

The Screening and Prevention Benefit – 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.

The Screening and Prevention Benefit, at a glance

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 or one seasonal flu vaccination.

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

Mammograms

One mammogram every two years*, up to a maximum of the LA Health Rate or yearly screening for high risk members.

In addition, high risk members also have access to additional tests where they meet the clinical entry criteria. These tests are:

- A breast MRI scan
- BRCA testing (once-off) for those with a genetic risk

Consultations and related costs are paid from your available day-to-day benefits.

Once you have reached the frequency limit for these tests, any additional screening and preventative test will be paid from your available day-to-day benefits.

Pap smear

One Pap smear every three years*, up to a maximum of the LA Health Rate. We provide yearly screening for high risk members so that they can schedule their regular follow up's for appropriate screening.

Prostate-Specific Antigen (PSA) test

One test a year, up to a maximum of the LA Health Rate.

HIV blood tests

This includes Rapid, ELISA and Western blot tests.

The Screening and Prevention Benefit covers an unlimited amount of HIV screening tests and is paid at cost.

*If you had your screening mammogram and/or Pap smear done in 2018 and are not at high risk, your next mammogram and/or Pap smear will pay from the screening and prevention benefit in 2020 or 2021 respectively.

You also have cover for the following group of tests at any one of our wellness network providers:

- Blood glucose
- Blood pressure
- Cholesterol
- Body mass index or weight assessment
- One LDL Cholesterol test for members at risk each year

You can have one Health Check a year at a pharmacy in the Discovery Wellness Network.

You qualify for one seasonal flu vaccine each year if you are older than 65 years or are registered for one of the following chronic conditions:

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

Members who do not meet these criteria can still have a flu vaccination and this will be covered from the available funds in your day-to-day benefits, where applicable.

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

Find a pharmacy in the Discovery Wellness Network on www.lahealth.co.za > Find a healthcare professional.

You must have all of the Health Check tests done at the same time at a pharmacy in the Discovery Wellness Network. The pharmacy will send the claim to LA Health. 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 expose you to

The preventive tests, including the mammogram, Pap smear and prostate specific antigen are paid up to the LA Health Rate. You may be responsible for any shortfall if the healthcare provider charges more than the LA Health Rate.

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 HIV preventative test is paid at cost.

If you have a Pap smear or mammogram done and the outcome of the test is related to a Prescribed Minimum Benefit condition, we will fund the consult from your Risk Benefit without using your day-to-day benefits.

The Screening and Prevention Benefit covers one 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 and screenings must be referred and done by an appropriately registered healthcare professional. You can visit any pathologist or radiologist to have the tests done.

Contact us

For further information call us on 0860 103 933 or visit us at www.lahealth.co.za

Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 or 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.co.za / www.medicalschemes.co.za