

## The self-payment gap on the Essential Plus option

### Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, is a non-profit medical scheme, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the Administrator"), is a separate company, registered as an authorised financial services provider (registration number 1997/013480/07). Discovery Health (Pty) Ltd administers the Scheme.

### Contact us

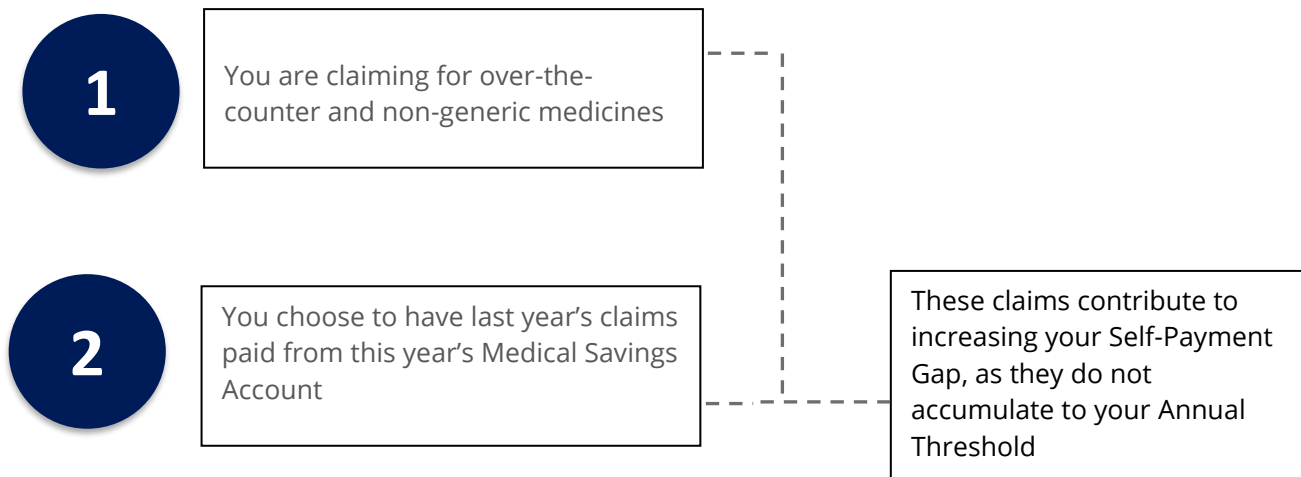
You can call us on **0860 101 252** or visit [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za) for more information.

### For the Essential Plus Option members only

There are three reasons why you would need to pay claims from your own pocket.

Some claims contribute to increasing your Self-Payment Gap, as they do not accumulate to your Annual Threshold. A Self-Payment Gap happens when you run out of money in your Medical Savings Account before reaching the Annual Threshold.

The scenarios below indicate why you will need to pay claims from your own pocket before the Scheme starts paying again from the Above Threshold Benefit.



You will also need to pay claims from your own pocket once you have exceeded the benefit-specific annual limits for certain types of claims, which are funded from the Above Threshold Benefit:

**3**

You exceed your annual limits, for example dentistry and optical limits

To find out whether you're likely to pay costs from your own pocket, check:

- Your claims statement
- Our website, [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za)
- Call us on **0860 101 252**

***Remember to continue submitting your claims to the Scheme when you are in the Self-Payment Gap, so that they can add up to your Annual Threshold.***

## Queries and complaints process

You may lodge a query or complaint with the Scheme directly on **0860 101 252** or send an email to [service@retailmedicalscheme.co.za](mailto:service@retailmedicalscheme.co.za). If the query / complaint remains unresolved, you may send complaint in writing to the Principal Officer at the Scheme's registered address. Please be sure to include the reference number obtained through the process with the Administrator.

Should your complaint still not be resolved to your satisfaction, you may lodge a formal dispute by following the Scheme's internal disputes process, as explained on the website at [www.retailmedicalscheme.co.za](http://www.retailmedicalscheme.co.za).

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](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za)