3	2
					1233 or 1234 or 1235 or 1236	1	
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	2	
	U & E only	4171	1	U & E only	4171	4	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	B-Type natriuretic peptide	4488	1	B-Type natriuretic peptide	4488	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Glucose - random/fasting	4057	1	Prothrombin index (PI)	3805	24	
	C-reactive protein	3947	1	Therapeutic drug level: Dosage	3806	24	
	Full blood count	3755	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
	Thyrotropin (TSH)	4507	1				
Total cholesterol	4027	1					
Chronic obstructive pulmonary disease (COPD)	Flow volume test	1188 or 1186	1	Flow volume test	1186	1	1
	X-ray of the chest two views, PA and lateral	30110	1	Peak flow	1192	2	
	Alpha-1-antitrypsin	4005	1	Drug level in biological fluid	4081 or 4370 or 4493	2	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Chronic renal disease	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	2	2
	Full blood count	3755	1	Full blood count	3755	4	
	U & E only	4171	1	U & E only	4171	4	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Serum calcium	4016 or 4017 or 4375 or 4376	1	Serum calcium	4016 or 4017 or 4375 or 4376	4	
	Serum phosphates	4109 or 4313	1	Serum phosphates	4109 or 4313	4	
	Serum parathyroid hormone (PTH)	4512	1	Serum parathyroid hormone (PTH)	4512	2	
	Protein: Quantitative	4213	1	Protein: Quantitative	4213	1	
				Platelet count	3797	1	
				Urine analysis (dipstick)	4188	4	
				Iron	4071	2	
				Transferrin	4144	2	
Ferritin	4528	2					
Coronary artery disease	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	2	2
	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	2	
	U & E only	4171	1	U & E only	4171	2	
	Glucose – random/fasting	4057	1	Glucose – random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	C-reactive protein	3947	1				
	Urine analysis (dipstick)	4188	1				
	Full blood count	3755	1				
	Thyrotropin (TSH)	4507	1				

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Coronary artery disease	X-ray of the chest two views, PA and lateral	30110	1				
	Platelet count	3797	1				
Crohn's disease	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	C-reactive protein	3947	2	
	Full blood count	3755	1	Full blood count	3755	2	
	Histology	4567 & 4571 or 4582 & 4584	3				
Diabetes insipidus	U & E only	4171	1	U & E only	4171	3	1
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	3	
	Osmolality: Serum or urine	4093	1	Osmolality: Serum or urine	4093	1	
Diabetes type 1	ECG - Electrocardiogram	1232 or 1233 or 1236	1	ECG - Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	U & E only	4171	1	U & E only	4171	1	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Urine creatinine	4221	1	Urine creatinine	4221	1	
	Glucose - random/fasting	4057	1	HBA1c	4064	4	
	Two-hour glucose-OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
Fundus examination				3003 or 3004 or 3027	1		
Podiatrist				68301 or 68302 or 68303 or 68304	1		

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Diabetes type 1				Dietician	84200 or 84201 or 84202 or 84203 or 84204 or 84205	1	
Diabetes type 2	ECG – Electrocardiogram	1232 or 1233 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1236	1	1 (Ophthalmologist)
	Microalbuminuria	4261 or 4262	1	Microalbuminuria	4261 or 4262	2	1 (Other Specialist)
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	U & E only	4171	1	U & E only	4171	1	
	Serum creatinine	4032 or 4223	1	Serum creatinine	4032 or 4223	1	
	Urine creatinine	4221	1	Urine creatinine	4221	1	
	Glucose – random/fasting	4057	1	HBA1c	4064	4	
	Two-hour glucose- OGTT	4049	1	Tonometry	3014	1	
				Basic capital equipped in own rooms by ophthalmologists	3009	1	
Fundus examination				3003 or 3004 or 3027	1		
Podiatrist				68301 or 68302 or 68303 or 68304	1		
Dietician				84200 or 84201 or 84202 or 84203 or 84204 or 84205	1		
Dysrhythmia	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	1	ECG – Electrocardiogram	1232 or 1233 or 1234 or 1235 or 1236	3	2
					1232 or 1233 or 1234 or 1235 or 1236	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
U & E only	4171	1	U & E only	4171	2		

