

This issue:

- Contributions increase by only 7% for 2015
- New optical benefit service provider as from 1 January 2015
- Benefit changes for 2015

Benefit Society query line: **053 807 3111**

Contribution increase kept to a minimum

Every year the Society's Trustees face the challenge of balancing benefits to keep up with inflation, yet keep contributions at an affordable level whilst providing for quality care with limited resources. For 2015, the contribution increase has been set at 7% which is lower than that set by most other medical schemes.

COMPARING OUR INCREASE

The Trustees are pleased with how favourably the Society's 7% contribution increase for next year compares with increases adopted by the rest of the industry, and with CPI.

It has recently been reported that Discovery Health Medical Scheme, the country's largest medical scheme, will increase its contributions by an average of 9.9 percent in 2015. Fedhealth has announced that the weighted average contribution increase for its Maxima range will be 10.6%. Many smaller schemes have reported similar contribution increases, with a few even higher than 10%.

CONTRIBUTIONS FOR 2015

The revised contributions for all members, effective from 1 January 2015 and payable in advance via the December 2014 payroll, are as follows:

Principle/ Adult Member	Child Dependant
R 2 466	R 644

Please note that any employer subsidies that may apply are determined by your conditions of employment and administered accordingly. Queries in this regard should be directed to your Employer. It remains your responsibility, however, to ensure that your monthly contributions are paid in full to the Society.

Please see page 4 for highlights of the benefit changes for 2015.





New optical benefit service provider as from 1 January 2015

The Society has contracted with the Preferred Provider Negotiators (PPN) network for the provision and management of optical benefits to members with effect from 1 January 2015. Read on to see the advantages of this new arrangement and how you can make use of it.

IN A NUTSHELL

The optometry benefit has been changed to a 100% benefit and has also been restructured to cater for individual benefits for consultations, frames, enhancements and your specific prescribed lens type. In view of the cost reductions made possible by this arrangement, the overall benefit limit has been reduced.

If you consult a PPN network optometrist, you will not have to make any co-payment, provided that you do not purchase frames at a cost exceeding the benefit limit.

THE OPTICAL BENEFIT STRUCTURE 2014 – 2015 (TWO-YEAR CYCLE)

From the beginning of 2015, the two-year cycle of your optical benefits will be date-specific. For example, if you received your last optical benefit in **March 2014**, you will qualify for new optical benefits in **March 2016**.

AN EXAMPLE OF WHAT YOU CAN SAVE

PPN tariffs are up to 76% lower than the South African Optometric Association (SAOA) tariffs charged by non-PPN Network optometrists for certain lens prescriptions:

	PPN Network	Non-PPN Network	Co-payment
Clear Single Vision Per Lens	R 150	R 255 or R 619	R 105 or R 469
Clear Standard Flattop Bifocal Per Lens	R 325	R 741	R 416
Clear Standard Multifocal Per Lens	R 600	R 1 167	R 567

The following graphic indicates the restructured benefits for which you will qualify until the end of the two year cycle in December 2015 provided you have not already utilised your benefit in 2014:



- Composite consultation per 2 year cycle – R 635
- Consultation includes: Refraction, Tonometry and Visual Fields.
- Also included is screening for Blood Glucose, Blood Pressure & Cholesterol





1. Frame and Lens Enhancements
– R1 250

This component of the optical benefit can be used to purchase a frame or for lens enhancements (tints and coatings), or a combination of both.

2. One pair of lenses

- a. Single vision - R300 **OR**
- b. Bifocal - R700 **OR**
- c. Multifocal - R1 200

OR



1. Contact lenses

- a. Soft contact lenses - R1 500 per year **OR**
- b. Hard contact lenses - R3 000 per 2-year cycle (Subject to pre-authorisation)

What if I choose to visit a non-PPN optometrist?

You can still choose to visit a non-PPN optometrist, but your optical benefits are limited to the tariff that you would have paid if you had consulted a PPN optometrist.

If you want to avoid having to make a co-payment on lenses covered by your benefit, make sure the optometrist you visit belongs to the PPN Network.

The non-PPN network provider should advise you whether they will submit the claim on your behalf, or require you to pay upfront and claim a refund.

As from 1 January 2015, please submit your claim and receipt for a refund directly to PPN on **claims@ppn.co.za** or to **dbbs@ppn.co.za**.

