

Managing Your Day-To-Day Benefits

Managing your day-to-day health benefits is essential for maintaining both your physical and financial well-being.



Here is a guide to help you effectively manage your benefits:



1. Know What Your Day-to-Day Benefits Cover

- **Review Your Benefits:** Familiarize yourself with your coverage, premiums, and co-payments.
- Understand what is covered for doctor visits, specialist care, prescription medications, pathology tests, radiology, and hospital stays.
- **Preventive Care (Life Stages Benefit):** Take advantage of **preventive care benefits**, which include vaccinations, annual check-ups, early detection programs, cancer screenings, and other essential health screenings.

2. Track and Manage Your Medical Expenses

- **Understand Your Out-of-Pocket Costs:** Know your co-payments for different services to avoid surprises when you receive a medical bill.
- **Keep Records of Medical Accounts:** Save all invoices, scheme statements, and receipts for treatments or services. This helps you track payments and avoid billing errors.



3. Maximize Prescription Medication Benefits

- **Know Your Prescription Coverage:** Check which medications are covered and compare costs. Choose generic medications when possible to save money.
- **Maximum Medical Aid Price (MMAP):** This sets a price limit on what the Scheme will pay for groups of medications with similar clinical effects. You may need to pay a co-payment if you choose a more expensive option.

4. Schedule Regular Check-ups and Preventive Care

- **Annual Check-ups:** Schedule a yearly physical or wellness visit with your doctor to catch potential health issues early and avoid costly treatments later.
- **Stay on Top of Screenings:** Regular screenings for cholesterol, diabetes, blood pressure, and cancer can help detect issues early and improve treatment outcomes.



5. Stay Organized with Appointments and Referrals

- **Keep Track of Appointments:** Use a digital calendar or planner to manage your medical visits and follow-ups. Missing an appointment could lead to delays in care or unexpected costs, as the Scheme does not cover missed appointments.

6. Monitor Your Benefits Usage

- **Check Your Claims Regularly:** Review statements to ensure claims are processed correctly and that you are charged accurately.
- **Track Your Co-payments:** Keep a running total of your out-of-pocket medical expenses so you can plan accordingly.



7. Plan for Emergencies

- **Know Your Emergency Care Options:** Understand what casualty visits are covered under day-to-day benefits and what qualifies as an emergency visit under the Major Medical Pool.
- Non-emergency visits to casualty may be paid from your day-to-day benefits.
- **Create an Emergency Plan:** Identify where to seek treatment in urgent situations and understand how the Scheme covers these expenses.
- **Emergency and Trauma Benefits:** The Scheme provides cover for medical emergencies and trauma care.

8. Utilize Wellness Programmes

Maternity Benefits: Register for the maternity programme within 3 months to access additional maternity benefits.

Mental Health Support: The Scheme offers mental health benefits, including therapy and counselling through professional nurses.



By staying proactive and organized, you can maximize your benefits, reduce unnecessary costs, and improve your overall well-being.