



MEDIPOS
MEDICAL SCHEME

Putting Your Wellbeing First



**MEDIPOS
HOW TO READ
YOUR STATEMENT**



MEDIPOS Medical Scheme Claim Statement

Statement Number: 1
06 January 2025

Mr S Test
20 Wall Street 604 Windsor
Gardens Joubertpark
2001

Your benefit option detail:

Member	Sibusiso Test
Membership number	1109123456
Benefit option	Option B

Personal Medical Savings Account (PMSA) balance as at 6 January 2025: R18 941.26

SUMMARY STATEMENT

This section is an overview of your claims statement. It shows the totals from your detailed statement on the next page.

Total claims:		785.98
Claims payable:		745.98
- To you by the Scheme		0.00
- To service providers		745.98
Claims not paid by the Scheme:		0.00
- For your own account - please reimburse your service provider		40.00

Claims paid from:		745.98
- Your Personal Medical Savings Account (PMSA)		39.40
- Day-to-day benefits		0.00
- Major medical expenses (MME)		706.58

IMPORTANT INFORMATION

This message and any attachments are confidential and intended solely for the addressee. If you have received this message in error, please notify MEDIPOS Medical Scheme immediately, telephone number 0860 100 078. Please report incorrect information within 22 days of this statement date, otherwise we will assume all information is correct.

Overview

The front page of the statement will provide a summary of the statement.

IMPORTANT: All transactions in the summary statement and in the claims transaction tables are for claims processed as at this date. The amounts in these tables may not align to the amounts confirmed later in the statement.

The summary page summarises the payments that were made for the claims reflected on this statement.

PMSA is only applicable to Option B

This is the **date** when the healthcare service was received.

The **Amount claimed** is the amount charged by the provider.

The **Medical Scheme Rate** is the amount the Scheme will pay from your available benefit, before any co-payment may apply.

PMSA is only applicable to Option B.

This is a **refund to you**, where the provider was paid by you for treatment.

This is the amount the Scheme paid to the **service provider**.

Member portion is:
The difference between the claimed amount and the Medical Scheme Rate, or the difference between the claimed amount and the available benefit.

This shortfall is the amount not payable by the Scheme.

Payment date is the date the payment is made to yourself or the service provider.

This is the **reason code** that applied to the claim line. Refer to the table below for the description.

The **portion not payable** is an amount that neither you nor your medical scheme has to pay. This is an amount that shouldn't have been charged.

PMSA is only applicable to Option B.



DETAILED STATEMENT

This page provides detailed information about your recent claims

Member Number: 1109123456

Statement Date: 06 January 2025

No payment was made directly to yourself

Your Claims details		Claims Paid from							Claims Paid To		Claims not paid		RC	Payment date
Treatment date	Patient Information	Procedure code	Claims ref	Amount claimed	Medical Scheme Rate	PMSA*	Day-to-day benefits	Major medical expenses (MME)	You by the Scheme	Service provider	Member portion**	Portion not payable***		
Claims paid in full														
02Jan2025	Sibusiso - Pharmacy Direct	CHRON PRESC	BooTRC	147.13	159.44	0.00	39.40	0.00	147.13	0.00	147.13	39.40	0.00	
				186.53	198.83	0.00	0.00	186.53	0.00	186.53	0.00	0.00	0.00	
03Jan2025	Sibusiso - Dr Test & Partners	91922 0120	BooTRC	148.30	148.30	0.00	0.00	148.30	0.00	148.30	0.00	0.00	0.00	04Jan2025
				0.15	0.15	0.00	0.00	0.15	0.00	0.15	0.00	0.00	0.00	
				148.45	148.45	0.00	0.00	148.45	0.00	148.45	0.00	0.00	0.00	
				334.98	348.73	0.00	39.40	0.00	295.58	0.00	334.98	0.00	0.00	
Claims paid partially														
04Jan2025	Sibusiso-Dr Y Blue	91922 91931 91900	BooTRC	150.00	125.50	0.00	0.00	125.50	0.00	125.50	24.50	0.00	0.00	45
				180.50	170.50	0.00	0.00	170.50	0.00	170.50	10.00	0.00	0.00	45
				120.50	115.00	0.00	0.00	115.00	0.00	115.00	5.50	0.00	0.00	45
				451.00	411.00	0.00	0.00	411.00	0.00	411.00	40.00	0.00	0.00	
				451.00	411.00	0.00	0.00	411.00	0.00	411.00	40.00	0.00	0.00	
				785.95	759.73	0.00	39.40	0.00	706.58	0.00	745.98	40.00	0.00	
Total for this Statement														

PMSA* = Personal Medical Savings Account.
Member Portion** = Claims that will be for member's liability
Portion not payable*** = The amount for which neither you nor the Scheme is responsible.

Reason Code (RC)
45 This claim exceeds the maximum amount payable by the Scheme

YOUR TRANSACTIONS SO FAR THIS YEAR

This page shows you the total of your transactions to date for specific benefits.

Member Number: 1109123456

Statement Date: 06 January 2025

Personal Medical Savings Account (PMSA)	
Opening PMSA balance for this statement	18 968.66
Less: Claims paid from your PMSA reflected on this statement	- 39.40
Plus: Interest earned*	12.00
Change to your PMSA**	0.00
PMSA balance as at 06 January 2025	18 941.26
Positive PMSA balance as at 06 January 2025***	1200.00

Day-to-day benefits	
Opening day-to-day balance for this statement	9 800.00
Less: Claims paid from your day-to-day benefit reflected on this statement	0.00
Day-to-day balance as at 06 January 2025	9 800.00

Benefit usage	Patient	Accumulated to date	Annual limit
Prescribed (Acute) medication	Family	67.49	4 750.00
Advanced radiology	Family	7 110.00	27 110.00
Radiology	Family	920.00	1800.00

Please Note:

* Interest earned on PMSA is allocated based on the actual interest rate earned by the savings investment.

** Change to your PMSA is when there are any changes made to your policy that have a financial impact on your PMSA, e.g. adding or removing a dependent during the year.

*** The Positive PMSA amount is the balance of your PMSA that you have contributed towards in your monthly contribution but have not yet used. It is already included in the PMSA balance for this statement and includes any PMSA balance that you carried over from previous years.

Send us your email address to make sure you get important information

Email is a quick and effective way for us to keep you informed about any changes that may affect your benefit option. Just send your email address and membership number to updatedmydetails@medipos.co.za and get all the latest information directly in your inbox.

Keeping you informed of your benefit options

As a member of a medical scheme, you may be entitled to cover for Prescribed Minimum Benefit (PMBs). For more information on PMBs and how to apply please [click here](#).

Overview

This page of the statement will provide a breakdown of your Personal Medical Savings Account (PMSA) as well as day-to-day benefits. Your benefit usage and limits are also displayed.

The PMSA table is only applicable for Option B, opening **PMSA balance** will always be the closing balance of the previous statement. Your first statement you receive from Discovery Health will reflect a R0.00 PMSA balance, however the balance we received from your previous administrator is shown in the **Change to your PMSA** balance below.

The positive PMSA amount is the balance of your PMSA that you have contributed towards in your monthly contribution but have not yet used. It is already included in the PMSA balance for this statement and includes any PMSA balance that you carried over from previous years.

The day-to-day benefit table will have the opening balance and indicate any change in your day-to-day balance. The balance reflected here is the available balance at this statement date.

This table indicates benefit usage. This applies to benefits with specific limits that were used during the statement period. The table indicates whether the annual limit is applied per member or per family. It also shows the accumulation towards the limit and the annual limit allocated to each specific benefit. Benefits that have not been used will not be reflected in the table.