ALLIANCE-MIDMED MEDICAL SCHEME

DECEMBER

Understanding YOUR PERSONAL MEDICAL SAVINGS ACCOUNT (PMSA)

Smart Healthcare Starts with Understanding Your PMSA

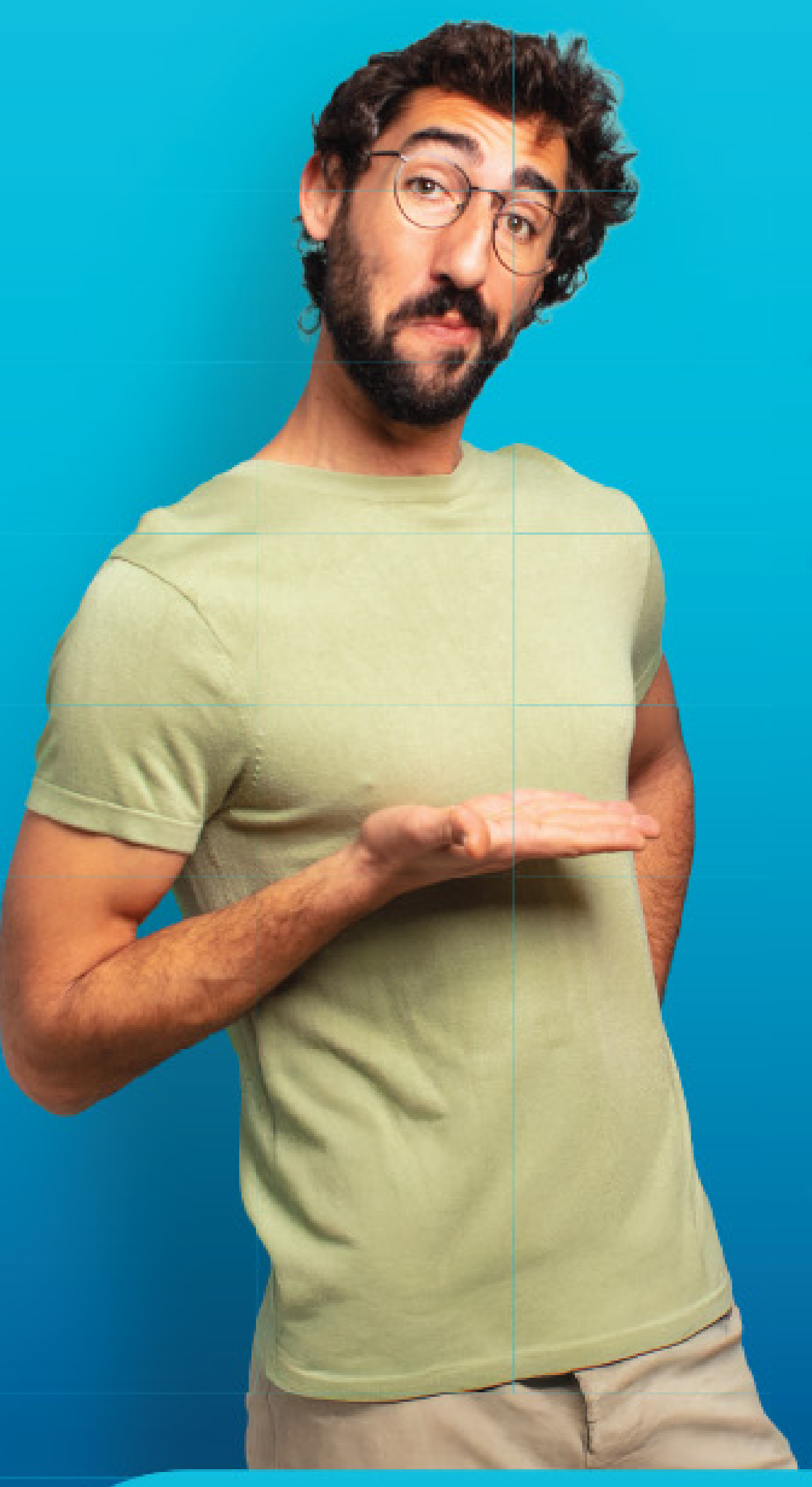
Dear Member,

Your **Personal Medical Savings Account (PMSA)** is an important part of your Alliance-MidMed benefit structure. It gives you more flexibility and control over how you manage your day-to-day medical costs — especially those not fully covered by your Scheme benefits.

Below is a simple guide to help you understand when to use your PMSA, when not to, and the practical considerations every member should be aware of.

What is your PMSA?

5% of your monthly contribution is allocated to a personal savings account for day-to-day healthcare expenses that may not be covered in full by the Scheme. Your full annual PMSA allocation becomes available at the start of each year, and any unused funds carry over.



When should you use your PMSA?

Your PMSA can be used when your day-to-day expenses are not covered in full by the Scheme. This includes:

- **Physiotherapy out of hospital**
- **Alternative healthcare** consultations (e.g. homeopathy)
- **Optical costs above the risk benefit**, such as obtaining both glasses and contact lenses in the same year
- **Dental services** above the approved dental benefit (e.g. orthodontic treatment for dependants over 18 years)
- **Tariff shortfalls for services** obtained out of hospital
- **When sublimits are depleted** — shortfalls or rejected claims can be claimed from your PMSA

Using your PMSA correctly ensures your benefits stretch further throughout the year.

IMPORTANT: How savings payments are made

All approved PMSA payments are paid directly to the member — not the provider. You, as the member, are responsible for settling the amount with the provider. This ensures you remain in full control of your medical savings and how they are used.

Why your PMSA matters

- Helps manage day-to-day medical expenses
- Gives you flexibility when certain benefits or limits are exceeded
- Protects you from unplanned out-of-pocket costs
- Unused balances roll over to the next year

Smart tip for members

Before approving a deduction from your PMSA, ask your provider how the claim will be processed — and always check your savings balance on the member portal.

Smart Use = Long-Term Value

Your PMSA is a powerful tool that can help stretch your benefits throughout the year, when used wisely. If you're ever unsure, you can reach out to our Member Care team for guidance before authorising a payment.

We're here to help

If you have questions about your PMSA or need support, please contact us at:

Call Centre: 0860 002 101
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