PPN BENEFITS

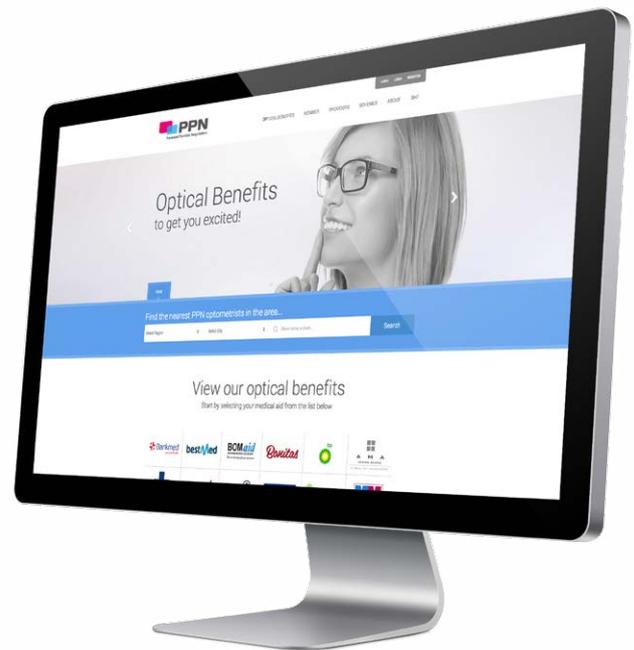
Frame or lens enhancements – You can use the R1 250 benefit available towards either a frame or lens enhancements (tints or coatings) or a combination of both. For example, ask your PPN optometrist to show you the PPN selected frame range available at R150 per frame as this will allow you to use R1 100 towards lens enhancements or the option to take a more expensive frame or a combination of the two.

Insurance cover – If, for whatever reason, you lose or break your current set of spectacles in a two-year cycle, PPN will replace the same lenses, together with a PPN frame, at a cost of only R300 to the member. This is an insurance benefit that PPN offers members. There is no Society benefit that covers the R300 cost of replacing your spectacles.

Biometric records – With your consent, PPN optometrists will capture your relevant data and link this to your fingerprint. This means that you can use any PPN optometrist countrywide, and they will have automatic access to your records if you have your fingerprint scanned and detail captured on the PPN network.

Dedicated call centre – If you have any queries with regard to your optical benefits, you can contact PPN on their dedicated call centre on **0861 103 529**, or visit www.ppn.co.za or e-mail dbbs@ppn.co.za.

Website – You can log into the PPN website and register a username and password, once registered, you will have access to your personal details and will be able to explore various sections. For example, you can upload a photo of yourself and then 'try on' different frames to see what these would look like. In addition, you can use the online calculator to do a quote before you visit your PPN optometrist, or even do research using the educational material on the website.



Availability – With more than 2 400 optometrists contracted to the PPN network countrywide, you can be assured of the availability of a professional service. If you would like to locate a PPN provider in your area, simply contact the PPN call centre on 0861 103 529, or visit www.ppn.co.za.

HOW TO ACCESS YOUR OPTICAL BENEFITS **EFFECTIVE 1 JANUARY 2015**

1. Confirm your benefits

- Contact the PPN call centre on 0861 103 529 or email dbbs@ppn.co.za to confirm the optical benefit amount you have available. You can also visit the member dashboard on the PPN website (www.ppn.co.za) to register online and then to do online enquiries specific to your profile once your registration has been confirmed.

2. Contact your nearest PPN optometrist for an appointment

- To find a PPN optometrist in your area, visit www.ppn.co.za or contact the PPN call centre on 0861 103 529.
- Make your appointment directly with the optometrist.
- If you wish, you can also do a quote on the PPN website before you visit the optometrist.

3. Visit the PPN optometrist

- The optometrist will test your eyes.
- If the optometrist finds that you require visual correction, he/she will help you with the dispensing of your spectacles or contact lenses.
- If a cataract is suspected and a referral is made to an Ophthalmologist, you must NOT have new spectacles dispensed until you have ascertained if the cataracts require removal. Once you have used your benefit in the two year cycle the Society will not provide further benefits if a cataract or its removal has affected your vision.

4. Resolve any queries before the order is placed

- If you have any questions about the account or quotation given at the practice, please contact the PPN call centre on 0861 103 529 or via email on dbbs@ppn.co.za for advice.
- Please direct any concerns you may have to the PPN call centre by telephone or email before providing the go-ahead to have your order processed, as it is difficult to provide you with alternative solutions and pricing once the goods have been ordered.
- The PPN network provider will submit your claim directly to PPN for processing and payment. Should all information be correct on the account, it will normally be processed within 3 working days.

If I exhaust my limits and buy a set of spectacles at own cost from a PPN optometrist, will I still receive these at the negotiated rates?

