

BARGAINING COUNCIL FOR THE MEAT TRADE GAUTENG (LR2/6/6/136)

Private Bag X3060
Randburg, 2125
Tel : (011) 646 0290
Fax : (011) 646 3566
Email: bcm@wadaidson.co.za

72A Oxford Road
Riviera
2193

THE SICK BENEFIT FUND FOR RETAIL MEAT TRADE

IMPORTANT NOTICE

TO : ALL MEMBERS, ALL EMPLOYERS, SALARIES DEPT, BOOKKEEPERS

DATE : 30 November 2018

EFFECTIVE DATE : 01st January 2019

We are pleased to advise that the Sick Benefit Fund has been able to maintain the contribution rates for the past 3 years. The level of benefits increased in 2018 and will remain unchanged for 2019. Medihelp has increased their annual contributions by $\pm 10\%$, but managed to maintain a balance between benefits and contributions.

Premiums for Medihelp have increased by 10% | Sick Benefit Fund premiums remain unchanged.

- Table A below, Schedule of Contributions, reflects the Sick Benefit Fund (*compulsory for certain job categories*) and the Medihelp Prime 1 (voluntary) contribution rate.
- Table B below, reflects the Medihelp Prime 1 Network contribution rate. This is a cheaper option but members of the Prime network benefit options must be admitted to one of the listed network hospitals or day clinics when they need to undergo planned procedures. Medihelp may change the list of hospitals from time to time. There are currently 113 hospitals listed on the Network, refer to Medihelp website: www.medihelp.co.za. On the Network option, chronic medication has a formulary list that is applied and is subject to designated service provider.
- Table C below, The Sick Benefit Funds Benefit Table: Prescribed Medicines are paid at 100% and all other services at 75% of the Sick Benefit Fund rate.

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

	Sick Benefit Fund	Medihelp Prime 1 Hospital Plan	Total
<u>MEMBERSHIP CATEGORY</u>			
SINGLE MEMBER	R 550.00	R 1902.00	R2452.00
MEMBER + 1 ADULT DEPENDANT	R 780.00	R 3468.00	R4248.00
MEMBER + 1 CHILD DEPENDANT	R 780.00	R 2478.00	R3258.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT	R 805.00	R 4044.00	R4849.00
MEMBER + 2 CHILD DEPENDANTS	R 805.00	R 3054.00	R3859.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS	R 830.00	R 4620.00	R5450.00
MEMBER + 3 CHILD DEPENDANTS	R 830.00	R 3054.00	R3884.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS	R 860.00	R 4620.00	R5480.00
MEMBER + 4 CHILD DEPENDANTS	R 860.00	R 3054.00	R3914.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS	R 885.00	R 4620.00	R5505.00
SINGLE PENSIONER	R 540.00	R 1902.00	R2442.00
PENSIONER + 1 ADULT DEPENDANT	R 765.00	R 3468.00	R4233.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

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

	Sick Benefit Fund	Medihelp Prime 1 Hospital Plan Network	Total
MEMBERSHIP CATEGORY			
SINGLE MEMBER	R 550.00	R 1488.00	R2038.00
MEMBER + 1 ADULT DEPENDANT	R 780.00	R 2700.00	R3480.00
MEMBER + 1 CHILD DEPENDANT	R 780.00	R 1938.00	R2718.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT	R 805.00	R 3150.00	R3955.00
MEMBER + 2 CHILD DEPENDANTS	R 805.00	R 2388.00	R3193.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS	R 830.00	R 3600.00	R4430.00
MEMBER + 3 CHILD DEPENDANTS	R 830.00	R 2388.00	R3193.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS	R 860.00	R 3600.00	R4430.00
MEMBER + 4 CHILD DEPENDANTS	R 860.00	R 2388.00	R3193.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS	R 885.00	R 3600.00	R4430.00
SINGLE PENSIONER	R 540.00	R 1488.00	R1906.00
PENSIONER + 1 ADULT DEPENDANT	R 765.00	R 2700.00	R3240.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

TABLE C – THE SICK BENEFIT FUND FOR RETAIL MEAT TRADE BENEFITS TABLE:

