



C A M A F

MEDICAL SCHEME

IN A CLASS OF ITS OWN



WELCOME

**Thank you for choosing CAMAF
as your new Medical Aid Scheme**

THIS BROCHURE IS DESIGNED TO BE A SIMPLE GUIDE

Detailed information is available from our website, www.camaf.co.za,
scheme rules or from the benefit specific membership guides



HAVE YOU RECEIVED YOUR MEMBERSHIP CARD?

If not, you can request via CAMAF App or [Member Login](#) on CAMAF website

You can also call our Membership Department on **011 707 8400**

Download a copy of your Membership Certificate from the website, [Member Login](#) or request via CAMAF mobile app

DO YOU HAVE A CHRONIC CONDITION? HAVE YOU REGISTERED IT?

Your doctor must complete the [Chronic Application Form](#) and email it to clinicalrisk@camaf.co.za or fax to **011 707 8622**

Your doctor or pharmacist contacts CAMAF on **0800 200 300** to register your condition

Use [CAMAF App](#) to register your condition

If you are going away and need an early repeat of your medication or to apply for an extended supply of your medication because you are going away, send an email to clinicalrisk@camaf.co.za

You can also submit your application for extended supply via CAMAF App



WANT TO ADD A NEW DEPENDANT TO YOUR MEMBERSHIP?

Go to the [Member Login](#) section on the website and select **Add New Dependant** under the Profile tab.

You can also complete the [Additional Dependant](#) form



PAYMENT OF YOUR CLAIMS

You have four months from the end of the month in which you incurred the cost of service to submit your claim. Claims submitted after four months will be considered expired and will not be paid.



SUBMITTING YOUR CLAIM TO CAMAF

Most service providers submit claims electronically to the scheme, where they have the member's correct details. If your service provider has submitted your claim, do not send us another copy.

Track your claim to ensure that it has been received or obtain a copy of your claim statement under Member Login on CAMAF website.



YOU CAN SUBMIT YOUR CLAIMS USING ANY OF THESE METHODS:

Mail the original to **P.O. Box 2964, Randburg, 2125**
(keep a copy for your records)

Drop original into a **CAMAF mailbox** in your employer's office
(keep a copy for your records)

Deliver original to a mailbox at our offices at
**Wedgefield Office Park,
17 Muswell Road South, Bryanston**

Scan and email your claim to
claims@camaf.co.za

Via **CAMAF App** – enter the required details and capture a photo of your claim (photo needs to be clear with all the relevant information showing)

DETAILS REQUIRED ON YOUR CLAIM

- Name and date of birth of the person treated
- Membership number of member if you are a dependent
- Name and practice number of the service provider
- Date of service
- Amounts charged
- The consultation or procedure code and ICD10 code
- A separate dental laboratory account, if appropriate/applicable
- Proof of payment if you have paid the account
- Details of the injury if treated for an injury - domestic or otherwise



If your medical aid number is not visible on the invoice or is incorrect, the claim cannot be processed or followed up.



SENDING YOUR CLAIM BY EMAIL

- Do not write any information pertaining to the claim in the body of the email; everything should be written directly on the claim.
- Ensure that all details on the scanned copy are clear - codes, dates etc., and take care not to obscure any relevant data printed on the claim.
- Claim images must be clear and legible and should be scanned in black and white using TIF, TIFF, PDF, DOC, DOCX, JPG or JPEG formats.
- Membership number must be quoted on the invoice, and not just on the email header. If your membership number is not printed on the invoice, please handwrite it and sign next to it.
- Write any additional information you want to include clearly on the claim, and not in the email body. Note that alterations to the printed detail on the claim cannot be accepted e.g., tariffs, ICD10 codes or names.
- Scan your proof of payment and send as a separate attachment with the relevant claim.



ONCE YOUR CLAIM HAS BEEN RECEIVED

You will be advised by SMS or email. Do not submit a duplicate if you have received this confirmation of receipt.

