

BARGAINING COUNCIL FOR THE MEAT TRADE GAUTENG

(LR2/6/6/136)

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THE SICK BENEFIT FUND FOR RETAIL MEAT TRADE

IMPORTANT NOTICE

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

DATE : 28 November 2019

EFFECTIVE DATE : 01 January 2020

We are pleased to advise that the Finance Committee of the Sick Benefit Fund has approved a decrease in the contribution rates for 2020 to subsidise the increase in Medihelp contribution rates. The Sick Benefit Fund level of benefits increased in 2019 and will remain unchanged for 2020.

Medihelp has increased their annual contributions on an average of 9.46%. Medihelp is still considered the best and most affordable option for members within the retail meat trade industry.

- 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. For the hospitals listed on the Network, refer to the 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 providers.
- 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.
- For your Medihelp benefits and queries please contact Medihelp on 086 0100 678 or refer to their website.

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 510.00	R 2082.00	R2592.00
MEMBER + 1 ADULT DEPENDANT	R 730.00	R 3798.00	R4528.00
MEMBER + 1 CHILD DEPENDANT*	R 730.00	R 2712.00	R3442.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT*	R 755.00	R 4428.00	R5183.00
MEMBER + 2 CHILD DEPENDANTS*	R 755.00	R 3342.00	R4097.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS*	R 780.00	R 5058.00	R5838.00
MEMBER + 3 CHILD DEPENDANTS*	R 780.00	R 3342.00	R4122.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS*	R 810.00	R 5058.00	R5868.00
MEMBER + 4 CHILD DEPENDANTS*	R 810.00	R 3342.00	R4152.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS*	R 835.00	R 5058.00	R5893.00
SINGLE PENSIONER	R 480.00	R 2082.00	R2562.00
PENSIONER + 1 ADULT DEPENDANT	R 705.00	R 3798.00	R4503.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

* Pay child dependant rates for children younger than 26 years. On Prime 1, 2 and 3 you only pay for the youngest two children younger than 18 years.

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 510.00	R 1626.00	R2136.00
MEMBER + 1 ADULT DEPENDANT	R 730.00	R 2964.00	R3694.00
MEMBER + 1 CHILD DEPENDANT*	R 730.00	R 2118.00	R2848.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT*	R 755.00	R 3456.00	R4211.00
MEMBER + 2 CHILD DEPENDANTS*	R 755.00	R 2610.00	R3365.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS*	R 780.00	R 3948.00	R4728.00
MEMBER + 3 CHILD DEPENDANTS*	R 780.00	R 2610.00	R3390.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS*	R 810.00	R 3948.00	R4758.00
MEMBER + 4 CHILD DEPENDANTS*	R 810.00	R 2610.00	R3420.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS*	R 835.00	R 3948.00	R4783.00
SINGLE PENSIONER	R 480.00	R 1626.00	R2105.00
PENSIONER + 1 ADULT DEPENDANT	R 705.00	R 2964.00	R3669.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

* Pay child dependant rates for children younger than 26 years. On Prime 1, 2 and 3 you only pay for the youngest two children younger than 18 years.

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	R6700	R9480	R12050	Paid at 75% of Sick Benefit Fund rates This benefits covers: - Specialists and GP'S;
Medicine	R3000	R4000	R5350	Paid at 100% of cost, provided limit is not exceeded . Prescribed medicine only
Dental	R2600	R3250	R4150	Paid at 75% of Sick Benefit Fund Rates, provided limit is not exceeded
Optical & Spectacles	R1500	R2100	R2800	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 13th December 2019. The chosen benefit option will be used for 2020. 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**.