

Chronic Medication limits have been increased as follows:

|                           | M      | M+1     | M+2     | M+3     | M+4+    | Increase<br>2012/<br>2011 |
|---------------------------|--------|---------|---------|---------|---------|---------------------------|
| <b>Chronic Medication</b> | R9 500 | R19 000 | R24 400 | R29 800 | R35 300 | 5.5%                      |

## CONTRIBUTIONS

The average increase in contributions for 2012 is 6.5%.

### CONTRIBUTIONS AS FROM 1 JANUARY 2012

| MONTHLY INCOME  | DEPENDANT CATEGORY |                                |                                  |
|-----------------|--------------------|--------------------------------|----------------------------------|
| R               | Member             | Adult dependant<br>See note 1* | Child dependant<br>See note 2 ** |
| 0 - 9 850       | 1 920              | 1 745                          | 570                              |
| 9 851 - 16 440  | 2 200              | 2 000                          | 665                              |
| 16 441 - 23 020 | 2 375              | 2 160                          | 725                              |
| 23 021 - 29 540 | 2 565              | 2 320                          | 765                              |
| 29 541 - PLUS   | 2 665              | 2 410                          | 805                              |

Note 1: A dependant who is 21 years of age or older.

Note 2: Child rates will apply to dependants under the age of 21 and to full time students 21 - 25 years of age, i.e. child rates will apply until the day the full-time student turns 25 years old.

*On behalf of the Trustees, I would like to wish you and your family a happy and safe holiday season and a healthy 2012.*

**Dr Jim Murphy**  
Principal Officer

For all queries phone **0860 002 106**, 08:30 to 16:00, Monday to Friday.  
The 0860 number ensures that you are charged at local rates no matter where you are calling from in South Africa. Post your claims to: PO Box 74, Vereeniging, 1931.  
Email queries to: [Barloworld@medscheme.co.za](mailto:Barloworld@medscheme.co.za)

# Barmed Bulletin

October 2011



A Member of AfroCentric Group

**medscheme** 

Administered by Medscheme

# 6.5% Contribution Increase for 2012 & Significant Improvements in Benefits

## SUMMARY OF BENEFITS & CONTRIBUTIONS FOR 2012

### BENEFITS

#### Summary of changes

- In Hospital Gap cover has been increased from 200% to 250% of Scheme Tariff. This is an AUTOMATED benefit.
- Pooled day to day benefits:
  - The pooled day-to-day limit has been increased by 5.5%, as have the sub-limits for acute and chronic medication.
  - The sub-limits for Advanced Dentistry have been increased by between 34- 44%. Another important benefit change to note is that root canal therapy and dentures will be funded from the Advanced Dentistry benefit limit with effect from 1 January 2012 and not from Basic Dentistry.
  - The sub-limit per beneficiary for Optometry has been increased by 20.5%.
- The Scheme now funds the HPV (Human Papillomavirus) vaccine to prevent cervical cancer from the pooled day-to-day benefit, subject to a sub-limit of R1 500 per female beneficiary who are between 10 and 45 years. The vaccine is unfortunately not of benefit to those older than 45.
- Specialised non-oncology drugs have been increased by approximately 25% from R127 000 to R160 000 per member family.
- Specialised drugs for oncology related conditions have been increased by approximately 60% from R127 000 to R200 000 per beneficiary. This will continue to be managed in line with clinical protocols and members should consult with their healthcare provider and the Barloworld Medical Scheme Oncology Department at 0860 002 106 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.
- Benefit limits for certain internal and external prostheses, as well as appliances benefits, have been improved, e.g. the hearing aids sub-limit has increased from R8 200 to R12 500 per beneficiary. For further details please consult the detailed 2012 Member Guide to be issued shortly.

Pooled Benefits 2012 - Limits by family size

| Category   | M  | M+1     | M+2     | M+3     | M+4+    | Increase 2012/ 2011 |      |
|--|--|---------|---------|---------|---------|---------------------|------|
| <b>Pooled Benefit</b>                                  | <b>Acute Medicines, OTC medicines / PAT</b>  |         |         |         |         |                     |      |
|  | <b>Advanced dentistry</b>  |         |         |         |         |                     |      |
|  | <b>Basic Dentistry</b>   |         |         |         |         |                     |      |
|  | <b>*Out-of-hospital Procedures and Non- surgical procedures and tests</b>  |         |         |         |         |                     |      |
|  | <b>Out-of-hospital Pathology, General Radiology and Physical Therapy</b>   | R13 700 | R17 900 | R21 350 | R24 600 | R29 300             | 5.5% |
|  | <b>General Practitioner, Medical Specialist, Optical, Additional Medical services and Alternative Healthcare</b> |         |         |         |         |                     |      |
|  | <b>HPV vaccine</b>   |         |         |         |         |                     |      |
| <b>Sub-Limits:</b>                                     |  |         |         |         |         |                     |      |
| <b>Acute Medicines</b>                                 | R3 020   | R4 700  | R5 630  | R7 100  | R7 260  | 5.5%                |      |
| <b>**OTC medicines /PAT</b>                            | R460   | R690    | R850    | R1 050  | R1 070  | 5.5%                |      |
| <b>Advanced Dentistry (out of hospital procedures)</b> | R8 500   | R11 500 | R13 000 | R14 500 | R16 000 | 34-44%              |      |
| <b>Optical sub-limit</b>                               | R3 000   | R6 000  | R9 000  | R12 000 | R15 000 | 20.5%               |      |
|  | Subject to R3 000 per beneficiary per annum. (Readers sub-limit R150)  |         |         |         |         |                     |      |
| <b>HPV vaccine</b>                                     | R1 500 per female beneficiary age 10 45 years only.  |         |         |         |         |                     |      |