

THE SICK BENEFIT FUND FOR RETAIL MEAT TRADE

IMPORTANT NOTICE

TO : ALL MEMBERS, ALL EMPLOYERS, SALARIES DEPT, BOOKKEEPERS
DATE : 26 November 2024
EFFECTIVE DATE : 01 January 2025

The Sick Benefit Fund Finance Committee has agreed that the contribution rates of the Sick Benefit Fund will not increase in 2025, thus being unchanged for the second year in a row. The level of benefits for the period 01/07/2024 to 30/06/2025 will also remain unchanged and will be reviewed for the next period.

Medihelp's contribution amounts for 2025 will increase on average by 10.8% on all plans.

The parties to the Bargaining Council for Meat Trade Gauteng are aware of the financial impact that this may have on our members and employers. We have thoroughly investigated and compared numerous other Hospital Plan providers. However the parties to the Bargaining Council for Meat Trade Gauteng have taken the decision to remain with Medihelp for the time being. If you have any concerns in this regard, please communicate this with us.

Should you wish to change your Medihelp Benefit Option, The Medihelp Interchange Benefit Option Form must be completed and returned to the Bargaining Council for Meat Trade Gauteng by the 11th of December 2024. The chosen benefit option will be used for 2025.

Table A below, Schedule of Contributions, reflects the Sick Benefit Fund (*compulsory for certain job categories in terms of the collective agreement*) and the Medihelp MedVital (voluntary) and Medihelp MedVital Elect (voluntary) contribution rates.

TABLE A – SCHEDULE OF CONTRIBUTIONS – 50 % PAYABLE BY EMPLOYER AND EMPLOYEE

MEMBERSHIP CATEGORY	SICK BENEFIT FUND	MEDIHELP MEDVITAL	TOTAL		SICK BENEFIT FUND	MEDIHELP MEDVITAL ELECT	TOTAL
Principal member	R540.00	R2,880.00	R3,420.00		R540.00	R2,244.00	R2,784.00
Member + 1 Adult dependant	R775.00	R5,094.00	R5,869.00		R775.00	R3,876.00	R4,651.00
Member + 1 Child dependant	R775.00	R3,870.00	R4,645.00		R775.00	R3,186.00	R3,961.00
Member + 1 Adult + 1 Child dependant*	R800.00	R6,084.00	R6,884.00		R800.00	R4,818.00	R5,618.00
Member + 2 Child Dependents*	R800.00	R4,860.00	R5,660.00		R800.00	R4,128.00	R4,928.00
Member + 1 Adult + 2 Child Dependents*	R825.00	R7,074.00	R7,899.00		R825.00	R5,760.00	R6,585.00
Member + 3 Child Dependents*	R825.00	R4,860.00	R5,685.00		R825.00	R4,128.00	R4,953.00
Member + 1 Adult + 3 Child Dependents*	R860.00	R7,074.00	R7,934.00		R860.00	R5,760.00	R6,620.00
Single Pensioner	R500.00	R2,880.00	R3,380.00		R500.00	R2,244.00	R2,744.00
Pensioner + 1 Adult dependant	R740.00	R5,094.00	R5,834.00		R740.00	R3,876.00	R4,616.00
Pensioner + More than 1 dependant	on request				on request		

*Pay child dependent rates for children younger than 26 years. Thereafter adult dependent rates apply.

*On Medihelp MedVital and MedVital Elect you only pay for the youngest two children younger than 18 years.

Medihelp rates excludes any late joiner penalties and special rates that may apply.

TABLE B – THE SICK BENEFIT FUND FOR RETAIL MEAT TRADE BENEFITS TABLE (1 July 2024 – 30 June 2025:

BENEFIT	SINGLE MEMBER	MEMBER PLUS 1 OR 2 DEP	MEMBER PLUS 3 OR MORE DEP	LIMITATIONS
Medical	R7,300	R10,330	R13,130	Paid at 75% of Sick Benefit Fund rates up to the available benefit. These benefits cover all day-to-day medical expenses
Medicine	R3,150	R4,200	R5,620	Paid at 100% up to available benefit. Prescribed medicine only
Dental	R2,760	R3,450	R4,400	Paid at 75% of Sick Benefit Fund rates up to the available benefit.
Optical	R1,600	R2,230	R3,000	Paid at 75% of Sick Benefit Fund rates up to the available benefit.

SICK BENEFIT FUND

GENERAL INFORMATION

- The Sick Benefit Fund for Retail Meat Trade's Financial Year is 1 July – 30 June.
- Sick Benefit Fund membership is compulsory for all employees other than a cashier, butchery assistant and shop assistant in terms of the collective agreement.
- Sick Benefit Fund Claims must be emailed to sbf@wadavidson.co.za.
- Claims must include procedure codes; no claim will be processed based solely on a receipt.
- If a member has paid an account, a receipt must be attached, or the account marked "paid", otherwise payment will be made directly to the practitioner.
- All chemist claims must be paid in cash by the member, where after the member will be reimbursed once script is submitted to the Fund. Scripts must include the name of the patient. The Sick Benefit Fund will no longer accept chemist receipts, we require the script slip.
- Claims must be submitted to the Fund within 4 months of the date of service. The Fund will not, under any circumstances, pay out claims submitted 4 months or more after the date of service.
- The Fund has two payment runs throughout the month where claims will be paid if contributions have been received. In terms of the rules of the Fund no claims will be paid unless contributions have been paid for the month of the service date.
- Members must ensure change in personal information and banking details is communicated in writing to the Fund. New members must please send us Bank Account Details for re-imbursement which we will load onto our system.

MEDIHELP

GENERAL INFORMATION

- Medihelp's Financial Year is 1 January – 31 December.
- The Medihelp MedVital Elect is a cheaper option than the Medihelp MedVital Plan – Refer to Table A. If the Medihelp MedVital Elect option is chosen members must be admitted to one of the listed network hospitals or day clinics when they need to undergo planned procedures.
- Medihelp offers various plans other than the MedVital or MedVital Elect plans, **it is important to consider which plan is affordable and best suited for your family's needs**. Please refer to your plan benefits as some procedures for example hip/knee replacements due to wear and tear is only covered on the MedElite plan.
- **Medihelp pays 100% of the scheme rates** across all plans thus this could result in a portion of the hospital bill/doctor's claim being for the member's account. An affordable Gap cover can be considered to compensate or reduce the members out of pocket expenses. For Gap cover contact our offices.
- All Medihelp applications, terminations or membership changes must be sent to the Bargaining Council for Meat Trade Gauteng.
- Medihelp Medical Claims must be emailed to claims@medihelp.co.za.
Medihelp Dental Claims must be emailed to medihelp@dentalrisk.com.
- If you require any advice regarding your Medical Aid Cover please contact our brokers Chantal Hogendoorn or Nicole Hill on 011 463 9336.
- **For your Medihelp benefits and queries please contact Medihelp on 086 0100 678 or refer to their website: www.medihelp.co.za.**

For any queries please do not hesitate to contact our offices on 011 646 0290.