



MEDiPOS

ELDERCARE – APRIL 2026

1. HAVE YOU NOMINATED YOUR **PRIMARY CARE PROVIDER?**

Members on Option B Classic and Option C are required to nominate a Primary Care Provider (PCP) GP who forms part of the MEDiPOS Network for the management of chronic care. Failure to do so could result in you having to pay for treatment from your own pocket.



Why choose one PCP?

Going to see the same doctor means you get better, more personalised, safer treatment because they have a full record and understanding of your healthcare history.

They can manage chronic conditions like diabetes and high blood pressure and ensure that your medications are working correctly. When prescribing new medication, they know what you are taking and which medicines can safely be used together.

They can also refer you to any specialists and liaise with those specialists regarding your treatment and care.



How to nominate your PCP GP

Log in to www.medipos.co.za, and click on **Hospital and Doctor Visits**.

Select **Nominate a Primary Care Provider**, and then click **Nominate now**.

Your doctor can also nominate themselves as your PCP via Discovery HealthID, as long as you have given permission.

Each dependant must choose their own PCP. You may, however, nominate a PCP on behalf of dependants **younger than 18**.



When choosing a doctor, ensure you choose a **network GP** who is suited to your medical conditions and your benefit option. This helps you avoid co-payments for chronic consultations. It is important to nominate a GP who is part of the **correct network for your condition**.

Having one Primary Care GP helps you save costs by avoiding repeating the same tests and cuts down on time-consuming paperwork. It also allows you to build trust and long-term comfort with your doctor to ensure you get the best possible, consistent treatment for your personal needs.

2. WHAT TO DO IN AN EMERGENCY TO ENSURE YOU ARE COVERED

According to the International Federation for Emergency Medicine:

“Emergency medical treatment is provided where it is necessary because a person’s life or health is in serious danger as a result of disease, injury or ill health.”

 EMERGENCY: CALL AN AMBULANCE	 NOT AN EMERGENCY: CONSULT YOUR PHARMACIST/GP
<p>When a person has or is reasonably believed to have suffered an acute injury or illness requiring medical attention and/or medical transportation by ambulance</p> <p>A doctor/registered nurse/paramedic has requested the urgent transport of a patient by ambulance</p> <p>Acute life-threatening scenario</p>	<p>Only indication for use is availability of transport</p> <p>Patient’s life or usual activities would not be immediately threatened by referral to an alternative care facility for treatment at a later time</p> <p>Non-urgent health need outside of usual office hours</p> <p>Alternative transport or home remedy available</p>
<p>Persistent shortness of breath, wheezing or ongoing chest pain that worsens on breathing, with difficulty breathing associated with asthma (no response to usual medications)</p>	<p>Coughs, colds, flu, bronchitis, earache, sore throat – with or without fever, general weakness</p>
<p>Acute or persistent severe chest pain, especially if it radiates to the arm or jaw and is accompanied by sweating, vomiting or shortness of breath</p>	<p>Ongoing dull, nagging chest discomfort</p>
<p>Sudden, severe onset abdominal pain (pain that makes it impossible to walk or wakes you up in agony)</p>	<p>Abdominal pain caused by menstruation, constipation and/or other minor abdominal complaints</p>



What to do in an emergency

Call Emergency Assist on 0860 999 911 with your membership number for real-time emergency care. Your call will connect you with highly qualified emergency personnel who will assess your case and provide immediate feedback and assistance. The Scheme will immediately dispatch the most appropriate emergency medical service in your area.



Going to casualty

When you need emergency treatment at a casualty unit, the casualty unit will determine whether you need to be admitted to hospital and whether the emergency is considered a PMB (Prescribed Minimum Benefit) emergency.

You do not require pre-authorisation for emergency treatment at a casualty unit, if you are not admitted to hospital. If it is not considered a medical emergency and you are not admitted to hospital, normal Scheme Benefits will apply, and the cost of the treatment received during the casualty visit will be funded according to your available out-of-hospital benefits. This means you may be liable for co-payments.



What will MEDiPOS pay for?

We pay for all of the following medical services that you may receive in an emergency:

- the ambulance (or other medical transport)
- the account from the hospital
- the accounts from the doctor who admitted you to the hospital
- the anaesthetist
- any other healthcare professional that we approve

We may ask you or your treating provider for additional information to confirm the emergency.



3. WHAT IS THE **MEDIPOS SPINAL CONSERVATIVE CARE PROGRAMME?**

Back pain is one of the most common medical conditions. Managing back issues with out-of-hospital treatment could prevent the need for surgery which can be costly and debilitating.

