

New administration system for Society

The Society is implementing a new software administration system. This system has many advantages and is in line with the Society's ongoing attempt to ensure that it remains a financially viable and sustainable medical scheme.

The new system, which will far surpass the current one that only acted as a processor and payer of medical accounts, has definite benefits.



Members will benefit by:

- Information - The Society will be able to implement more cost-saving managed care programmes.
- More management involvement - The Society can be even more actively involved in case management, looking out for you all the way - which means cost savings.
- Identifying abusers - Fraudulent claims can be more easily identified and dealt with.
- Internet access - Soon you will be able to look up account payments, benefits and limits via the Internet.
- Improved communication - to members and service providers.

Staying in touch

In order to ensure a smooth transition, the system won't be implemented all at once, but in phases. You will be kept informed as new facilities become available to you, with advice on how you can make use of them. Look out for news of this in future issues of Benefit Beat!

New-look statement

As the Society is implementing a new software administration system, the format/look of your monthly statement will be improved. The statement will still provide all relevant information, just like your current statement does. The contact details of the Society remain the same. If you have any queries, you can contact the Society via **Benefit Post** or on the **contact numbers** listed below.

KEEP US IN ON YOUR BEAT WITH BENEFIT POST!

We'd like to hear from you.

Is there something that you'd like to know more about?

e-mail us at:
benefitpost@debeers.co.za
or write to:
Benefit Post
c/o De Beers Benefit Society
P O Box 1922
Kimberley
8300

BENEFIT SOCIETY CONTACT NUMBERS

(053) 807 3400 - Query line
(053) 807 3111 - Switchboard
(053) 807 3371 - Registration / Membership queries
(053) 807 3427 - Hospital queries
(053) 807 3499 - Fax
(053) 807 3333 - Dispensary line
(053) 807 3300 - Fax: Dispensary

BENEFIT BEAT

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

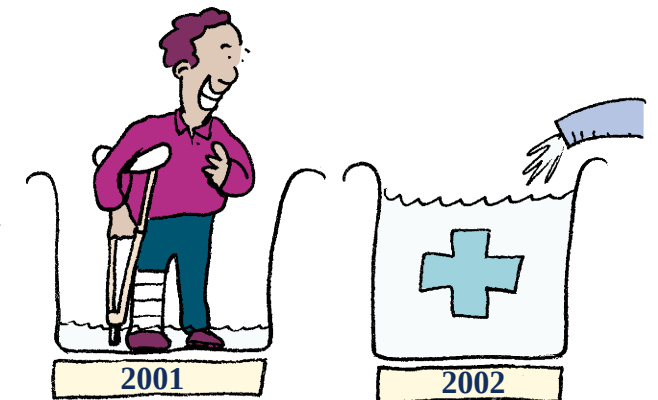
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ISSUE NO.10

A fresh new year lies ahead!

At the end of the year many of us look forward to a well-deserved break. Those of us who are not so lucky, still look forward to the start of a fresh new year.

In the same way, your medical benefits may be exhausted from expenses run up during the year and you can now look forward to the start of the new benefit year. As your medical benefit year runs from 1 January to 30 December each year, most of your benefit limits will be available again from 1 January 2002. Read p 2 for full information.



First time ever: real-life case study!

Member spots error

While checking his October 2001 member statement, Mr CN Manthe of Stutterheim in the Eastern Cape noticed that he had been charged for surgery supposedly performed on his wife during July. However, since his wife had not undergone surgery, he immediately contacted the doctor's practice as well as the Society. On further investigation, the Society discovered that Mr Manthe had been incorrectly billed for a procedure that was actually performed on another patient! The doctor's accounts department will now reimburse the Society in full.

Be aware

If Mr Manthe had not carefully read his monthly statement, not only would the Society have paid an incorrect account, but his own benefit would have been reduced. As a member, it is very important that you check your member statement to ensure you are only billed for medical services you have utilised.

Thank you, Mr Manthe - the Society appreciates your 'eagle eye'.



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Changes for the new benefit year

2002

Contributions and Benefits are the two components of the Benefit Society that affect you as member. These pages show how both these have been changed for the new benefit year.

