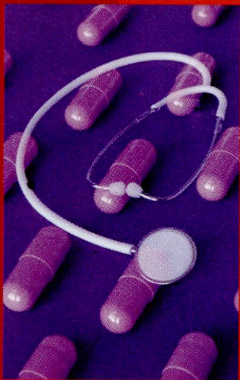
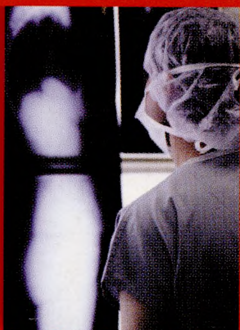


SACCAWU

Medical Aid Plan



An option of Meddent Medical Aid Scheme

MEDDENT MEDICAL SCHEME

Saccawu launches its own medical aid fund

By Abdul Milazi

THE South African Commercial Catering and Allied Workers Union (Saccawu) launched a medical aid fund yesterday which the union said would be used as a springboard for the establishment of its own medical aid scheme.

Saccawu assistant general secretary Herbet Mkhize said the fund would operate under Medscheme's Meddent Medical Scheme for about nine months while the union conducted further research into establishing its own medical aid scheme.

Mkhize said trade unions were no longer only competing with one another but also with legal firms that were now offering their services to workers. "Now a trade union has to convince potential members that it offers the best services, "Mkhize said.

"When you try to recruit a member, they would like to know what they will get out of it. You tell them about getting legal representation when they are unfairly dismissed and they are members of Legalwise.

"If you do not offer more than just representation, then you have lost those members," he said.

Mkhize said just as banks were now under threat from retail outlets which were now offering banking facilities, unions were under pressure to improve their benefits for members and also broaden the scope of benefits.

The new fund was put together by Medscheme's Negotiated Benefits Unit (NBU) and follows three years of research by Saccawu.

NBU head John Eagles said the fund was unique in that it enabled members to register parents as dependants and that it had a range of benefit options.

THE SOWETAN
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Questions & Answers

Who can join the Saccawu Medical Aid scheme?

Anyone can join the scheme, as long as they are members of Saccawu and their employer has agreed to be part of the Medical Aid Scheme, and as long as the Board of Trustees has agreed that they can belong to the scheme.

Who is going to administer the Scheme?

The Medical Aid Scheme is going to be administered by Medscheme Pty Ltd. Medscheme is the largest medical aid administrator of medical schemes in South Africa.

How do you join the Scheme?

Your shop steward will arrange for the consultants to do a presentation of the benefits of the Scheme at your workplace. If you decide that you want to join the Medical Scheme, then you will have to fill in a membership application form. All your dependants must be listed on the application form, as well as other information which the scheme will require.

Once you have completed filling in the form, you must give it to your employer (for example, the wage office) who will pass it on to GW Consulting. The Administrators will then issue you with a membership card. This membership card will detail your membership number, as well as the names of all your dependants who are covered by the Scheme.

Can you decide which option to belong to?

Yes. There are three different options on the scheme - Level 1, or Level 2 or Level 3. Level 1 offers the highest range of benefits. Level 3 offers a basic package of benefits. You have a choice about which option you want membership of.

Will you have to pay the doctor yourself?

No, most doctors will submit their claims directly to Medscheme (Pty) Ltd.

What is Medi-Serve?

Medi-Serve is a chronic medication programme run by PBM (Pharmaceutical Benefit Management (Pty)Ltd.), which makes sure that you receive the correct treatment and the most cost effective medication for the treatment of chronic illnesses. If you are taking chronic medication (a prescription which runs for 3 months or longer for the treatment of a chronic illness like asthma, diabetes, etc.), the Medi-Serve programme can assist you by giving you acces to an Extended Medicine Benefit. Application forms and further information is available from your nearest Meddent office or PBM at (021)658-6555.

What is Direct Medicines?