The Spinal Conservative Care Programme is designed to help you manage your condition with the support of a network of healthcare providers, such as physiotherapists and chiropractors, that specialise in the treatment and rehabilitation of back and neck pain.



If you meet the clinical criteria, you may qualify to join the Spinal Conservative Care Programme. To book an assessment, you will need to visit a physiotherapist or chiropractor in the network.

Log in to the MEDIPOS website at www.medipos.co.za

Click on **Going to see a healthcare provider > Medical and provider search tool.**

Type the description of the healthcare provider you would like to find closest to you (for example 'physiotherapist') and enter your address, then click the search icon.

Be sure to filter your results for physiotherapists or chiropractors in the Spinal Conservative Care Programme, select **Care Programmes** under the search filters, and tick the box for **Spinal Conservative Care.**



If you are enrolled on the programme you will receive cover for and access to the following:

- A network of physiotherapists and chiropractors who are trained in the management of spinal pain, supported by a network of spinal surgeons and network general practitioners.
- A focused programme developed by experts in the conservative (non-surgical) management of back pain. The programme is flexible and provides a combination of in-person and virtual care (according to your needs) by the therapists, and may be overseen by a spinal surgeon or general practitioner in the network.

You can read **more information** on the programme and whether you qualify, or chat to your healthcare professional who can advise and assist you with enrollment.





4. DON'T END UP OUT OF FUNDS – MANAGE YOUR DAY-TO-DAY BENEFITS

Day-to-day benefits cover routine healthcare services that do not require hospital admission, such as doctor and specialist visits (out of hospital), prescribed medication, blood tests and X-rays (performed outside of a hospital.)



Depending on your benefit option your day-to-day benefits may be funded as follows:

- **All Options** on MEDIPOS will pay for their day-to-day benefits through direct benefits provided by the Scheme.
- **Option B and Option B Classic** have an additional benefit once limits are depleted. In some instances eligible claims can be funded from the Personal Medical Savings Account (PMSA) if the member has opted in for this.



Here are some tips to make sure that you don't use up your day-to-day benefits unnecessarily and end up out of pocket:

- **Always use Network providers** to reduce your risk of co-payment. This includes Network doctors, specialists and pharmacies. To find a doctor or specialist that is part of the MEDIPOS network, log on to the website at www.medipos.co.za. Click on **Going to see a healthcare provider** and then **Medical and provider search tool**. Type the description of the healthcare professional you would like to find closest to you (for example 'psychologist') and enter your address, then click the search icon.
- Be sure to **conduct your preventative screenings**. There are many preventative benefits that don't come out of your day-to-day savings, such as annual check-ups, pap smears, mammograms, vaccinations and HIV tests. Taking advantage of these can help catch conditions early and save you from big costs later.
- Ask for **generic medication**. Generics are medically identical in their effectiveness but far cheaper. By choosing generics you preserve your day-to-day benefits, and your medication lasts longer at a lower cost. Always ask the pharmacist if there is a generic option.
- **Understand your benefits**. Many people end up paying co-payments because they don't know which services are paid from their risk benefits (i.e. paid by the Scheme) and which are day-to-day savings. Knowing the difference helps you plan better and avoid using up your savings early in the year.
- **Track your benefits** monthly. Log in to your online profile on the MEDIPOS website to view your claims, co-payments, authorisation requirements and remaining day-to-day funds. Knowing what you've used and what is available to you helps you make informed decisions and avoid surprises when you need care.

5. DEPENDANTS MUST UPDATE THEIR CONTACT DETAILS



In accordance with the Protection of Personal Information Act, the Scheme is required to correspond directly with all members over the age of 18. This means that we are not allowed to send any correspondence to you that is specifically for your adult dependant. In order for us to stay in touch with your adult dependants and to update them on important Scheme and benefit information, they must provide us with their own contact information. You can update their contact details by logging on to www.medipos.co.za or you can reach out to us on 0860 100 078 and we can update their details on their behalf.



COME AND MEET WITH US!

Keep an eye out for our onsite MEDiPOS consultants who will be visiting these locations in April between 08:00 and 12:30

- Tuesday 14 April – Tshwane
- Wednesday 15 April – Head Office
- Thursday 16 April – Germiston Mail Centre
- Tuesday 21 April – Cape Mail and Witspos
- Wednesday 22 April – Durmail
- Tuesday 28 April – Tshwane
- Wednesday 29 April – Germiston Mail Centre
- Thursday 30 April – Witspos