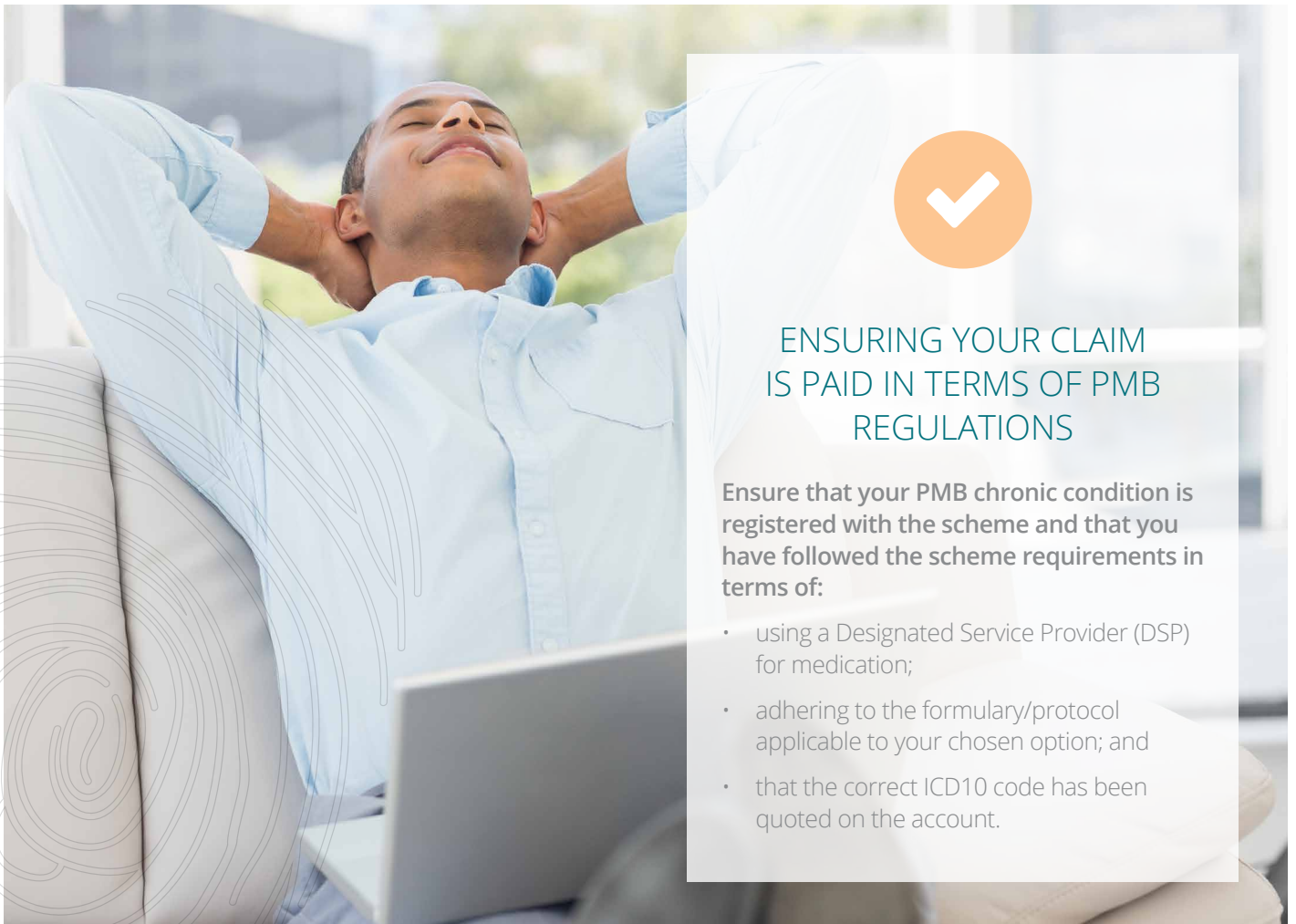
You will again be advised when the account has been processed or paid. If you have not received notification that your claim has been processed within 24 days of submission, follow up immediately with the Client Relations Department on **0860 100 545** or send an email to **custserv@camaf.co.za**, to avoid a potential late claim rejection.



IF YOU HAVE ALREADY PAID THE SERVICE PROVIDER

Ensure that the statement reflects the payment or include your receipt. Do not place a receipt over important detail on the invoice. All claims are paid directly to the provider unless proof of payment is indicated.

If you are sending your claim by email, also scan your receipt and send it as an attachment together with the relevant claim or paste it onto the claim. Be careful not to obscure any relevant data printed on the claim.



ENSURING YOUR CLAIM IS PAID IN TERMS OF PMB REGULATIONS

Ensure that your PMB chronic condition is registered with the scheme and that you have followed the scheme requirements in terms of:

- using a Designated Service Provider (DSP) for medication;
- adhering to the formulary/protocol applicable to your chosen option; and
- that the correct ICD10 code has been quoted on the account.

NEED PRE-AUTHORISATION?

