

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: bcmtd@wadavidson.co.za

72A Oxford Road
 Riviera
 2193

SICK BENEFIT FUND RETAIL MEAT TRADE

IMPORTANT NOTICE

**TO : ALL MEMBERS
 ALL EMPLOYERS, SALARIES DEPARTMENT AND BOOKKEEPERS**

DATE : 24th November 2017

Please read this circular very carefully as you will find all the information and changes you need to know about contributions, benefits, procedures and general Rules of the Sick Benefit Fund.

Premiums for Medihelp have increased by 7.6% | Retail Meat (Sick Benefit Fund) premiums remain unchanged.

1. Table A below, Schedule of Contributions, reflects the Hospital Plan (Medihelp Dimension Prime 1) contribution as well as an all-inclusive rate for the Sick Benefit Fund and Hospital Plan. In addition, we included an alternative hospital plan option. The Dimension 1 Network contributions – Table B.
2. **Co-payments are still payable to hospitals for certain procedures.** A Small amount for day to day benefits has been reinstated by Medihelp.
3. Medihelp also offers better hospital plan options at a higher premium. Should any member be interested please contact the Bargaining Council (Harry Dohmeier or Wilna van Rooyen) for further information in this regard. Applications must be received by the Bargaining Council by 09/12/2017.
4. Retail Meat Medical Aid claims are payable at 100% for medicines and 75% for all other services up to the maximum limit allocated. Refer Table C – Benefits.
5. Please ensure that service providers are given the correct information with regards to payments by Medihelp or Retail Meat. Incorrect information will delay payments to service providers or rejected if received late.
6. Retail meat benefits and contributions remain unchanged.
7. Contributions are due by the 7th of each month.

The increases by Medihelp are effective from **1st January 2018**. Contributions are reflected in Table A below:-

TABLE A – SCHEDULE OF CONTRIBUTIONS

	Medical	Hospital	Total
<u>MEMBERSHIP CATEGORY</u>			
SINGLE MEMBER	R 550.00	R 1728.00	R2278.00
MEMBER + 1 ADULT DEPENDANT	R 780.00	R 3150.00	R3930.00
MEMBER + 1 CHILD DEPENDANT	R 780.00	R 2250.00	R3030.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT	R 805.00	R 3672.00	R4477.00
MEMBER + 2 CHILD DEPENDANTS	R 805.00	R 2772.00	R3577.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS	R 830.00	R 4194.00	R5024.00
MEMBER + 3 CHILD DEPENDANTS	R 830.00	R 2772.00	R3602.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS	R 860.00	R 4194.00	R5054.00
MEMBER + 4 CHILD DEPENDANTS	R 860.00	R 2772.00	R3632.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS	R 885.00	R 4194.00	R5079.00
SINGLE PENSIONER	R 540.00	R 1728.00	R2268.00
PENSIONER + 1 ADULT DEPENDANT	R 765.00	R 3150.00	R3915.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

Pay less when choosing the network version of the option comprising 108 Private hospitals at 22% less.
A list of the hospitals can be provided on request.

TABLE B – SCHEDULE OF CONTRIBUTIONS

	Medical	Hospital	Total
MEMBERSHIP CATEGORY			
SINGLE MEMBER	R 550.00	R 1356.00	R1906.00
MEMBER + 1 ADULT DEPENDANT	R 780.00	R 2460.00	R3240.00
MEMBER + 1 CHILD DEPENDANT	R 780.00	R 1764.00	R2544.00
MEMBER + 1 ADULT + 1 CHILD DEPENDANT	R 805.00	R 2868.00	R3673.00
MEMBER + 2 CHILD DEPENDANTS	R 805.00	R 2172.00	R2977.00
MEMBER + 1 ADULT + 2 CHILD DEPENDANTS	R 830.00	R 3276.00	R4106.00
MEMBER + 3 CHILD DEPENDANTS	R 830.00	R 2172.00	R3002.00
MEMBER + 1 ADULT + 3 CHILD DEPENDANTS	R 860.00	R 3276.00	R4136.00
MEMBER + 4 CHILD DEPENDANTS	R 860.00	R 2172.00	R3032.00
MEMBER + 1 ADULT + 4 CHILD DEPENDANTS	R 885.00	R 3276.00	R4161.00
SINGLE PENSIONER	R 540.00	R 1356.00	R1896.00
PENSIONER + 1 ADULT DEPENDANT	R 765.00	R 2460.00	R3225.00
PENSIONER + MORE THAN 1 DEPENDANT	on request		

