

Optical Benefit 2025

Overview

The Optical Benefit covers you for healthcare services related to the health of your eyes. This document explains your optical benefits.

Optometry Benefit

This benefit includes cover for lenses, frames, contact lenses and surgery.

- The first optometric consultation will automatically be paid from specialist visits and thereafter from the available funds in your Member Savings Account.
- Optical services such as spectacle lenses and frames, as well as readers and contact lenses are paid from the Member Savings Account.
- We pay for ophthalmology procedures performed in hospital from Insured Risk benefits as part of the hospital benefit subject to pre-authorisation.

You can get discounts on frames and lenses

You can get up to 20% off on your frames and eyeglass lenses when you visit an optometrist in the Optometry Network.

The discount is only applicable to hardware items such as frames and eyeglass lenses and excludes contact lenses and professional services (consultation and eye examination fees). Visit www.netcaremedicalscheme.co.za to find an optometrist in the network.

What to do when you pay cash

For cash payments, you get the discount immediately when you pay the amount at the till.

Once you have paid, you must submit the proof of payment to us and we will pay the claimed amount as shown on the invoice, subject to the benefit limit.

Complaints process

You may lodge a complaint or query with Netcare Medical Scheme directly on 0861 638 633.

You may also send a complaint in writing to the Principal Officer at the Scheme's registered address. You will find the address on the Scheme's website at www.netcaremedicalscheme.co.za.

If your complaint remains unresolved, you may lodge a formal dispute by following Netcare Medical Scheme's Internal Resolution Process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. The Council's contact details are as follows:

Physical address: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157
Telephone: 0861 123 267
Email: complaints@medicalschemes.co.za
Website: www.medicalschemes.co.za



Who we are

Netcare Medical Scheme registration, number 1584, is 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). The administrator takes care of the administration of your membership of Netcare Medical Scheme.

Contact us

You can call us on 0861 638 633 or visit www.netcaremedicalscheme.co.za for more information.