This is an organisation which supplies you with all chronic medicines, ie those used for three months of more and approved by PBM. Saccawu gets a discount of 35% on these medicines, which is passed on to you to extend your benefit. Direct Medicines will each month deliver ongoing medicines to the member's work or home address. Direct Medicines can be contacted on (011) 392-1400 or (011) 456-8000 or on the toll-free number 0800 117288 for more information and application forms.

What is Hospi-Serve?

When a member on Level 1 needs to be admitted into a private hospital the member needs to phone Hospi-Serve to inform them that the member is going into hospital and to obtain an authorisation number. On Level 1 a network of hospitals are available in the case of private hospital admission. If the hospital is not part of the network the member would need to contact Hospi-Serve; network hospitals will phone on the members behalf. If the member makes use of a non-network hospital, the member would need to phone Hospi-Serve. If Hospi-Serve is not phoned in the case of a non-network hospital admission a R500 co-payment will be payable by the member. No co-payment will apply if authorisation is obtained from Hospi-Serve. (More information regarding the network hospitals is available from G.W. Consulting (011) 675-0666).

CONTRIBUTION TABLE 1998

Level 1

Total monthly salary	M	M+1	M+2	M+3	M+4	M+5	M+6+
	Dependant catagory						
R 0 - R 1000	317	445	481	495	514	534	553
R 1001 - R 2500	336	470	508	523	544	565	586
R 2501 - R 3500	355	497	537	553	576	598	620
R 3501 - PLUS	373	527	569	586	610	633	658

Level 2

Total monthly salary	M	M+1	M+2	M+3	M+4	M+5	M+6+
	Dependant catagory						
R 0 - R 1000	239	341	370	382	397	412	429
R 1001 - R 2500	253	362	393	404	421	437	455
R 2501 - R 3500	267	383	415	429	446	464	483
R 3501 - PLUS	284	407	441	455	473	492	512

Level 3

Total monthly salary	M	M+1	M+2	M+3	M+4	M+5	M+6+
	Dependant catagory						
R 0 - R 750	106	141	147	152	164	170	176
R 750 - R 1000	129	182	193	199	205	217	223

Level 3 is only for workers earning R1000 or less per month. Pensioner members will not be allowed to join Level 3.

B E N E F I T S   T A B L E   1 9 9 8

Category	Level 1	Level 2	Level 3
Ambulance Services	100% of the lower of cost or the scale of benefit, subject to a limit per family per annum of R1 000.	100% of the lower of cost or the scale of benefit, subject to a limit per family per annum of R1 000.	No benefit
Blood & Blood Products	100% of the cost, subject to a limit of R2000 per family per annum	100% of the cost, subject to a limit of R1000 per family per annum	No benefit
Consultations and Visits, General Practitioners and Specialists	100% of the scale of benefit, subject to the following annual limits: M00 10 visits M01 15 visits M02 18 visits M03 22 visits M04+ 26 visits	100% of the scale of benefit, subject to the following annual limits: M00 7 visits M01 12 visits M02 15 visits M03 19 visits M04+ 24 visits	100% of the scale of benefit, subject to the following annual limits: M00 6 visits M01 10 visits M02 14 visits M03 17 visits M04+ 21 visits
Dentistry Includes Conservative, Specialised Dentistry and Osseo-Integrated Implant	100% of the lower of cost or the scale of benefit, subject to the following annual limits: M00 R 630 M01 R1080 M02 R1130 M03 R1170 M04+ R1210	100% of the lower of cost or the scale of benefit, subject to the following annual limits: M00 R 500 M01 R 860 M02 R 950 M03 R 990 M04+ R1040	100% of the lower of cost or the scale of benefit, subject to a limit of R500 per family per annum.
Hospitalisation **Provincial Hospitals** Includes Accomodation - General Ward only - Theatre Fees and Medicine and Material used in Hospital	100% of the lower of cost or the scale of benefit, subject to a limit of R25 000 per annum per family.	100% of the lower of cost or scale of benefit, subject to a limit of R20 000 per annum per family.	100% of the lower of cost or the scale of benefit, subject to a limit of R15 000 per annum per family.
Private Hospitals Includes Accomodation - General Ward only - Theatre Fees and Medicine and Material used in Hospital	100% of the lower of cost or scale of benefit, subject to a limit of R15 000 per annum per family.	No benefit.	No benefit.

