



# NEWSFLASH

OCTOBER 2011

*'Health is like money,  
we never have a true  
idea of its value until  
we lose it'*

*Josh Billings*

*PSG Konsult Corporate  
'PSGK Corporate' is part  
of the PSG Konsult  
Group - one of the  
largest independent  
financial services  
providers in South Africa  
today and focused on  
serving the SME,  
institutional and public  
sector markets.*

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## Care Range 2012

Nhluvuko Risk Administration (the administrators of the Care Range of policies) launched their gap policy range for 2012 last week. The contribution increase ranged between 7.7% and 17.2% depending on the option and membership status (group membership vs individual member debit order.)

With a fresh new corporate identity, the product range has expanded to include an oncology co-payment cover with the benefits and limits of the existing cover increasing significantly.

## Major Changes

Below is a summary of the major Care Range changes for 2012 (further details to follow below):

- Premium Waiver included on all options;
- Emergency Casualty Cover included on all options;
- Limits increased;
- Optional funeral cover benefit discontinued;
- Maternity Booster benefit restructured;
- Recovery Benefit introduced on the Xtra Care Ultimate option;
- Stand-alone Oncology Supplementary option introduced.

### **Premium Waiver:**

A 6 (six) month premium waiver has been introduced in the event of the principal member passing away or becoming permanently disabled.

### **Emergency Casualty Cover:**

An Emergency Casualty Cover benefit of R10 000 per policy per annum has been introduced on the Care and Xtra Care options (already part of the Xtra Care Ultimate option in 2011). This benefit will reimburse the policy holder for emergency casualty visits where such visits are not covered by the risk portion of the medical scheme.

### **Limits Increased:**

- Shortfalls on professional services will now be covered to a maximum of 5 (five) times the base medical scheme reimbursement rate;
- The Overall Annual Limit has been increased to R300 000 per beneficiary to a maximum of R1 200 000 per policy per annum;
- The limit on the in-hospital sublimit extender benefit has been increased to R20 000 per policy per annum

### **Optional Funeral Cover Benefit Discontinued:**

- The optional funeral cover benefit has been discontinued, with existing policy holders being given the opportunity to convert their cover to a stand-alone funeral cover policy.

**Maternity Booster Benefit Restructured:**

- The Maternity Booster benefit applicable to the Xtra Care Ultimate option has been restructured to reimburse the policy holder for the lesser of the levy/booking fee charged by the gynaecologist or R2 500.

**Recovery Benefit introduced on the Xtra Care Ultimate option**

- The Recovery Benefit provides a cash value for prolonged hospital admissions to assist the policy holder with the cost of treatment once discharged from hospital. The benefit is based on the length of stay in hospital:

7 to 13 days	R350 per day
14 to 20 days	R700 per day
21 to 30 days	R1000 per day

**Stand-alone Oncology Supplementary option introduced**

The Oncology Supplementary option can be attached to any of the Care policies or can be activated as a stand-alone policy, and will cover the shortfall on chemotherapy or radiology, including biological cancer drugs, as a result of limits or co-payments imposed by the medical scheme.

## PSGKC MEMBER SUPPORT UNIT ('MSU')

*As a valued client of PSG Konsult Corporate you have access to a dedicated team of healthcare consultants who will assist you with your medical scheme queries. These consultants are employed by PSG Konsult Corporate, which means that they have your best interest at heart at all times. Once you have made contact with the MSU, they will take full responsibility for your query and will see it through to conclusion, whilst providing you with feedback every 2 working days by phone, e-mail or sms.*

Share call telephone number: 0860 100 296

E-mail: [msu@psgkcorporate.co.za](mailto:msu@psgkcorporate.co.za)

Office hours are Mondays to Fridays, 08h00 to 17h00, excluding public holidays

*In order to ensure that your query is resolved in the most efficient manner, we recommend that you follow your medical scheme's query process as a first resort, especially when requesting savings balances and/or submitting claims.*

**The MSU consultants will assist you with the following:**

- Option selection
- General queries on benefits and contributions
- General membership queries
- Assistance with the addition and removal of dependants
- Chronic medication application process and queries
- Oncology registration
- Escalated claim queries
- General queries on rewards programs and contributions.



*The MSU is staffed by trained and accredited employees with the relevant medical scheme experience and can assist you in 7 of the 11 official languages.*

*We look forward to a successful Year-End Renewals process that is focused on smarter outcomes and on a personalised service focus, which is unique for each PSGK Corporate Client and member. We look forward to seeing you soon!*