

You have the right to complain if any of these rights are not respected or if the service is deficient in some other way

If you have exhausted all avenues of complaint at your scheme and its disputes committee — you may take it up with the complaints department of the Council for Medical Schemes or appeal directly to council if unhappy with the findings.

schemes can cover 100% on all benefits; while other options within the same scheme may cover less.

Some schemes may require you to get its authorisation before certain procedures they may cover. This and other similar cost-saving interventions are known as "managed care" and may be applied — but must be contained in the rules of the scheme.

* If your scheme has contracted with certain

Waiting periods and late joiner penalties may be imposed under certain strictly limited circumstances.

On admission to membership a scheme may impose a:

- 3 month general waiting period
- 12 month waiting period for a pre-existing condition, or
- Waiting period on certain FMBs