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Dysrhythmia	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	Echocardiography	3621 & 3622 & 3623 & 3620 & 3625	1	
	Magnesium: Spectrophotometric	4094	1	Magnesium: Spectrophotometric	4094	1	
	C-reactive protein	3947	1	Prothrombin index (PI)	3805	24	
	Thyrotropin (TSH)	4507	1	Therapeutic drug level: Dosage	3806	24	
	24 Hour ambulatory ECG monitoring (holter)	1238 & 1239	1	Drug level in biological fluid	4081 or 4370 or 4493	2	
	Serum calcium	4016 or 4017 or 4375 or 4376	1				
Epilepsy	EEG – Electro-encephalography	2711 & 2712	1	EEG – Electro-encephalography	2711 & 2712	1	3
	EEG with special activation	75133	1	Drug level in biological fluid	4081 or 4370 or 4493	3	
Glaucoma	Tonometry	3014	1	Tonometry	3014	3	3
	Fundus examination	3003 or 3004	1	Fundus examination	3003 or 3004	3	
	Gonioscopy	3002	1	Gonioscopy	3002	3	
	Basic capital equipped in own rooms by ophthalmologists	3009	1	Basic capital equipped in own rooms by ophthalmologists	3009	3	
	Visual fields	3016 or 3017	1	Visual fields	3016 or 3017	2	
	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027	1	Disc and nerve fibre layer analysis or Disc photography	3026 or 3027	1	
	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028	2 (1 per eye)	Optical Coherent Tomography (OCT) of Optic nerve or macula	3028	2 (1 per eye)	
	Central corneal thickness measurement	3020	2 (1 per eye)	Retinal threshold trend evaluation	3018	1	
Haemophilia	Factor VIII or Factor IX antigen or Coagulation factors	3758 or 3757	1	Factor VIII or Factor IX inhibitors	3724	1	2
	Full blood count	3755	1	Full blood count	3755	1	
	Platelet count	3797	1				
	Fibrinogen titre	3825	1				
	PTT - Partial thromboplastin time	3837	1				
	Prothrombin index (PI)	3805	1				