Always quote your Society details and do NOT consult a PPN optometrist as a private patient. PPN providers know that whether the member is in benefit or not, they have to dispense according to PPN rates. That means they can give discounts on our rate, but they can never invoice a PPN medical aid member more.

If the Society's details are on the invoice and a PPN optometrist charges you more, PPN will intervene. If this happens, PPN will request the optometrist to refund the member the difference or require you to pay upfront and claim a refund. Please submit your claim and receipt for a refund directly to PPN on claims@ppn.co.za or to dbbs@ppn.co.za.



For all queries about your optical benefits, or to find a PPN Network practice, contact PPN (not the Society) on **0861 103 529**, or visit www.ppn.co.za

Benefit highlights for the new benefit year

The Trustees approved a general increase of approximately 6% in almost all benefit limits for 2015.

Changes to specific benefits and benefit limits

- **OPTICAL BENEFITS** - Preferred Provider Negotiators (PPN) has been appointed as a Designated Service Provider for the management and provision of the optical benefits provided by the Society and the benefit is now 100%. Previously this was only a 90% benefit (see PPN article on pages 2 and 3 for more information).
- **EXTERNAL APPLIANCES** - The 5-year limitation on external appliances has been removed. A 50% co-payment applies in all instances.
- **CONTINUOUS OXYGEN** – there is now a 100% benefit with a 9.2% increase in the benefit limit.
- **DONOR COSTS** - The harvesting costs for corneal transplants will be limited to R13 000 per year.
- **PRESCRIBED MINIMUM BENEFITS (PMB)** - The conditions/remarks were enhanced to ensure that it is clear how PMB's are managed by the Society and under which circumstances they will be paid.
- **HOSPITALISATION** - The conditions/remarks were enhanced to ensure clarity as to when the SRPL rate and Scheme rate applies and to which facilities these benefits apply. There has also been an addition to the R1 500 co-payment rule for in-hospital procedures that are normally done in doctor's rooms, in that the co-payment for in-hospital cases may be waived at the discretion of the Society where the member is already hospitalised.
- **PSYCHIATRIC HOSPITAL ADMISSIONS** - A designated service provider (DSP) will be established for psychiatric admissions to manage the excessive claiming for physiotherapy and occupational therapy in these facilities. Physiotherapy and occupational therapy are therefore now explicitly excluded from the benefit schedule when a beneficiary is admitted for psychiatric intervention.

The following table summarises the main benefit changes for 2015. For more details, kindly refer to the enclosed Member Guide for 2015. Unless otherwise stated, benefits are per beneficiary per benefit year.

BENEFITS/SERVICES	2014	2015
Internal Prosthesis	R 34 980	R 37 000
Specialised Dentistry	R 7 040	R 7 400
Orthodontic Treatment	R 17 330	R 18 300
Acute medication	R 3 250	R 3 450
Chronic medication	R 28 800	R 28 800
External appliances	R 5 620	R 6 000
Colostomy bags and catheters	R 15 020	R 15 900
Continuous oxygen	R 13 730	R 15 000
External Prosthesis	R 36 940	R 39 000
Hearing Aids	R 13 730	R 14 500
Wheelchair per 5 year cycle	R 7 950	R 8 400
Quadriplegics and Paraplegics ONLY	R 21 200	R 22 400
Optical limit (including consultations)	R 3 710	R 3 085
Intra-ocular lenses	R 1 680	R 1 780
Audiology, Chiropody, Podiatry, Acupuncture, Dietician services, Occupational and Speech Therapy.	R 2 350	R 2 500
Physiotherapy, biokinetics and Chiropractic services	R 7 040	R 7 450
Hospice, private nursing and wound care	R 10 500	R 10 500
Psychological and Psychiatric treatment not in hospital	R 9 930	R 10 500
Oncology	R 197 450	R 209 300

Society's contact details

E-mail: benefitpost@dbbs.co.za

Website: www.dbbs.co.za

(where you can also check your personal details and benefits)

Phone: 053 - 807 3111

Fax: 053 - 807 3499

Post: PO Box 1922, Kimberley, 8300



DISCLAIMER: Please note that while every effort has been made to ensure the accuracy of the information contained in this newsletter, the De Beers Benefit Society will not accept any responsibility for any inaccuracy or omission. In case of any dispute, the registered rules of the Society will apply. The rules are available from the Society and are also published on the Society's website. Should you have any queries, please contact the Society on 053 807 3111, or visit the Society's website at www.dbbs.co.za. You can also visit this website for easy access to all your personal medical information online, provided you have registered to use this facility.