

Diabetic retinopathy

Care Management Team 2026

Who we are

Remedi Medical Aid Scheme (referred to as 'the Scheme'), registration number 1430, is a not-for-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), which takes care of the administration of your membership of Remedi.

What is diabetic retinopathy?

Diabetic retinopathy is a common complication of diabetes that affects the eyes. It is caused by damage to the back of the eye and can lead to vision loss or blindness if not managed. Early detection often before symptoms appear can help prevent vision loss.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

Terminology	Description
Scheme Rate	The rate that the Scheme sets for paying claims from healthcare professionals
Care navigators	A dedicated team who will proactively help you to: - Understand the diabetic retinopathy screening benefit - Choose and engage with health providers on the diabetic retinopathy screening network
Chronic Illness Benefit	The Chronic Illness Benefit covers you for a defined list of chronic conditions, like diabetes.

Who has access to the diabetic retinopathy screening

Children and adults on all benefit options for all the schemes Discovery Health administers have cover for the screening, if they are registered on the Chronic Illness Benefit (CIB) for diabetes type 1 or type 2. These members do not have to get authorisation to go for the screening.

This new screening programme consists of three levels of screening:

- Primary grading examination
- Secondary grading examination
- Tertiary grading examination

Most members can be screened for diabetic retinopathy by visiting a participating optometrist, but some members can only be screened by an ophthalmologist (eye doctor).

Members who need to be screened by an ophthalmologist

- Members younger than 18 years of age
- Members who are pregnant
- Members with a history of retinal surgery, laser treatment of the retina or intraocular injections
- Members who have visual symptoms, including:
 - Vision loss that cannot be corrected
 - Blurred vision
 - Floaters (black or grey dots, strings or cobwebs that drift around in your vision)

If you do not have to go to an ophthalmologist, your optometrist or primary care provider can do this screening test for you, if they have the necessary equipment.

Check if your provider is on our network

To find an optometrist or primary care provider who is part of our network for retinopathy screening.

- Visit www.yourremedi.co.za > [Find a healthcare professional](#)
- Call 0860 444 439
- Email Members_DCP@yourremedi.co.za

How this procedure works

For most members, the screening starts at the primary screening. If the healthcare professional finds anything to be concerned about, they will refer you for the next level of screening.

How the primary grading examination works

A doctor or optometrist will use a special camera to take photographs of the back of your eyes. They will then upload the photographs to a computer system with artificial intelligence, which will detect if you need further screening.

You will get a screening report immediately. If the examination does not find any signs of retinopathy, you will be asked to have another screening 12 months later.

There will be no cost to you when a doctor or optometrist in our network for diabetic screening does the primary grading examination. If you are not sure if your doctor or optometrist is part of our network for diabetic screening, speak to your health coach. They can help you to make sure you have cover for the screening.

If the primary examination finds signs of retinopathy, you will need an eye examination by an optometrist; in other words, you will go for a secondary grading examination.

How the secondary grading examination works

A secondary grading examination is a more comprehensive examination performed by an optometrist. It is very important to do your secondary grading examination, immediately after your primary grading examination.

There will be no cost to you when an optometrist in our network for diabetic screening does the secondary grading examination. If you are not sure if your doctor or optometrist is part of our network for diabetic screening, speak to your health coach.

The optometrist will decide if they must refer you to an ophthalmologist for a tertiary grading examination. If they think it is necessary, they will refer you.

How the tertiary grading examination works

When you visit the ophthalmologist, they will confirm if there are signs of diabetic retinopathy using:

- The information the optometrist sent from the primary and secondary grading examinations
- The results of any extra tests the ophthalmologist thinks are necessary

We pay the consultations and tests up to the scheme rate and you may have to pay the balance of the account if your chosen ophthalmologist charges more than this rate.

You will stay under the care of an ophthalmologist, with individual follow-up consultations and a treatment plan.

You can have one ophthalmologist consultation per year as part of your standard basket of care. If the ophthalmologist confirms your diagnosis of diabetic retinopathy, you will get access to extra consultations as part of your basket of care.

How we pay if you get services that are not part of the benefit

If you choose to get extra tests or use an out-of-network optometrist or doctor, you may have to pay part of the cost. To avoid any co-payments, please make use of the services of a network provider and make sure we always know who your network provider is.

Contact us

For queries relating to the Diabetes Care Programme, please contact your Care Navigators on 0860 44 44 39 or send an email to Members_DCP@yourremedi.co.za

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on 0860 116 116 and address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Remedi Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.
Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za