TABLE C – SICK BENEFIT FUND BENEFITS TABLE:

BENEFIT	MEMBER	MEMBER PLUS 1 OR 2 DEP	MEMBERS PLUS 3 OR MORE	LIMITATIONS
Medical	R6385	R9020	R11480	Paid at 75% of Contracted in 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 Contracted in Rates, provided limit is not exceeded
Optical & Spectacles	R1400	R1930	R2600	Provided limit is not exceeded, paid at 75% of actual cost

For information, we would like to remind members of the following important procedures and rules.

PROCEDURE FOR SUBMITTING AND PROCESSING OF ALL CLAIMS

- 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. Members, who have already paid, will be responsible for claiming the refund from such practitioner.
- Claims must be submitted to the Fund within **120 days** of the date of service. The Fund will **not, under any circumstances**, pay out claims submitted **120 days or more** after the date of service.
- The cut off date for remitting claims to the Fund is the 7th **day of each month** and claims received on or before this date will be paid at the end of the same month, subject to each member's entitlement. Claims which reach the Fund after this date will only be made at the end of the following month. Due to post office incompetence faxed and e-mail claims will be accepted.
- Members with e-mails and or faxes must please inform Retail Meat with the address or number as posted information just gets lost.
- No claims will be refunded unless **contributions** have been paid for the month of service date. The Committee will withdraw or refuse payment of benefits to members whose contributions are more than two months in arrears. Members will then have to apply for re-admittance to the Fund in terms of the Rules of the Fund and Labour Relations Act.
- The Fund **reserves** the **right** to request a statement of **particulars** for any treatment.
- Claims submitted after membership ceases will be **disregarded**.

SOME IMPORTANT RULES TO REMEMBER

- Children or dependants **over age 18** may continue as dependants only if **approved by the Committee**.
 - ⇒ In the case of students/scholars, written proof (such as letter of learning institution, certified copy of student card, suitable affidavit) must be submitted to the Fund at the beginning of each year.
 - ⇒ In the case of other dependants, a suitable affidavit must be submitted to the Fund prior to each birthday.

If these **requirements are not complied** with, the child or dependant will not be regarded as a dependant and claims submitted in respect of such children or dependants will be **disregarded**.

- Members must **inform** the Fund **immediately** of any **change** in marital status, number of dependants, birth of an infant or change of address. Claims in respect of a spouse, dependant or infant not registered with the Fund will be **disregarded**.
- The **financial year** of the Fund runs from **1 July to 30 June** each year.

HOSPITAL PLAN

Members of the Sick Benefit Fund for Retail Meat Trade can elect to take out additional hospital cover and therefore are automatically provided with additional cover in the event of major medical expenses involving hospitalization as a result of illness, disease or accident. This cover is underwritten by Medihelp. Benefits are as follows:

Major medical benefits – subject to terms and conditions (available on request):

- Private hospitalization
- Specialised radiology
- Organ transplants
- Cornea implants
- Confinement
- Renal dialysis
- Psychiatric treatment
- Oncology, appendectomy, prostatectomy and internally implanted prosthesis
- Prescribed Minimum Benefits (270 PMB conditions & 26 chronic illnesses – CDL)
- Trauma recovery

Emergency transport services (Netcare 911) subject to terms and conditions (available on request):

- Unlimited benefits of the Medihelp tariff within the borders of RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana
- 24-hour helpline and trauma counselling (Netcare 911)

Health benefit booster:

- Flu vaccination
- 12 pregnancy consultations & two 2D scans
- Two paediatric consultations (<1 year)
- Standard kids immunization (<7 years)
- Routine tests (e.g. mammogram, HIV test, cholesterol test)
- Back treatment programme