These are the services that require pre-authorisation

INFORMATION REQUIRED

Non-emergency admissions to hospital (at least 24 hours before admission)

Name of hospital or institution and practice number, name and type of doctor who is going to treat you or operate, ICD10 code for the condition resulting in your admission

Home nursing, hospice and step-down facilities (post hospital)

Internal prosthetics

Advanced radiology (MRI/CT/PET scans)

Practice name and number, code for the scan to be conducted and the ICD10 code for your condition

Advanced pathology

Please click [here](#) to see the advanced pathology tests that are subject to pre-authorisation

Endoscopies (in and out of hospital)

Oncology/Cancer treatment

Registration on the Cancer/Oncology Disease Management Programme and a treatment plan from your doctor

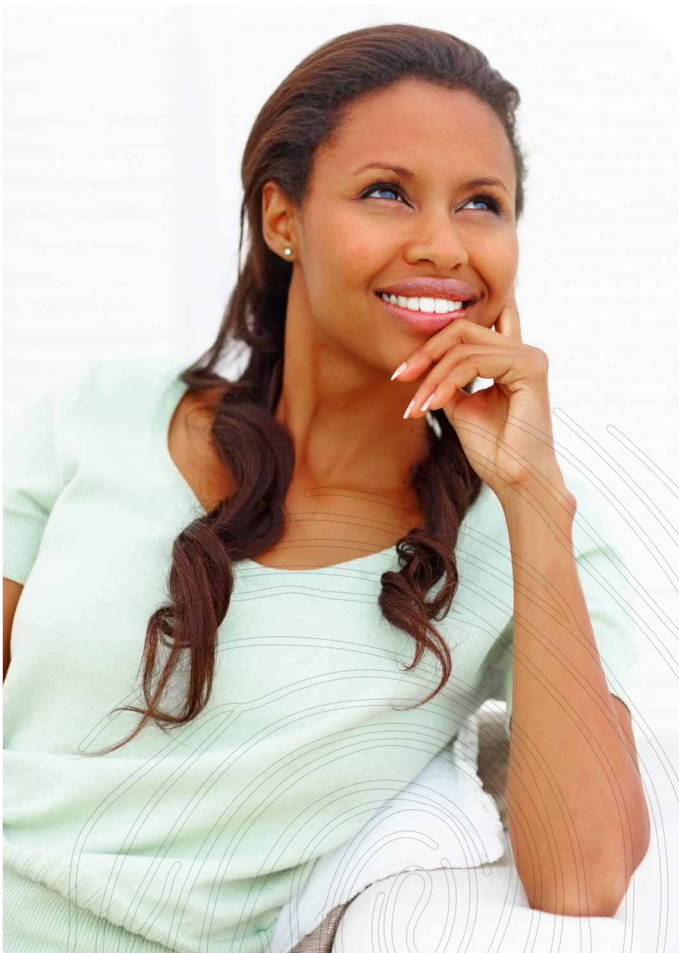
Chronic medication

Prescription from your doctor, including the ICD10 code, name and dosage of medication

Insulin pumps

Motivation from CDE practitioner

Treatment plans for psychotherapy



OBTAINING HOSPITAL PRE-AUTHORISATION

- Online, under Member Login on CAMAF website
- Call 0860 100 544
- Send fax to 011 706 9946
- Email preauth@camaf.co.za
- Submit via CAMAF App

Obtaining authorisation is no guarantee for payment; payments will be made subject to the benefits offered by your option and your contribution payments being up to date.

Failure to pre-authorise may result in non-payment of your claims or a penalty being imposed (20% of the amount claimed up to a maximum of R2 500).



WHAT TO DO IN MEDICAL EMERGENCY

- Seek immediate medical attention from your nearest service provider or hospital
- Call Netcare 911 if you cannot get to the nearest service provider or hospital
- If you have CAMAF App on your phone, press the emergency button on the home screen to launch a call to Netcare 911
- If the emergency results in hospitalisation, CAMAF must be informed as soon as possible after admission



Medical Emergency means a sudden and, at the time, unexpected onset of a health condition or injury that requires immediate medical attention, where failure to provide such attention could in the risk of loss of life or permanent damage to a bodily function or body part.

No pre-authorisation is required to obtain emergency medical treatment



EMERGENCY TREATMENT REQUIRED WHILE TRAVELLING OUTSIDE SOUTH AFRICA

A R10 million cover per beneficiary per journey is available for emergency medical costs while you travel outside South Africa. The cover is for 90 days from day of departure from South Africa. **Cover for pre-existing conditions is limited to R150, 000 unless additional cover is arranged.**



ACCESSING YOUR TRAVEL BENEFIT

Click [here](#) to arrange your cover online

OR

Contact the Travel Insurance Desk on **0860 100 484 (RSA)** or **+27 (0)11 521 4504 (International)**. Have your CAMAF member number handy so that you can be validated, together with your passport number, date of birth, destination and travel dates.

Arrange this cover as soon as possible once your itinerary has been finalised



NEED A COPY OF YOUR MEMBERSHIP OR TAX CERTIFICATE

Request via CAMAF App or download from the website, [Member Login](#)



KEEPING YOUR DETAILS UP TO DATE

It is important that we communicate with you effectively. Remember to update your profile should any of your details or contact details change via:

[Member Login](#) on CAMAF website

or via the CAMAF App

