



**BMW
Employees
Medical Aid Society**

P.O. Box 9153
Johannesburg
2000

E-mail: bmw@medscheme.co.za

Customer Services: 0860 00 2107

All Principal Members

14 November 2011

**Changes to Contributions and benefits for 2012
(Pending approval by the Council for Medical Schemes)**

Dear Member,

The BMW Employees Medical Aid Society has once again experienced a challenging year with expenses outstripping contribution income. In particular, claims costs related to Specialists, Private Hospitals and Medicines have escalated way above those experienced over the same period during 2010. The result is that the scheme's solvency level has remained below 70%. This level makes the scheme vulnerable to high-cost cases which could further deplete the reserves fairly quickly, and thereby affect its sustainability over the medium term. Please remember that it is a requirement of the Medical Schemes Act that schemes do not make financial losses.

The scheme must operate in accordance with legislation, as well as provide the best possible cover for you and your dependants. In order to ensure that the society retains a minimum solvency level of approximately 60%, as well as to reflect a budgeted deficit that is no greater than the current level, the trustees have decided that contributions will increase by 9.0% effective January 2012. This implies that as from January 2012, total contributions will be as follows:

Member:	R 1 387.00
Adult dependant:	R 1 387.00
Child dependant:	R 694.00



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These contribution values still compare favourably with other open and closed schemes in the market.

In addition, please remember that 1.0% of the total contribution, including all dependants registered from time to time, shall be credited monthly to your personal medical savings account (PMSA) held by the Society. All outstanding member portions will continue to be deducted automatically from the PMSA subject to a balance being available.

Summary of benefit changes

- In order to ensure that costs are contained, it has been decided to reduce the In-Hospital GAP cover from 300% to 150% of Scheme Tariff.
- Lingual and labial frenectomies are now granted for children under the age of 8 under General Anesthetics ("GA"), which was not previously funded under GA.
- Where Caesarean Sections are the personal mode of delivery by personal choice, a co-payment of R2 000.00 per event will be applicable.
- General and specialized radiology and pathology services will be funded from the Oncology, Organ Tissue Transplants, and Chronic Renal Dialysis benefits and **not** from the Radiology and Pathology benefit limits, provided members are registered on the managed healthcare programmes when diagnosed with these conditions.
- Specialised drugs for oncology-related conditions are limited to R200 000 per member family. This will continue to be managed in line with clinical protocols and members should consult with their healthcare provider and the BMW Medical Aid Society Oncology Department at 0860 002 107 to obtain the necessary information.
- The Brachytherapy benefit limit has been improved to an overall limit of R70 000 per beneficiary, with a sub-limit of R26 000 per beneficiary for brachytherapy materials.



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- The Optometry benefit is once again an annual limit with effect from 1 January 2012.
- A benefit for Corneal Grafts (local and imported) was introduced, which will be limited to R20 000 per beneficiary per annum.
- Revision of the *ex gratia* policy and implementation of more selective criteria when assessing applications received in respect of additional discretionary benefits with effect from 1 November 2011.

2012 DAY-TO-DAY BENEFIT LIMIT (Out of hospital Treatment)

Benefit categories (remain unchanged):

- Acute Medication (including medicine prescribed by alternative healthcare practitioners).
- Paramedical medical services.
- Alternative Healthcare Practitioners.
- Basic dentistry.
- General radiology.
- Pathology.
- Non surgical procedures by medical practitioners.
- Physiotherapy, biokinetics and chiropractics.



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Benefit limits per family (remain unchanged):

- Single member: R 4 800
- Member plus 1 dependant: R 7 100
- Member plus 2 dependants: R 8 500
- Member plus 3 dependants: R 9 900
- Member plus 4 dependants: R11 300

Queries and claims submission:

For all queries phone 0860 002 107, 8:30 to 16:00, Monday to Friday.
The 0860 number ensures that you are charged at local rates no matter where you are in South Africa.

You may post your claims to: PO Box 74, Vereeniging, 1931 and submit queries electronically to: bmw@medscheme.co.za

The trustees remain committed to manage the society in the best possible manner and to ensure that your health and that of your dependants is not compromised.

Yours sincerely,
BMW Employees Medical Aid Society

Mr Anthony Kelbrick
Principal Officer
