

## Optical Benefit – 2020

### Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526. 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 BEMAS.

### Overview

The Optical Benefit covers healthcare services in respect of eyes, vision, visual systems and the processing of visual information. This document explains the benefit for 2020 and gives details on how the benefit works for BEMAS members.

### Terms we use in this document

Term	Meaning
<b>Overall annual limit</b>	Each beneficiary receives a total of R580 000 as an annual benefit limit. This amount adds up to the overall annual limit (OAL) with a maximum of R1 160 000 for each family.
<b>Society Rate</b>	This is the rate BEMAS sets for paying healthcare professionals' accounts.

### Optometry Benefit

The optical cover includes cover for lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, like excimer laser.

On BEMAS you are covered for:

- one eye test
- frames, limited to R1 390 for each beneficiary every two years
- one pair of single-vision or bifocal lenses, or multifocal lenses for each beneficiary a year or contact lenses (as an alternative to glasses) limited to R3 375 for each beneficiary a year
- Refractive eye surgery up to a limit of R24 700 for each beneficiary a year

We cover your optical expenses up to 100% of the Society Rate, up to the limits mentioned above and the overall annual limit.

## Contact us

You can call us on 0860 002 107, or visit the website on [www.bemas.co.za](http://www.bemas.co.za) for more information.

## Complaints process

You may lodge a complaint or query with BMW Employee Medical Aid Society directly on 0860 002 107 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following BMW Employees Medical Aid Society's internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com). Customer Care Centre: 0861 123 267/website [www.medicalschemes.com](http://www.medicalschemes.com)