BENEFIT	MEMBER	MEMBER PLUS 1 OR 2 DEP	MEMBERS PLUS 3 OR MORE	LIMITATIONS
Medical	R6385	R9020	R11480	Paid at 75% of Sick Benefit Fund rates This benefits covers: - Specialists and GP'S;
Medicine	R2790	R3700	R4940	Paid at 100% of cost, provided limit is not exceeded . Prescribed medicine only
Dental	R2420	R3005	R3860	Paid at 75% of Sick Benefit Fund Rates, provided limit is not exceeded
Optical & Spectacles	R1400	R1930	R2600	Provided limit is not exceeded , paid at 75% of actual cost

GENERAL INFORMATION PURPOSES

- Medihelp bases some payments on the Medihelp Reference Price or Maximum Medical Aid Price, this could result in a portion of the hospital bill being for the members account. An affordable Gap cover can be considered to compensate or reduce the members out of pocket expenses. For Gap cover contact our offices.
- Medihelp offers various plans, it is important to consider which plan is affordable and best suited for your family's needs. 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 14th December 2018. The chosen benefit option will be used for 2019. Plans may not be changed during the year.
- Child dependant rates are paid for children until they are 26 years old. Thereafter adult dependant rates apply.
- The Sick Benefit Fund For Retail Meat Trade Financial Year is 1 July – 30 June. The Medihelp Financial Year is 1 January – 31 December.

PROCEDURE FOR SUBMITTING AND PROCESSING OF ALL CLAIMS

- For Medihelp Claims email: claims@medihelp.co.za, for Sick Benefit Fund Claims email: wilna@wadavidson.co.za
- 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.
- 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 best form of claim submission is by fax or email and as soon as possible after the service date. There are two Electronic Fund transfer payments per month, terms and conditions apply.
- In terms of the rules no claims will be refunded unless **contributions** have been paid for the month of service date.
- Members must ensure change in personal information and banking details is communicated in writing.
- Claims submitted after membership ceases will be **disregarded**.

MEDIHELP BENEFIT ENHANCEMENTS 2019

1. There will be no enrolment condition applied to members who enroll from 1 January 2019 to 31 December 2019, subject to terms and conditions.
2. Added insured benefits – Womens' health, enhanced maternity benefits, child benefits, routine screening and immunization benefits, men's health, additional screening and immunization for over 50's, Supporting wellness.
3. An amniocentesis screening benefit is available on the Prime range and Elite under enhanced maternity benefits.
4. Midwives' services are included with the consultation benefit for pregnancies as part of Prime 2's maternity benefits.
5. Contracted specialist network – Medihelp will be phasing in a contracted network of surgeons in 2019 with whom tariffs for PMB and non-PMB services have been negotiated. Details of the network will be made available on Medihelp's various service platforms.
6. Non-PMB oncology benefit increased – In addition to the full cover provided for PMB oncology treatment, which covers 98% of all cases, Medihelp will increase the non-PMB oncology benefit introduced last year by up to 150%. (Benefits are subject to registration on the Medihelp Oncology Programme).
7. Optometry Benefits increased for Prime 3 & Elite.
8. Radiology benefit – A separate benefit of R1 000 per family will be available for services rendered by radiographers in and out of hospital. This will apply to all Medihelp's benefit options.
9. Medical appliances – Services in and out of hospital, prescribed by a medical doctor. Wheelchair benefit of R 4500 per family per 3 year cycle.

MEDIHELP SUMMARY OF BENEFITS – PRIME 1

PRIME 1 Hospital Plan	
Network	Non-Network
HOSPITAL BENEFITS (NO OAL)	
113 Network Facilities	Any Hospital
CHRONIC ILLNESS/PMB	
Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply	
POST HOSPITAL CARE	
Up to 30 days after discharge	
SPECIALISED RADIOLOGY	
Unlimited in and out of hospital. Member pays the first R1600 per examination. Balance paid at 100% of the MT	
TRAUMA-RELATED BENEFITS	
Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV	
ROAD & AIR TRANSPORT	
Netcare 911 Unlimited within RSA	
INSURE DAY-TO-DAY BENEFITS	
M = R1 150 per year M+ = R2 300 per year GPs, specialists, physiotherapy, acute and self-medication	