

# EX-GRATIA HELPS SAMWUMED'S MOST DESERVING MEMBERS

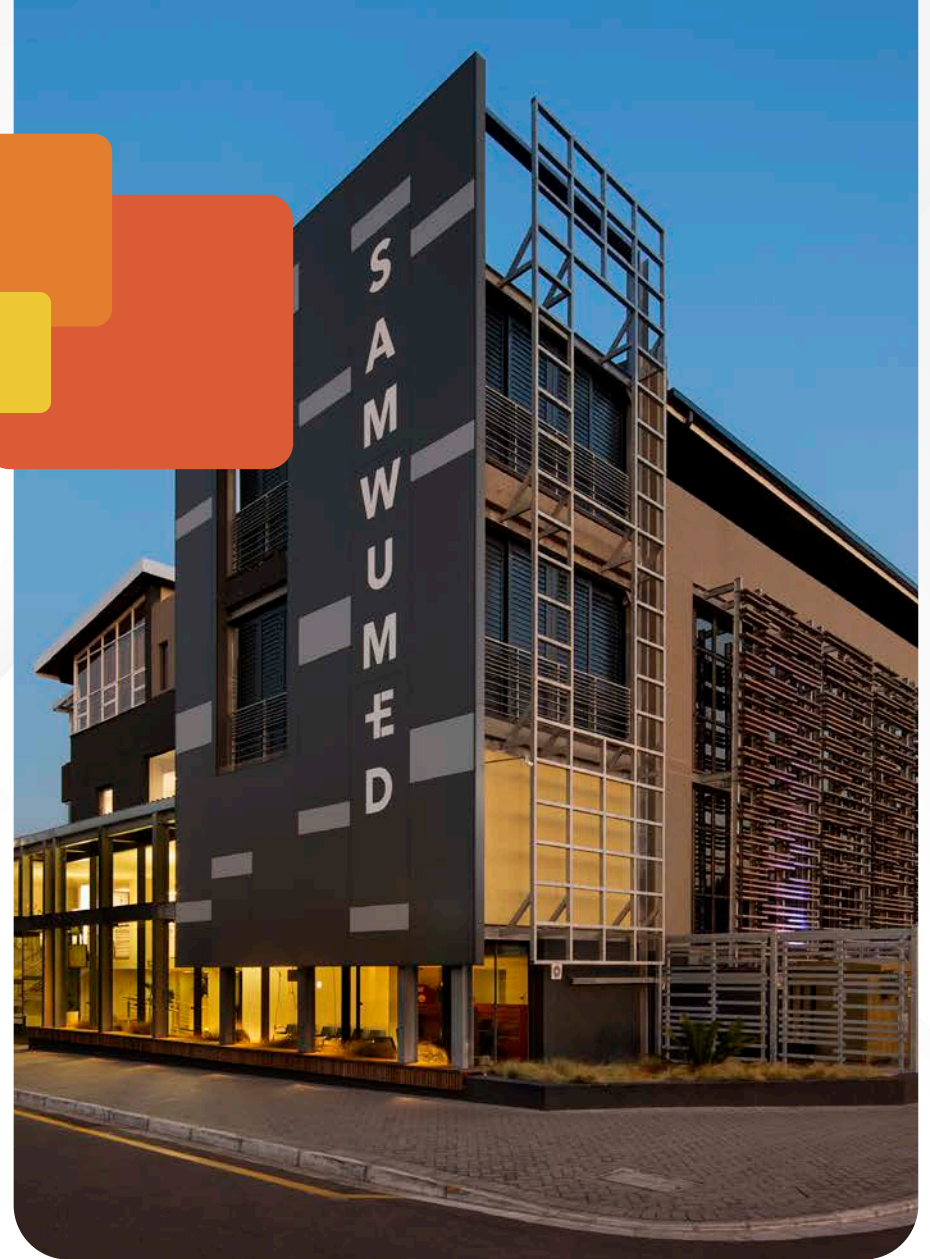
## What is Ex-Gratia Grant?

This is a special fund set up by the Scheme to help the neediest and most deserving members who have finished or exhausted their medical aid benefits to pay their medical bill in full or in part.

It is only allowed in exceptional cases and considered only if the treatment needed by the member is life threatening, medically necessary and is not covered under the Prescribed Member Benefits (PMB). It covers only medical or health costs.

**SAMWUMED**  
Real Heritage. Real People. Real Health Care.

*Stepping Up our Game as SA's Caring Essential Service*



# Ex Gratia

How it works

**SAMWUM+ED**  
Real Heritage. Real People. Real Health Care.

*Stepping Up our Game as SA's Caring Essential Service*





**Ex-Gratia**  
We Conduct





**Ex-Gratia**  
We Prioritise

# ILLNESS OR TREATMENT

**LIFE  
THREATENING**

**MEDICALLY  
NECESSARY**

**NON PMB  
OR NOT PMB  
LEVEL OF  
CARE**



# QUALIFYING MEMBERS

**More than 1 year  
with SAMWUMED.**

**Less than 1 year  
if moved from  
another medical aid  
during the freedom  
of association  
period.**



## KEY CONDITIONS

The applicant covers at least 20% of the cost of their treatment.

Applications for ongoing treatment will be made based on:

▶ An initial assessment report

▶ Treatment plan and

▶ Follow-up report showing improvement including the provision of fee breakdown



**Ex-Gratia**

# KEY CONDITIONS

Clinical appropriateness of the treatment or procedure.

Cost effectiveness of the treatment or procedure.

Improvement of the applicant's quality of life.

The member's financial status.

# Ex-Gratia Procedure

**SAMWUM+ED**  
Real Heritage. Real People. Real Health Care.

*Stepping Up our Game as SA's Caring Essential Service*







# Ex-Gratia Procedure

## STEP 1. APPLICATION PROCESS

Standard Ex-gratia Form  
WITH

A copy of the most recent  
pay-slip or Pension Advice

A copy of the most recent  
pay slip or Pension Advice of  
spouse or life partner (where  
applicable);

Detailed monthly expenses

Copy of the full specified  
accounts being claimed  
against, including x3  
quotations.

Member motivation

In the event of a member  
being divorced a copy of the  
divorce settlement is required

Member motivation to include  
the cost of the amount that is  
being requested

A clinical or medical  
motivation is required

Medical cases: Reports and  
motivation letter from  
Specialist / Doctor

Surgical cases - photos,  
previous history (including  
scans and pathology reports),  
quotes, etc.



## APPEALS AND DISPUTES

01

If request declined, members are allowed to apply for re-consideration only if there is new evidence to support their motivation.

02

The member must appeal within one (1) month of being told of outcome by the Scheme.

03

Appeals are considered by the Disputes and Complaints Resolution Committee in line with the terms of Rule 19 of the SAMWUMED approved Scheme rules.