

The Building & Construction Industry Medical Aid Fund

Reference no. 1590. Registered in terms of the Medical Schemes Act no. 131 of 1998



October 2018

Dear Member

A MESSAGE FROM YOUR MEDICAL AID

The Board of Trustees looking after your medical fund comprises of 8 members. Four of these trustees are nominated and elected by the members; and four of the Trustees are nominated by the participating employers.

The Trustees consider all factors on an annual basis, and with the help of an actuary, decide on the contribution increases and increases on benefit limits for the next year. The two most important factors considered in these considerations is the impact on members and the Fund. The Trustees want to make sure members are not impacted negatively with an unreasonable contribution increase, at the same time the increase must be sufficient to make sure that the Fund will remain financially stable and strong.

The contribution increase of 7.5% is less than the industry increases.

The Fund is able to afford the low increase and benefit enhancements mostly because of the way members manage their benefits in a responsible manner.

Benefit Enhancements

At The Building and Construction Industry Medical Aid Fund's Annual General Meeting held in June 2018, Members requested the Trustees to investigate increasing the Hospital Benefit. After taking into account, all factors including member needs, costs and the potential long term impact on the Fund, the decision was taken to increase the Hospital Limit by 40%. The new Hospital Limit is R 400 000, and is generous enough to give members the assurance that they are covered when they need hospitalisation.

The Board also agreed to implement an Emergency Transport Service through Netcare 911, with effect from 01 January 2019. When you have a medical emergency please call 082 911. Assistance and advice is just a phone call away through Netcare 911's Health-on-Line, a 24-hour Emergency Operations Centre which provides emergency as well as non-emergency telephonic medical advice to members, and dispatch an ambulance if it is clinically indicated.

It is important that you phone 082 911 to obtain authorisation for an ambulance to ensure that the account will be paid. With the Emergency Service Agreement coming into effect, it will result in less member co-payments for ambulance services. Enclosed are the Netcare 911 Contact Information Stickers for easy reference.

All other limits and sub-limits will increase with 5%, which continues to offer excellent value to you as our members. For more detail on the specific limits, please refer to the enclosed brochure.

LifeSense – the HIV/aids disease management programme

Members are reminded to contact LifeSense for HIV related issues. You can call 0860 506 080 – 24hrs a day; your query will be logged and a case manager will be in touch with you as soon as possible.

Fraud

If you as a member become aware of any fraudulent activities by a provider or a member, please contact the call centre. BCIMA will investigate the case and take appropriate action.

Please remember – do not take money or any other non-medical incentive from any provider! This is fraud. Providers are only allowed to provide you with medical treatment.

SMS – call back system

Remember to use the SMS call back system to assist you.

Simply SMS the word “CALL” followed by your membership number (e.g. CALL 1234567) to 47975 and one of our agents will call you. The SMS line is open from 7h00 to 19h00 during weekdays and from 8h00 to 13h00 on Saturdays.

Member Information Update

Enclosed is the Member Information Update Form, please complete and return to us no later than 1 December 2018. Please use this opportunity to update any information with BCIMA that might be out dated, also indicate your race and provide your Tax Reference number – as this is a requirement from Government.

A few points worth remembering:

1. Written proof of gross monthly income must be submitted every year this entails a salary advice, income tax assessment, and interest advices. Should this information not be received by 1 December 2018 you will automatically be placed in the highest contribution category until proof of income is received.
2. Debit orders for 2 January 2019 will be submitted to the bank on 10 December 2018. Contribution adjustments will be made as soon as you have completed the update form and proof of all your income has been received by BCIMA.

Please note that contributions must be paid in advance to ensure that you are in benefit for medicines dispensed by pharmacies and pre-authorisation for hospitalization.

For any Benefits and Contribution queries for 2019, please refer to the enclosed Member Brochure.

We thank you for your support, and wish you and your family a blessed festive season and a healthy and successful 2019.

Warm regards

BCIMA FUND