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Haemophilia	Therapeutic drug level: Dosage	3806	1				
	Bleeding time	3713	1				
	Thrombin time	3841	1				
Hyperlipidaemia	Total cholesterol	4027	1	Total cholesterol	4027	1	0
	LDL cholesterol	4026	1	LDL cholesterol	4026	1	
	HDL cholesterol	4028	1	HDL cholesterol	4028	1	
	Triglycerides	4147	1	Triglycerides	4147	1	
	Thyrotropin (TSH)	4507	1	AST – Aspartate aminotransferase	4130	1	
				ALT – Alanine aminotransferase	4131	1	
Hypertension	ECG – Electrocardiogram	1232 or 1233	1	ECG – Electrocardiogram	1232 or 1233	1	1
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	1	
	Glucose – random/fasting	4057	1	Glucose – random/fasting	4057	1	
	Total cholesterol	4027	1	Total cholesterol	4027	1	
	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	1	
	24 Hour ambulatory blood pressure	1237	1	Potassium	4113	1	
	U & E only	4171	1				
Hypothyroidism	Thyrotropin (TSH)	4507	1	Thyrotropin (TSH)	4507	2	0
	Free thyroxine (FT4)	4482	1	Free thyroxine (FT4)	4482	2	
	Total cholesterol	4027	1				
Multiple sclerosis	MR of the brain pre and post contrast or uncontrasted	10430 or 10410	1	MR of the brain pre and post contrast or uncontrasted	10430 or 10410	1	2
	MR of the cervical spine and cranio-cervical junction pre and post contrast or uncontrasted	51420 or 51410 or 51400	1	MR of the cervical spine and cranio-cervical junction pre and post contrast or uncontrasted	51420 or 51410 or 51400	1	
	MR of the thoracic spine pre and post contrast or uncontrasted	52420 or 52410 or 52400	1	MR of the thoracic spine pre and post contrast or uncontrasted	52420 or 52410 or 52400	1	
	MR of the lumbar spine pre and post contrast or uncontrasted	53420 or 53410 or 53400	1	MR of the lumbar spine pre and post contrast or uncontrasted	53420 or 53410 or 53400	1	
	Visual evoked potentials (VEP): Unilateral	2681	1	AST – Aspartate aminotransferase	4130	1	
	Visual evoked potentials (VEP): Bilateral	2682	1	ALT – Alanine aminotransferase	4131	1	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Parkinson's disease	No diagnostic or monitoring tests apply as the diagnosis of this condition remains a clinical one						2
Rheumatoid arthritis	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	4
	Full blood count	3755	1	Full blood count	3755	2	
	Platelet count	3797	1	Platelet count	3797	2	
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	AST – Aspartate aminotransferase	4130	1	AST – Aspartate aminotransferase	4130	4	
	ALT – Alanine aminotransferase	4131	1	ALT – Alanine aminotransferase	4131	4	
	Anti-CCP	4600	1	Anti-CCP	4600	1	
	X-ray of the right hand	65105	1	X-ray of the right hand	65105	1	
	X-ray of the left hand	65100	1	X-ray of the left hand	65100	1	
	X-ray of the right foot	74125	1	X-ray of the right foot	74125	1	
	X-ray of the left foot	74120	1	X-ray of the left foot	74120	1	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Rheumatoid factor	3959	1				
	ANF	3934	1				
Schizophrenia				AST – Aspartate aminotransferase	4130	2	4
				ALT – Alanine aminotransferase	4131	2	
				U & E only	4171	2	
				Creatinine	4032 or 4221 or 4223	2	
				Drug level in biological fluid	4081 or 4370 or 4493	3	
Systemic lupus erythematosus	Full blood count	3755	1	Full blood count	3755	4	4
	Urine analysis (dipstick)	4188	1	Urine analysis (dipstick)	4188	4	
	U & E only	4171	1	U & E only	4171	4	
	Platelet count	3797	1	Platelet count	3797	1	
	X-ray of the chest two views, PA and lateral	30110	1	X-ray of the chest two views, PA and lateral	30110	1	
	Complement fixation test	3963 or 4182	1	Complement fixation test	3963 or 4182	2	
	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	1	Erythrocyte sedimentation rate or C-reactive protein	3743 or 3947	4	

Condition	Diagnostic basket			Ongoing management basket			
	Procedure or test description	Procedure or test code	Number of procedures or tests we cover	Procedure or test description	Procedure or test code	Number of procedures or tests we cover each year	Number of specialist consultations we cover each year
Systemic lupus erythematosus	Creatinine	4032 or 4221 or 4223	1	Creatinine	4032 or 4221 or 4223	4	
	Skin biopsy	4567 & 0233 & 0234 & 0235 & 0237	1	Total cholesterol	4027	1	
	Kidney biopsy	1841	1	Creatinine kinase	4152 or 4153	2	
	Extractable nuclear antigens	3934 or 3948	1	Antiglobulin test (Coombs)	3709	2	
	Urine microscopy	3867	1	AST – Aspartate aminotransferase	4130	4	
	ANF	3934	1	ALT – Alanine aminotransferase	4131	4	
	DNA antibodies	4529 or 3948	1				
Histology	4567 & 4571 or 4582 & 4584	3					
Ulcerative colitis	Colonoscopy	1653 or 1656	1	Colonoscopy	1653 or 1656	1	3
	C-reactive protein	3947	1	C-reactive protein	3947	2	
	Full blood count	3755	1	Full blood count	3755	2	
	Histology	4567 & 4571 or 4582 & 4584	3	Histology	4567 & 4571 or 4582 & 4584	1	
				Flexible sigmoidoscopy	1676	1	

Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on **0860 103 933** address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the LA Health Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / **0861 123 267** / complaints@medicalschemes.com / www.medicalschemes.com