

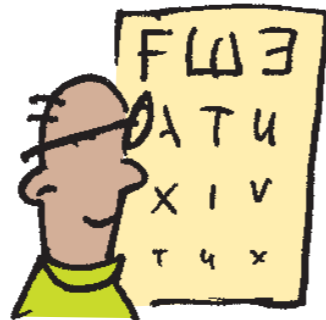
Changes for the new benefit year (continued)

Optometry benefits enhanced

In the past, frames and lenses had separate limits that applied over a two-year period.

For the next benefit year, frames and lenses (including contact lenses) will enjoy a combined and enhanced limit of R2 000 every two years.

Alternatively, in the case of bifocals or multifocals, the combined benefit for frames and lenses (no contact lenses) is R2 500 every two years.



Register on the Benefit Society website and WIN!

Visit www.dbbs.co.za and register today!

Once your e-mail and other electronic contact information is registered on the Benefit Society's system, you will receive:

- Electronic statements (sent as an attachment to an e-mail)
- Claims information (weekly e-mail advising you of claims processed in the last 7 days). This allows for the early detection of incorrect or fraudulent transactions.
- Annual benefits used and available per beneficiary, membership detail, authorised cases and last member statement e-mailed to you on request. (Simply send an email to webmail@debeersgroup.com and a response will be sent to you in approximately 5 minutes with the specified information as attachments.)

By registering, you will assist the Society in its drive to keep administration costs well in hand.



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@debeersgroup.com
phone: (053) 807 3400
or write to: Benefit Post
 c/o De Beers Benefit Society
 PO Box 1922
 Kimberley
 8300

BENEFIT BEAT

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

NOVEMBER 2006 ■ ISSUE NO.22

Zero contribution increase for 2007!

The Trustees of the Society have approved that monthly contributions for 2007 **will not** be increased. That means there will be no change to the contribution table as used for 2006 (see table on page 3).

This is a historic occasion and one which the Trustees are very happy to communicate to members and stakeholders. However, this should **not** be seen as a precedent for the future.

Although the Society will run at a deficit in terms of the difference between contributions received and benefits paid for 2007, the income derived from the Society's investments will result in the Society reflecting a surplus position at the end of 2007.

Benefit enhancements

Not only will contributions stay the same, but enhancements to benefits will include:

- A 6% increase in the majority of benefit limits.
- A 37.5% increase in chronic medicine limits (from R14 500 to R 19 950 per beneficiary).
- No co-payment if you are hospitalized.
- Improved, restructured optometry benefits.



Turn the page for more details on your new benefit limits. You will also find more information on your benefits in the Benefits Summary Pamphlet for 2007, inserted in this newsletter.



INSIDE...

- Changes for the new benefit year
- Register on the Benefit Society website and WIN!!!

Society's General Query Line: Tel no. 053 807 3400



WIN!

Five lucky members who register on the website before 15 January 2007 will each receive a DBBS tracksuit valued at R320.













Changes for the new benefit year

2007

Benefits and Contributions are the two components of the Benefit Society that affect you as a member. This spread shows where these have been changed for next year.


BENEFITS 2007

This table shows your new limits per beneficiary:

SERVICES	2006	2007	% INCREASE
 Auxiliary health services	R 920	R 980	6.5
 Colostomy bags and catheters	R 9 100	R 9 650	6.0
 Continuous Oxygen Supply (COS)	R 8 300	R 8 800	6.0
 External appliances	R 3 400	R 3 600	5.9
 Hearing aids (5-year cycle)	R 8 300	R 8 800	6.0
 Medication - acute	R 2 000	R 2 200	10.0
- over the counter	R 130	R 138	6.1
- chronic	R 14 500	R 19 950	37.6
 Mental health	R 6 000	R 6 360	6.0
 Occupational and speech therapy	R 1 350	R 1 430	5.9
 Orthodontic treatment	R 10 500	R 11 100	5.7
 Physiotherapy - out of hospital	R 4 250	R 4 510	6.1
 Specialised dentistry	R 4 250	R 4 510	6.1
 Wheelchair - 90% of cost (5-year cycle)	R 11 800	R 12 500	5.9

	Old Benefit	New Benefit
Optometry - Single vision - Lenses & frames including contact lenses (2-year cycle)	R 1 600	R 2 000
OR		
- Bifocal/multifocal - Lenses & frames (2-year cycle)		R 2 500

CO-PAYMENTS 2007

 Hospital co-payment	R 350	R 0	
After-hours consultation co-payment (per consultation)	R 55	R 60	9.0



CONTRIBUTIONS 2007

These contributions are exactly the same as last year's, but are repeated here for ease of reference.

Effective 1 January 2007 - 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 are based on your income category. (Please see table below.)

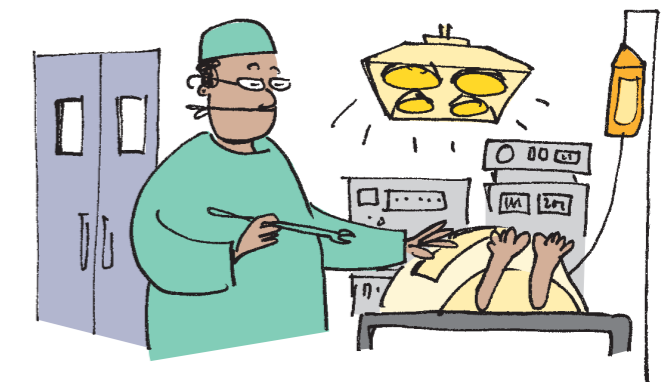
Monthly income	Category	You will pay...	
		Per adult	Per child/student
< R 2 000	A	R 876	R 237
R 2 001 - R 3 000	B	R 885	R 239
R 3 001 - R 4 000	C	R 937	R 254
R 4 001 - R 5 000	D	R 989	R 268
R 5 001 - R 7 000	E	R1042	R 283
R 7 001 - R 9 000	F	R1095	R 296
R 9 001 +	G	R1147	R 309

Should you require any clarity on any of the benefits or contributions for 2007, please contact the Society (see contact details listed under Benefit Post on page 4).

When does the Society make direct payments and when not?

The Society, like most other medical schemes, bases its benefits on the National Health Reference Price List (NHRPL) published by the Council for Medical Schemes. In certain instances, however, preferred provider arrangements are in place for which the scheme rate applies.

Service providers who charge NHRPL tariffs are paid directly and in full by the Society. However, service providers who charge for their services at a rate in excess of NHRPL are currently not paid directly by the Society. Instead members are refunded the Society's liability via their salary/pension and they will have to settle the account directly and in full with the service provider.



Reimbursement of specialists

In the past, the Society would pay specialists (consultations only) in full, even if their claim was more than the NHRPL rate. The Society would then recover the excess and co-payment from the member. However, if there was also a claim for a procedure, in addition to the consultation fee, any portion of such a claim that was in excess of NHRPL would be refunded to the member, who then had to pay the service provider. This often caused confusion with both the member and the service provider.

Into the future, any charge in excess of NHRPL (both for consultations and procedures) will be refunded to the member.