

# Chartered Accountants (SA) Medical Aid Fund



C A M A F

MEDICAL SCHEME

IN A CLASS OF ITS OWN



# WHO ARE WE?

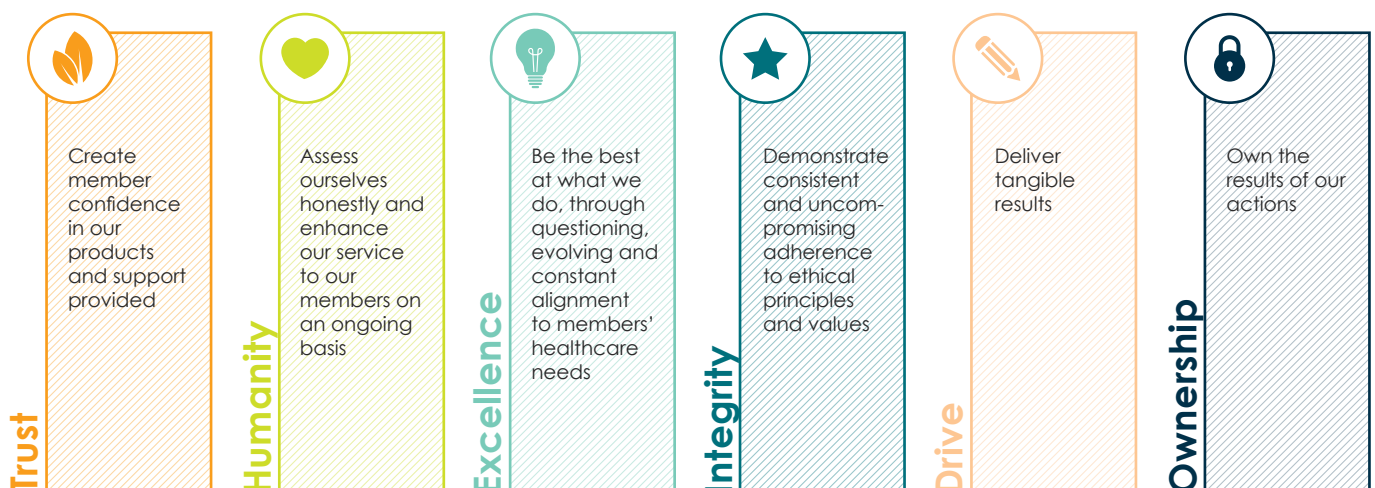
The Scheme is a non-profit entity governed by the Medical Schemes Act of South Africa (the Act), as amended, and is regulated by the Council for Medical Schemes. The Chartered Accountants (SA) Medical Aid Fund (CAMAF), which was established in 1951, was originally designed for accounting professionals and offers superior benefits to qualifying members. As the Scheme focuses on a niche market, it is able to provide a range of benefits that significantly surpass those offered by most open schemes.

As CAMAF always aims at being ahead of the curve, the Scheme values innovation, and covers many procedures performed with the latest technology. It also has a distinctly holistic focus, combining excellent healthcare benefits with actively managed wellness programmes.


CAMAF is managed by the Board of Trustees, made up of professionals who understand the importance of sound risk management and are committed to the principles of ethical leadership and good corporate governance, to protect the Scheme and ensure the sustainability of its operations.

While CAMAF provides cover mainly for people employed by member firms, it also accepts individual members subject to certain approved qualifications.

## WE ACHIEVE OUR STRATEGIC OBJECTIVES THROUGH OUR VALUES:



# WHAT SETS US APART?



**UNIQUE  
LIKE YOU**

Restricted  
scheme with  
tailor-made  
benefits for  
professional  
firms

AVERAGE  
AGE

**32.8**

(as at Dec 2024)

HEALTHY AND  
STABLE RESERVES



NO BROKERS



Low non-  
healthcare  
expenditure  
allowing richer  
benefits

PENSIONER  
RATIO

**7.2%**

(as at Dec 2024)

**NO GENERAL OR  
CONDITION SPECIFIC  
WAITING PERIOD IF JOINING  
VIA A FIRM WITHIN FIRST  
3 MONTHS OF YOUR  
EMPLOYMENT**



