



CASHLESS CO-PAYMENT JOURNEY

Introducing our Cashless Co-payments service

We aim to reduce the burden on you when you have to pay a co-payment before a planned procedure. Through a quick and easy claims process, you will receive proof of payment to take with you on the day of your procedure. This service applies to standard co-payments, penalty co-payments, and oncology co-payments.

STEP 1

Obtain your Pre-authorisation document from your medical scheme.

STEP 2

Start a Whatsapp chat by saying **“Hello”** to the **Kaelo Whatsapp Bot – 066 433 6768** or Access the Online form here: [Online Form](#)

STEP 3

Select **“Submit Cashless Copayment”** in the menu options and **follow the steps.**

STEP 4

Kaelo will send you an email confirming the outcome of your request.

STEP 5

Once your procedure has taken place, you must request your Hospital invoice and Medical Scheme statement.

You will get a reminder email from Kaelo to submit your supporting documents.

STEP 6

Start a Whatsapp chat by saying **“Hello”** to the **Kaelo Whatsapp Bot – 066 433 6768** or Access the Online form here: [Online Form](#)

STEP 7

Select Submit Supporting documents.

STEP 8

Follow the steps and **upload your supporting documents** for your cashless co-payment claim.

011 759 9600

www.kaelo.co.za

This is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership. The administrator of this product is Kaelo Risk (Pty) Ltd, an authorised Financial Services Provider (FSP 36931).

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Lifestyle Benefits are Kaelo offerings. Service Providers are contracted to Kaelo.

