



# NEWSFLASH

SEPTEMBER 2011

## Scheme Statistics:

Avg increase:	8.4 %
No of members:	268359
Avg age:	30.9
Solvency:	36.5 %
GCR rating:	A +
Level of change:	Low

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'PSGK Corporate' is part  
of the PSG Konsult  
Group - one of the  
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financial services  
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serving the SME,  
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sector markets.*

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## Bonitas Medical Fund 2012

Bonitas Medical Fund has announced an increase of 8,4% across all plans and all family sizes.

For 2010, the scheme posted a strong operating surplus of R286m, with accumulated funds in reserve in excess of R2,25 billion, which significantly exceeds the 25% required. Bonitas has amongst the lowest average age and pensioner ratios in the industry, which will continue to have a positive impact on claiming ratios. The scheme's exposure to Government employees has continued to decline, and they now represent less than 15% of the membership.

According to the Chief Operating Officer for the scheme, Gerhard van Emmenis, the scheme took a prudent approach to their 2012 benefit structure as they were expecting possible mergers in the year ahead.

## Major Changes

Below is a summary of the major Bonitas Medical Fund changes for 2012 (further details to follow on each change):

- Introduction of Infant Paediatric Benefit on all options except BonCap;
- Most benefits increased in line with inflation (please refer to the option specific information below);
- Introduction of additional GP consultations once savings have been exhausted on Bonsave;
- Bonsave no longer covers advanced dentistry from risk - only from savings;
- Introduction of ante-natal classes on Standard;
- The Overall Annual Limit on Primary has increased to R1m per family;
- Deductibles for a list of defined procedures introduced on Primary;
- BonCap GP Consultations increased to 12 per beneficiary, per annum.

### **Introduction of an Infant Paediatric Benefit (on all options excluding BonCap)**

This benefit has been added to the Supplementary benefits, and covers infants for a specified number of paediatric consultations up to the age of 1 (one) or 2 (two), depending on the option.

### **Benefit update per option:**

#### **BonComprehensive**

- Oncology Biological Drugs increased from R150 000 to R200 000 (within the R450 000 overall Oncology limit), whilst the co-payment has reduced from 20% to 10%.
- Physical Rehabilitation Benefit increased from R32 000 to R34 000 per family.
- Chronic Biological drugs increased from R120 000 to R160 000 per family, whilst the co-payment has reduced from 20% to 10%.
- The 20% co-payment for Radiology and Pathology, while in threshold, has been removed.

**BonComprehensive updates cont.**

- Dental Benefits paid from savings and / or threshold, with a 20% co-payment in threshold.
- The following Supplementary Benefits have been adjusted:
  - Maternity Care ante-natal classes (R850);
  - Mental Health Benefits (R34 000 per family);
  - Stoma Products and CPAP machines (R4 500).
- Infant Paediatric Benefit permits 3 consultations before the age of 1, and 1 consultation before the age of 2 per beneficiary per annum.

**BonEssential**

- Physical Rehabilitation Benefit increased from R32 000 to R34 000 per family.
- The following Supplementary Benefits have been adjusted:
  - Maternity Care ante-natal consultations reduced from 12 to 6;
  - Immune deficiency related to HIV infection increased to R22 500 per beneficiary;
  - Mental Health Benefits increased to R22 500 per family.

**BonSave**

- Physical Rehabilitation Benefit increased from R32 000 to R34 000 per family.
- 4 Laparoscopic procedures have been added to the list of deductibles.
- Once savings have been exhausted, an additional 3 GP consultations per beneficiary, subject to a maximum of 6 consultations per family will be paid from risk.
- Advanced dentistry is no longer paid from risk, and will be paid from available savings only.
- The following Supplementary Benefits have been adjusted:
  - Maternity Care ante-natal consultations reduced from 12 to 6;
  - Immune deficiency related to HIV infection increased to R22 500 per beneficiary;
  - Mental Health Benefits increased to R22 500 per family;
  - General Appliances limit increased to R5 000 per family;
  - Stoma Products and CPAP machines (R4 500).
- Infant Paediatric Benefit permits 2 consultations before the age of 1, per beneficiary per annum.

**Standard**

- The following Major Medical Benefits have been adjusted:
  - Oncology increased from R225 000 to R250 000 per family;
  - Limits in respect of Organ Transplants and Renal Dialysis have been removed (i.e. unlimited benefit);
  - Take home medication limit increased from R300 to R320 per admission;
  - Physical Rehabilitation Benefit increased from R32 000 to R34 000 per family.
- The Day to Day Benefit allocation has increased as follows (GP Benefit unchanged);
 

○ Member	R3 100
○ Member + 1	R4 700
○ Member + 2	R5 100
○ Member + 3	R5 500
○ Member + 4 +	R5 900
- The following Supplementary Benefits have been adjusted:
  - Maternity Care R800 limit available for ante-natal classes;
  - Immune deficiency related to HIV infection increased to R22 500 per beneficiary;
  - Mental Health Benefits increased to R28 000 per family;
  - Specialised Radiology increased to R18 000 per family;
  - Prostheses (internal and external) increased to R30 500 per family;
  - General Appliances limit increased to R5 600 per family;
  - Stoma Products and CPAP machines (R4 500);
  - Hearing Aids increased to R12 300 per family (biennial benefit).
- Infant Paediatric Benefit permits 2 consultations before the age of 1, and one consultation before the age of 2, per beneficiary per annum.

**Primary**

- The Overall Annual Limit has been increased from R750 000 per family to R1 million per family.
- The following Major Medical Benefits have been adjusted:
  - Oncology increased from R110 000 to R115 000 per family;
  - Physical Rehabilitation Benefit increased from R32 000 to R34 000 per family.
- Deductibles have been introduced for a list of specified procedures. Amounts range from R1 000 (for 12 procedures), through R2 500 (for a further 7 procedures) to R5 000 (for 5 procedures).

### Primary option update cont.

- The Day to Day Benefit allocation has increased as follows (GP Benefit unchanged);
  - Member R1 400
  - Member + 1 R2 600
  - Member + 2 R3 000
  - Member + 3 R3 300
  - Member + 4 + R3 600
- The Optometry benefit sub-limits have been adjusted.
- The following Supplementary Benefits have been adjusted:
  - Maternity Care ante-natal consultations reduced from 12 to 6;
  - Immune deficiency related to HIV infection increased to R17 000 per beneficiary;
  - Mental Health Benefits increased to R11 000 per family;
  - Specialised Radiology increased to R9 000 per family;
  - Prostheses (internal and external) now funded according to PMB guidelines only;
  - General Appliances limit increased to R5 000 per family;
  - Stoma Products and CPAP machines (R4 500);
  - Hearing Aids increased to R7 000 per family (biennial benefit).
- Infant Paediatric Benefit permits 1 consultation before the age of 1, per beneficiary per annum.

### BonCap

- Major Medical Benefit sub-limits specified for Maxillo Facial, Blood Transfusion and Appliance benefits.
- The number of GP consultations permitted has increased from 8 per beneficiary, to 12 per beneficiary, after which pre-authorisation is required in respect of PMB's only.
- Income categories have been adjusted in excess of 6%.

## 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!*