BENEFITS 2002

This table shows your new, higher benefit limits per beneficiary:

SERVICES	2001	2002
 Ambulance services	R 600	R 660
 Auxiliary health services	R 600	R 660
 Colostomy bags and catheters	R 6000	R 6600
 Continuous Oxygen Supply (COS)	R 5500	R 6000
 External appliances	R 2200	R 2450
 Eye care lenses (2-year cycle)	R 700	R 800
 GP/Specialist consultation limit	15 p.a.	15 p.a.
 Hearing aids (5-year cycle)	R 5500	R 6000
 Hospice	R 8800	R 9600
Medication		
 - Acute medicine	R 1200	R 1380
 - Chronic medicine	R 11500	R 13000
 Mental health	R 3900	R 4300
 Occupational and speech therapy	R 850	R 950
 Orthodontic treatment	R 6900	R 7600
 Physiotherapy	R 2750	R 3050
 Specialised dentistry	R 2750	R 3050

CO-PAYMENTS 2002

 Panel doctor co-payment	R 8	R 9
 Hospital co-payment	R 280	R 300
After-hours consultation co-payment (per consultation)	R 40	R 40

CONTRIBUTIONS 2002

HOW MUCH WILL YOU PAY NEXT YEAR?



You will continue to pay a fixed **monthly contribution for each person** you register as a dependant. These contributions are different for adults and children, and will be based on your basic income per month. (Please see table below.)

Your basic income per month	You will pay...	
	Per adult	Per child/student
< R 2 000	R 570	R 154
R 2 001 – R 3 000	R 598	R 161
R 3 001 – R 4 000	R 632	R 171
R 4 001 – R 5 000	R 666	R 180
R 5 001 – R 7 000	R 701	R 189
R 7 001 – R 9 000	R 735	R 198
R 9 001 +	R 769	R 208

EXAMPLE:

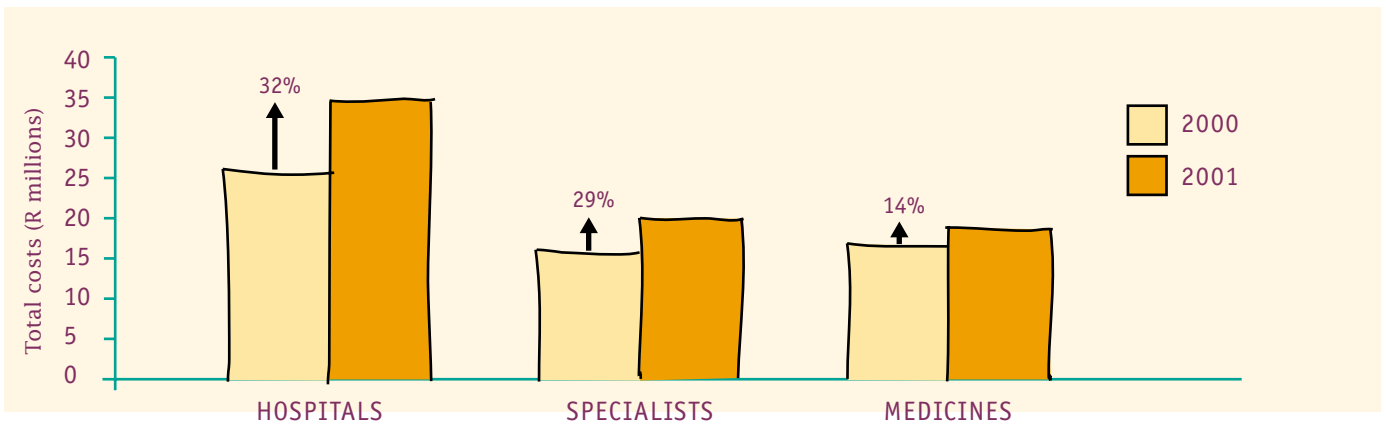
If you are a working member and earn a basic salary of R 3 700 per month, your monthly contribution will be as follows:
Your share: R 252,80 (40%)
The Company's share: R 379,20 (60%)
Total: R 632,00 (100%)

Remember, the Company subsidy will vary, as it depends on your conditions of employment.

Increase in contributions kept to the minimum

The Society is a non-profit organisation, where contributions equal benefits paid on behalf of members. For this reason member contributions are only increased to meet the forecast increase in benefits paid.

The graph below shows how benefits paid for hospitals, specialists and medicines have increased for the year to October 2001 when compared to the same period for 2000. Increases in member contributions have been limited to an average of 16,9%, despite the fact that the Society has paid, on average, 25% more for these three services.



Your active involvement in managing your and your dependants' health care costs plays a major role in ensuring reasonable future increases in contributions. Use your medical benefits wisely - each rand you save will help keep future contribution increases to a minimum.