



Disputes process

Who we are

The BMW Employee Medical Aid Society (referred to as 'the Society'), registration number 1526, is the medical scheme that you are applying to become a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Society.

Contact us

For more information call us on 0860 002 107 or visit www.bemas.co.za

How to lodge a complaint against the BMW Medical Aid Society

You have a right to lodge a complaint. To ensure we resolve each complaint appropriately and efficiently, please follow the process below:

1. Contact us on 0860 002 107 and speak to a consultant. Get a reference number for your complaint. Members living or working in the vicinity of a "Walk-in" member support centre can also visit one of these centres in Cape Town, Johannesburg, Durban, Centurion or Port Elizabeth.
2. If we cannot resolve your complaint at this stage, contact your Human Resources department and request they forward your complaint to the Customer Relationship Manager (CRM).
3. If you are not satisfied with the outcome of your complaint, you can escalate your complaint to the Scheme's Fund Manager and the Principal Officer – you can get their contact details from your Human Resources department. **They will need your reference number or names of the consultants who assisted you.**
4. After this, depending on the nature of your complaint, they may refer your complaint to a medical panel for consideration. The medical panel may request that you submit a motivation and clinical evidence for your request. Email the Scheme on service@discovery.co.za with your submission or to follow-up on your complaint.
5. If you are not satisfied with the outcome, you can ask that the Scheme's Board of Trustees review the outcome of any decisions they make.
6. If you need to take a matter further, you may contact the Scheme's Disputes Committee. This committee is an independent body that can review decisions taken by the Scheme's Board of Trustees and rule whether the decision is in line with the Scheme rules and policies. They do not make discretionary rulings.

Lodging a complaint with the Council for Medical Schemes

If you are not satisfied with the Scheme's decision, you can file a formal complaint with the Council for Medical Schemes (CMS). Their decision is final decision. It is important to note that the CMS requires you to first exhaust all avenues and communication channels available to you as a member before you submit a complaint to them.

The Council for Medical Schemes contact details are as follows:

Physical address: Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157

Postal address: Private Bag X34, Hatfield 0028

Phone number: 0861 123 267

Fax number: 012 431 7644

Email: complaints@medicalschemes.com

Web: www.medicalschemes.com