BENEFITS TABLE 1998

Category	Level 1	Level 2	Level 3
Medicine Routine	100% of the cost of medicines and injection material, subject to the following annual limits: M00 R 900 M01 R1440 M02+ R1800	100% of the cost of medicines and injection material, subject to the following annual limits: M00 R 720 M01 R1150 M02+ R1450	100% of the cost of medicines and injection material, subject to the following annual limits: M00 R 600 M01 R 810 M02+ R1150
Chronic	100% of the cost of medicines and injection material subject to an annual limit of R7500 per family. Subject to the approval of PBM.	100% of the cost of medicines and injection material subject to an annual limit of R2500 per family. Subject to the approval of PBM.	100% of the cost of medicines and injection material subject to an annual limit of R2000 per family. Subject to the approval of PBM.
Maternity Hospitalisation Services and Medical Services	100% of the lower of cost or scale of benefit,included in the Public and Private hospitals limited to R5000 per family per annum.	100% of the lower of cost or scale of benefit,included in the limit for public hospitals only - R5000 per family per annum.	100% of the lower of cost or scale of benefit,included in the limit for public hospitals only - R5000 per family per annum.
Mental Health Hospitalisation	100% of the lower of cost or the scale of benefit, subject to a limit of R2000 per annum.	No benefit.	No benefit.
Services	Included in limit for Hospitalisation (Mental Health).	Psycologists & Psychiatrists R1000 per family per annum.	Psycologists & Psychiatrists R800 per family per annum.
Non Surgical Procedures and Tests	100% of the scale of benefit.	100% of the scale of benefit.	100% of the scale of benefit.
Optical Benefits Eye Examination	100% of the lower of cost or the SAOA tariff, limited to R60 per test.	100% of the lower of cost or the SAOA tariff, limited to R60 per test.	No benefit.
Frames and Lenses	100% of the cost, limited to R800 per beneficiary, per annum.	100% of the cost, limited to R400 per beneficiary, per annum.	No benefit.

BENEFITS TABLE 1998

Category	Level 1	Level 2	Level 3
Pathology and Medical Technology	100% of the lower of cost or the scale of benefit, subject to a limit of R500 per annum per family.	100% of the lower of cost or the scale of benefit, subject to a limit of R400 per annum per family.	100% of the lower of cost or the scale of benefit subject to a limit of R320 per annum per family.
Physiotherapy	100% of the lower of cost or the scale of benefit, subject to a limit of R400 per family per annum.	100% of the lower of cost or the sclale of benefit, subject to a limit of R250 per family per annum.	No benefit.
Prosthesis			
Sugically Implanted	100% of the cost, subject to a limit of R6000 per family per annum.	No benefit.	No benefit.
Non Sugical Implants	100% of the cost,subject to a limit of R1200 per family per annum.	No benefit.	No benefit.
Radiology and Radiography	100% of the lower of cost or the scale of benefit, subject to a limit of R500 per annum.	100% of the lower of cost or the scale of benefit, subject to a limit of R400 per annum.	100% of the lower of cost or the scale of benefit, subject to a limit of R320 per annum.
Remedial and Other Therapies Audiology, Occupational Therapy, Orhoptics and Speech Therapy.	100% of the lower of cost or the scale of benefit, subject to a limit of R500 per family per annum.	100% of the lower of cost or the scale of benefit, subject to a limit of R400 per family per annum.	No benefit.
Surgical Procedures	100% of the lower of cost or the scale of benefit, included in the limit for private hospitals.	100% of the lower of cost or the scale of benefit, included in the limit for provincial hospitals.	100% of the lower of cost or the scale of benefit, included in the limit for for provincial hospitals.

FOR MORE INFORMATION PLEASE CONTACT G.W. CONSULTING (PTY) LTD
PHONE (011) 675 0666

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