

Overseas Treatment Benefit 2026

Who we are

Remedi is the medical scheme, registration number 1430, which 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.

About the Overseas Treatment Benefit

The Overseas Treatment Benefit is an exclusive benefit that gives you cover for healthcare treatment and technologies that are not available in South Africa. This benefit is available to members on the Remedi Comprehensive Option.

We will pay the first 80% of the claim upfront up to a limit of **R810 000** for each member, subject to approval from the Medical Review Team. You need to pay the balance of the claim. We require a pro forma invoice specifically for the medical treatment from the provider who will be performing the service. This will enable us to assist with the upfront payment of funds to you, if required.

This document gives you more information about the benefit and how to apply for this cover if you need it.

What you need to know about the Overseas Treatment Benefit

- The Overseas Treatment Benefit only covers treatment that is not available in South Africa.
- Cover is up to a limit of **R810 000** per member per year, with the balance payable by you. This means that we will pay 80% of the cost of the claim, up to the limit of **R810 000**, and you need to pay the remainder of the claimed amount.
- If there are complications with the treatment or procedure, we will cover these costs up to your available limit.
- The treatment or procedure must be clinically proven for your condition and there must be adequate published medical evidence that the treatment is appropriate.
- The treatment you receive must be provided by a medically qualified healthcare provider. Your doctor must be registered with the relevant regulatory bodies in the country where you receive treatment.
- You need to notify us in advance of your treatment. We will review your application according to the rules of the Overseas Treatment Benefit and provide feedback on the outcome.
- If your application is approved, we will assist with the upfront payment of 80% up to **R810 000**.

How to apply for cover from the Overseas Treatment Benefit

Contact us before you travel

Contact us on **0860 116 116** before you travel. We will send you a form to complete and once it is returned, we will review it and confirm the outcome. If we approve your cover, we will also send you a claim form that you will need to complete and send to us when you return.

You will need to pay your claims upfront and claim back from us

Because your healthcare provider will be based overseas, we do not have any agreement to pay them directly. You will need to pay your medical accounts upfront and claim back from Remedi when you return to South Africa. It is therefore important that you keep all the original and detailed accounts and receipts. Remember to also send us a completed claim form. It is also a good idea to keep copies of your claims and receipts for your records.

If requested by you, the Scheme will assist with the upfront payment to you of up to 80% of your claim to a limit of **R810 000**, subject to approval from the Medical Review Team. We will need a pro forma invoice specifically for the medical treatment from the provider who will be performing this service to enable us to assist with the upfront payment of funds to you.

We will also ask you for your travel documents such as copies of your airplane tickets and passport.

You may contact ER24 at +27 11 529 6900 to facilitate payment to the international providers. ER24 will then invoice the Scheme for the settlement of these claims. ER24 will charge a fee for this service which will be paid from your available benefits. If you decide not to make use of this option, you need to pay all accounts from the healthcare provider/s and claim the amount back from the Scheme when you return to South Africa.

Where to send your claims

You can email your claim form, claims and travel documents to OTB_APPROVEDCLAIMS@yourremedi.co.za. Please remember to write "Overseas Treatment Benefit" on all your claims and correspondence to us.

What we do not cover on the Overseas Treatment Benefit

- You are not covered if the treatment or equivalent treatment is available in South Africa and your healthcare provider is not willing to perform the procedure in South Africa or if you choose to have the procedure done overseas
- Treatment available in South Africa where you need to apply on an individual basis to a registered authority or recognised body
- Treatment that forms part of clinical trials
- Cover for emergencies
- Any treatment that relates to a general exclusion on the Remedi Medical Aid Scheme.

The Overseas Treatment Benefit checklist

- Overseas Treatment Benefit application form
- Medical motivation from your healthcare provider
- Copies of claims and your proof of payment
- International Travel Benefit claims form from Remedi
- Copies of travel documents

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on 0860 116 116 or 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