Unique disease  
management  
programmes



GENEROUS  
OPTICAL  
BENEFITS

NO LATE  
JOINER  
PENALTIES



COMPETITIVE  
PRICING  
with real ROI



PERSONALISED  
CARE AND  
SERVICE



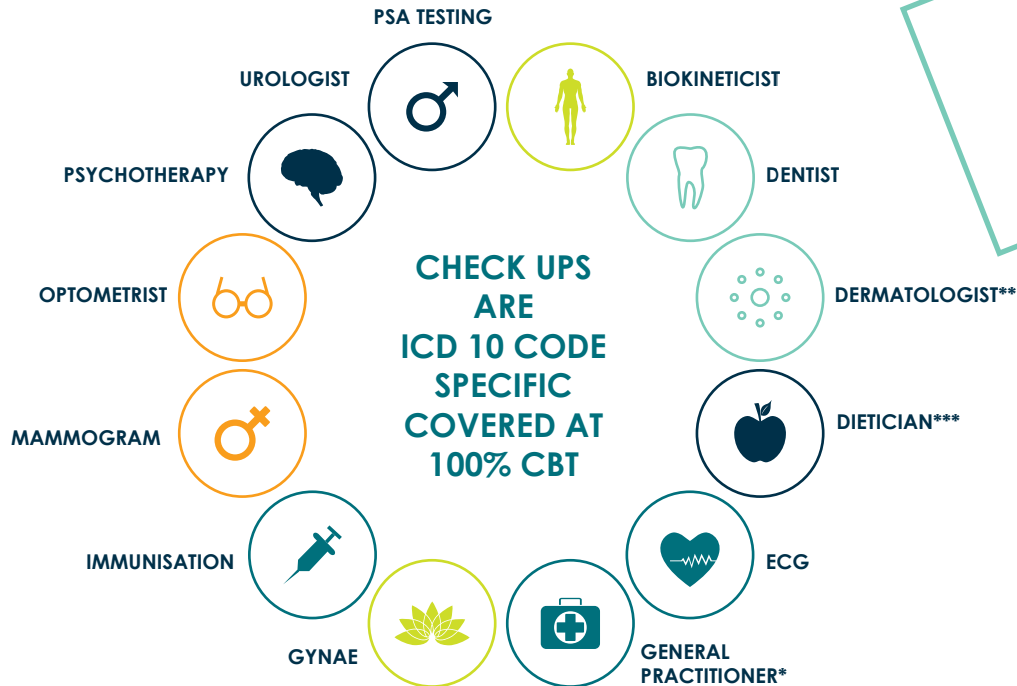
# WELLNESS CLUB

**CAMAF Online Wellness Club allow members to enjoy:**

- Exercise Classes
- Health Webinars
- Online Health Library
- Support from Club Coach
- Being part of an Online Wellness Community
- Wellness Rewards

# PREVENTIVE WELLNESS

We encourage our members to take full advantage of their preventive wellness benefits by going for regular checkups for early detection of health problems. Early detection is key!



\*For GP checkup, only Nominated GP to be used for Network Choice, Alliance Network and Double Network

\*\*Dermatologist Consultation (Melanoma screening) not covered on Network Choice and First Choice

\*\*\*Dietician Consultation not available on Network Choice and First Choice

## DISEASE MANAGEMENT PROGRAMMES

CANCER WELLNESS PROGRAMME

DIABETES PROGRAMME

EMOTIONAL WELLNESS PROGRAMME

HIV/AIDS PROGRAMME

HYPERTENSION & HYPERLIPIDEMIA PROGRAMME

MUSCULO-SKELETAL PROGRAMME

RESPIRATORY PROGRAMME

## MOTHER-TO-BE PROGRAMME

Maternity care specially designed to give you the best advice and personalised support throughout your pregnancy, childbirth confinement (delivery) and after the birth of your precious little one.

The programme helps you to cope with all the aspects of your pregnancy and giving birth.

