

EX-GRATIA HELPS SAMWUMED'S MOST DESERVING MEMBERS

What is Ex-Gratia Grant?

This is a special fund set up by the Scheme to help the neediest and most deserving members who have finished or exhausted their medical aid benefits to pay their medical bill in full or in part.

It is only allowed in exceptional cases and considered only if the treatment needed by the member is life threatening, medically necessary and is not covered under the Prescribed Member Benefits (PMB). It covers only medical or health costs.

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Real Heritage. Real People. Real Health Care.

Stepping Up our Game as SA's Caring Essential Service



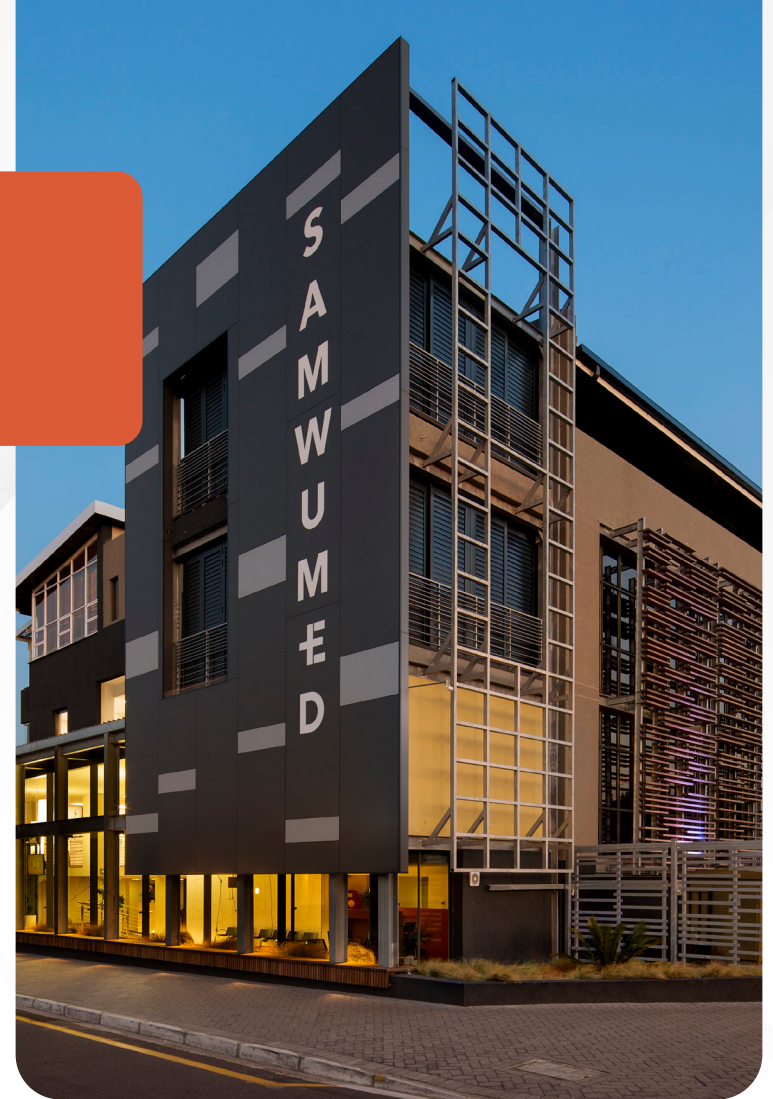
Ex Gratia

How it works

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Ex-Gratia
We Conduct





Ex-Gratia
We Prioritise

ILLNESS OR TREATMENT

**LIFE
THREATENING**

**MEDICALLY
NECESSARY**

**NON PMB
OR NOT PMB
LEVEL OF
CARE**



Ex-Gratia

QUALIFYING MEMBERS

**More than 1 year
with SAMWUMED.**

**Less than 1 year
if moved from
another medical aid
during the freedom
of association
period.**



Ex-Gratia

KEY CONDITIONS

The applicant covers at least 20% of the cost of their treatment.

Applications for ongoing treatment will be made based on:

- ▶ An initial assessment report
- ▶ Treatment plan and
- ▶ Follow-up report showing improvement including the provision of fee breakdown



Ex-Gratia

KEY CONDITIONS

Clinical appropriateness of the treatment or procedure.

Cost effectiveness of the treatment or procedure.

Improvement of the applicant's quality of life.

The member's financial status.

Ex-Gratia Procedure

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Ex-Gratia Procedure

STEP 1. APPLICATION PROCESS

Standard Ex-gratia Form
WITH

A copy of the most recent
pay-slip or Pension Advice

A copy of the most recent
pay slip or Pension Advice of
spouse or life partner (where
applicable);

Detailed monthly expenses

Copy of the full specified
accounts being claimed
against, including x3
quotations.

Member motivation

In the event of a member
being divorced a copy of the
divorce settlement is required

Member motivation to include
the cost of the amount that is
being requested

A clinical or medical
motivation is required

Medical cases: Reports and
motivation letter from
Specialist / Doctor

Surgical cases - photos,
previous history (including
scans and pathology reports),
quotes, etc.



APPEALS AND DISPUTES

01

If request declined, members are allowed to apply for re-consideration only if there is new evidence to support their motivation.

02

The member must appeal within one (1) month of being told of outcome by the Scheme.

03

Appeals are considered by the Disputes and Complaints Resolution Committee in line with the terms of Rule 19 of the SAMWUMED approved Scheme rules.