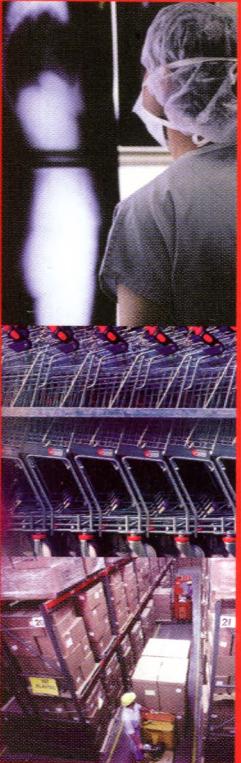


SACCAWU



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Medical Aid Plan

An option of Meddent Medical Aid 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 mem-

ber, 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.

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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 access 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 or 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).

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

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