COMPLAINTS, ESCALATIONS, DISPUTES AND APPEALS

Netcare Medical Scheme is committed to resolving member queries and concerns fairly, efficiently and in accordance with the Scheme Rules and applicable legislation. Most matters can be resolved through thenormal query and complaint process and do not require formal escalation.

Medical Scheme
Administered by Discovery Health

UNDERSTANDING THE PROCESS

QUERY

A request for information, clarification or an explanation relating to your benefits, claims or membership.

ESCALATION

A request for further review where you believe your query or complaint has not been adequately resolved through the normal service channels.

COMPLAINT

Dissatisfaction regarding the service received, the administration of your membership or the handling of a claim or query.

DISPUTE

A formal disagreement relating to the application or interpretation of the Scheme Rules or benefit entitlements.

01 SUBMIT YOUR QUERY OR COMPLAINT

If you have a query or are unhappy with a claim outcome, benefit decision or service received, please contact the Scheme:

0861 638 633

member@netcaremedicalscheme.co.za

What happens next: The Scheme will investigate the matter and provide feedback.

02 ESCALATE THE MATTER

If you remain dissatisfied after receiving feedback, you may request that the matter be escalated for further review.

- **Action:** Contact the Scheme via phone or email and clearly indicate that you wish to **escalate your complaint.**
- **Review Process:** The matter will be reviewed by the appropriate management and operational teams.

03 LODGE A FORMAL DISPUTE

If, following the query, complaint and escalation process, you believe that the Scheme Rules have been incorrectly interpreted or applied, you may lodge a formal dispute.

- **Submission Channel:** Must be submitted in writing to member@netcaremedicalscheme.co.za
- **Subject Line / Marking:** FOR THE ATTENTION OF THE PRINCIPAL OFFICER: FORMAL DISPUTE

Your submission should include:

- Your membership number
- A detailed explanation of the matter in dispute
- Relevant supporting documentation
- The outcome you believe should be considered

What happens next: The Principal Officer will review the matter and, where appropriate, refer it to the Scheme's Disputes Committee for consideration.

04 COUNCIL FOR MEDICAL SCHEMES (CMS)

If you remain dissatisfied after the Scheme's internal complaints, escalation and dispute processes have been concluded, you may refer the matter to the Council for Medical Schemes (CMS).

Council for Medical Schemes

Block A Eco Glades 2 Office Park
420 Witch-Hazel Street
Ecopark, Centurion, 0157

Telephone: 012 431 0500
Customer care call number: 0861 123 267
Email address: complaints@medicalschemes.co.za

Important Note:

The CMS should only be approached once all internal Scheme processes have been fully exhausted.

WE ARE HERE TO HELP

Thank you for allowing us the opportunity to assist you