

## How to avoid non-payment of your claims

The **Comprehensive Select** option provides the same benefits as the Comprehensive option, but at a lower cost. It requires members to use Designated Service Providers (DSPs) and Networks for certain benefits and benefit categories. This document spells out these requirements in greater detail, and can help you to avoid unnecessary out-of-pocket costs.



### CONSULTATIONS

If you ...	... you will have to pay	What you can do to avoid additional costs:
consult a GP who is not a Network Provider	the full cost of the consultation with the GP.	Make sure you use a GP who is a Network Provider.  <i>Contact Customer Services on 0860 00 2103 or find one online on our <a href="#">website</a>, under <a href="#">Provider Look-up Tool</a>.</i>
consult a specialist without your Network GP getting a referral for the visit from the Scheme	the full cost of the consultation with the specialist.	Make sure your Network GP gets a referral number from the Scheme. Your GP should contact the Medscheme Call Centre on 0861 112 666 to obtain authorisation and an authorisation number BEFORE your consultation with the specialist.



### MEDICINE

If you claim for ...	... you will have to pay	What you can do to minimise your costs and make your benefits go further.
<b>acute</b> medicine that you obtained from a pharmacy other than a <b>Network Pharmacy</b>	the full cost of the medicine.	Use a Network Pharmacy.  <i>Contact Customer Services on 0860 00 2103 or find one online on our <a href="#">website</a>, under <a href="#">Provider Look-up Tool</a>.</i>
<b>chronic</b> medicine that you obtained from a pharmacy other than <b>Pharmacy Direct</b>	the full cost of the medicine.	Use Pharmacy Direct.  <i>Refer to our <a href="#">website</a> for more information.</i>
<b>HIV</b> medicine that you obtained from a pharmacy other than <b>Pharmacy Direct</b>		



### HOSPITALISATION

If you ...	... you will have to pay	What you can do to avoid additional costs:
are admitted to a <b>non-DSP</b> hospital for a scheduled procedure	the full cost of the hospital admission.	Use only hospitals that are on the specified <a href="#">list of hospitals</a> for the <b>Comprehensive Select</b> option.  <i>Refer to our <a href="#">website</a> for more information.</i>