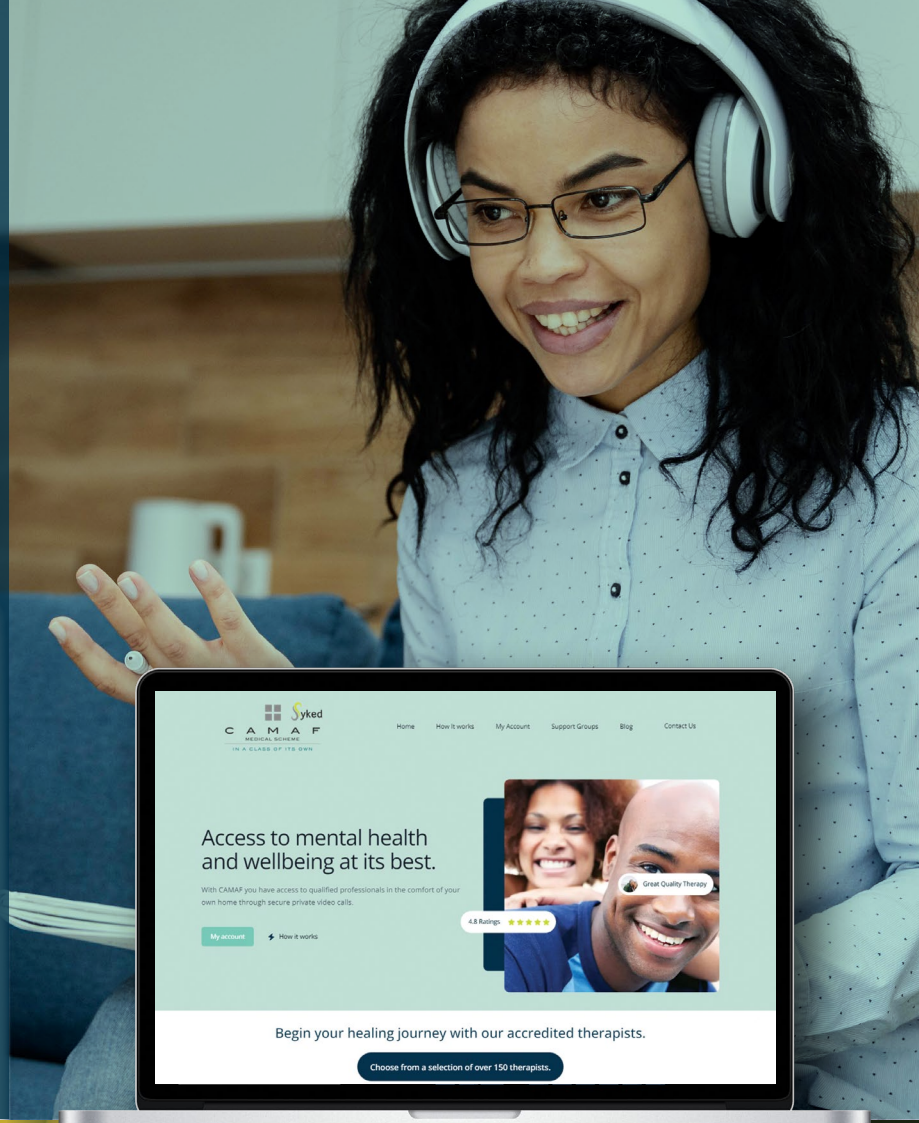
For more information, call the Maternity Case Manager on 0860 100 544 or send an email to [maternity@camaf.co.za](mailto:maternity@camaf.co.za)



Experience mental wellness like never before with **CAMAFSyked**, our online mental wellness offering.

**CAMAFSyked** allows you to connect with over 150 qualified therapists and to participate in a counselling session with your own private therapist in the comfort of your home or any personal space.

To explore **CAMAFSyked**, simply log in to the CAMAF website or mobile app and click on the **CAMAFSyked** tile. Accept the terms and conditions and begin your journey towards better mental health and wellbeing.



# EMOTIONAL WELLNESS PROGRAMME

The stress of living in a highly competitive, materialistic and technologically fast moving world is on the increase and we all need guidance on how to deal with these issues before they impact negatively on our lives.

This strictly confidential programme offers support on an on-going basis and during a life crisis. It also has a confidential Stress Line to help you in reducing the negative effects that everyday demands have on your life.

Call 011 707 8415 or send an email to [emotional.wellness@camaf.co.za](mailto:emotional.wellness@camaf.co.za)





# INTERNATIONAL TRAVEL COVER

As part of your emergency services benefit, you can arrange international travel cover for emergency (unforeseen and unexpected) medical costs while you travel outside South Africa. No elective or non-emergency medical expenses will be covered.

The benefit is only available if you have declared your travel through our portal administered by Travel Insurance Consultants (TIC) before you depart on your international journey, and if you are travelling for 90 days or less. Each person traveling must declare their journey. The benefit will NOT be available if the journey was not declared.

**To arrange your cover, log in to our website or mobile app and select International Cover under Benefits > My Cover and complete the travel declaration.**



## SUPPORT

In addition to the traditional support channels, each Member Firm is allocated a Relationship Manager who is responsible for ensuring that the firm gets a personalised service. Your Relationship Manager will keep your Human Capital and Executive Team abreast of developments within the Scheme; have regular firm visits to address member queries and implement Wellness Initiatives.

### Contact us:

#### CUSTOMER CARE

**Telephone:** 0860 100 545 or 011 707 8400

**Fax:** 0861 113 676

**Email:** [custcare@camaf.co.za](mailto:custcare@camaf.co.za)

**Chronic Medication:** 0861 700 600 (option 3)

**Email:** [clinicalrisk@camaf.co.za](mailto:clinicalrisk@camaf.co.za)

**Claims submission:** [claims@camaf.co.za](mailto:claims@camaf.co.za)

#### HOSPITAL PRE-AUTHORISATION

**Email:** [preauth@camaf.co.za](mailto:preauth@camaf.co.za)

**Telephone:** 0860 100 544





**T** 0861 700 600  
**F** 0861 113 676

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**DOWNLOAD THE CAMAF APP**

