

# BENEFIT BEAT

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

May 2007 ■ ISSUE NO.23

## Fraud gets caught!

It is estimated that fraud costs the medical aid industry 15%-25% per year. Now, a new anti-fraud unit that spans the industry helps us to get even tougher on fraud and save money. Read on to see how you can help stamp out fraud and protect your interests in the Society.

The Board of Healthcare Funders, an organisation representing the medical aid industry, has formed a forensic management unit (FMU) to help the medical scheme industry prevent and detect fraud perpetrated against the industry by employees, members and medical service providers (Doctors, Dentists, Hospitals etc). This unit functions in accordance with an agreed code of conduct and is managed by an elected steering committee. More than 90% of registered medical schemes in South Africa, including the Society, currently participate in this FMU. With information shared amongst the participants through a medical scheme forensic database (MSFD), it is becoming increasingly difficult to defraud medical schemes.

*If you suspect any fraud or other irregular activities, please report these to the Society without delay. Your confidentiality is guaranteed.*

Call the toll-free fraud hotline  
**0800 204 724**

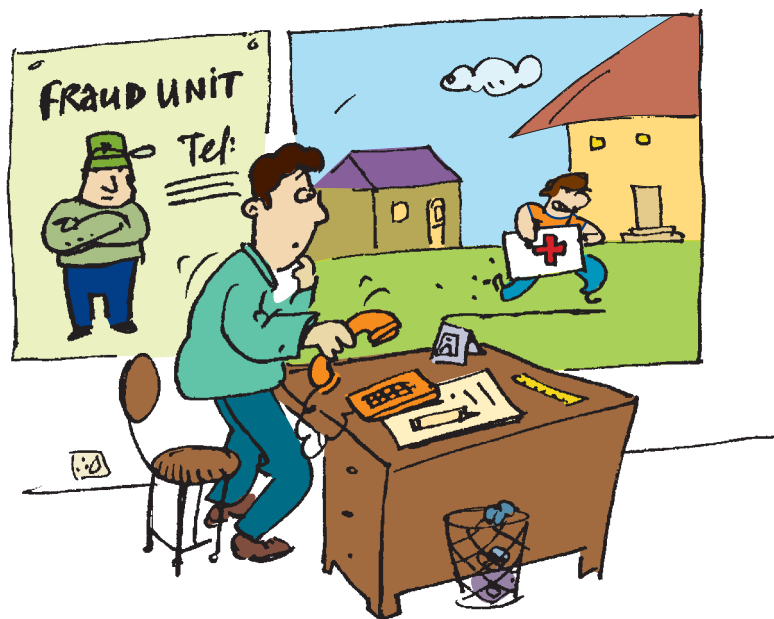
or  
Use the anonymous e-mail facility hosted on the Society's website, [www.dbbs.co.za](http://www.dbbs.co.za)

*The Society also encourages you to review your monthly benefit statement and report any discrepancies.*

### Bitter medicine for doctor ...

*As an example, the Society recently investigated a case against a doctor in Cape Town.*

*The doctor was charging the Society for unnecessary tests which he had not performed and for services not rendered. The Society joined forces with Discovery Health and Old Mutual Medical Schemes and held a meeting with the doctor concerned. The doctor admitted to his wrong doings and repaid the Society an amount of R21, 000. The outcome of the investigation was listed on the medical schemes forensic database (MSFD) to alert other Schemes.*



Claim Queries: 053 8073400 | Hospital Authorisation: 0800 111 669 | Chronic Medication Authorisation: 086 000 4747, [chronicmed@debeersgroup.com](mailto:chronicmed@debeersgroup.com)  
Medication Orders from Benefit Society Dispensary, [chronicmed@debeersgroup.com](mailto:chronicmed@debeersgroup.com) | Benefit Society Dispensary: 053 8073333



### INSIDE...

- On the financial front
- Updates
- Members register online and win



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

# On the financial front...



## Society financially sound

The Society's solvency ratio (the number of months cover it has available for the payment of claims) at the end on 2006 was 15.1 months. Compared to the prescribed minimum cover of 3 months, this ratio indicates a healthy state of affairs for the Society.

## Membership

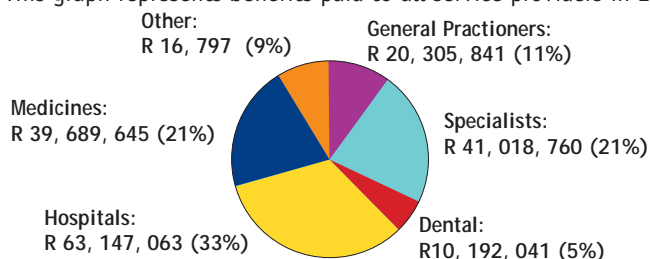
At the end of 2006, the Society had a total membership of 23 146, with 9 195 of these being principal members and 13 951 being registered dependants.

## Average benefit per member per month

The increase in the cost of benefits paid has been significant (11% up from 2005). The increase is mainly due to the utilisation of enhanced benefits to members as well as medical inflation and an ageing membership base. The average benefit paid per member per month was R1 650 in 2006 (versus R1 482 in 2005). The graph to the right shows how this monthly amount has increased each year since 1997.

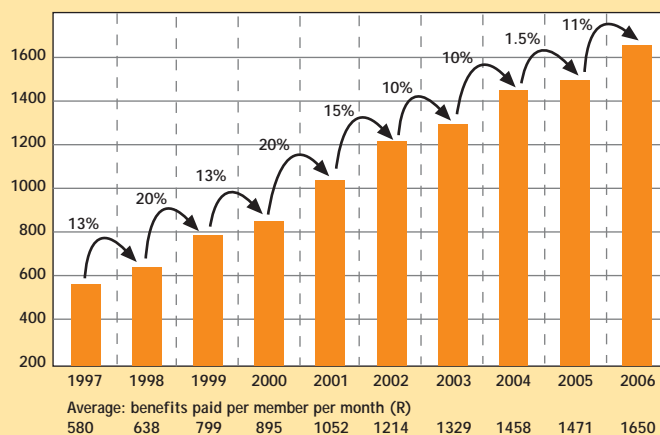
## Benefits Paid in 2006

This graph represents benefits paid to all service providers in 2006.



## Benefits Paid

per member per month - 1997 to date



Steven Beangstrom, the Society's Assistant Manager (right), hands over the prize to one of the lucky winners, Floris Botha.

## Members register online & win

In a recent competition aimed at encouraging members to register on the Benefit Society Website, five lucky members each won a Benefit Society tracksuit.

The lucky winners were: Andrew Watermeyer, Eugene Collophen, Floris Botha, Hendrik van Rensburg and Sandy Sutherland

We only have 22, 2% members registered and an increase in this number could significantly assist in control of administration and communication costs.

Have you registered yet? Visit [www.dbbs.co.za](http://www.dbbs.co.za) and register today!

## Update your information and win a first-aid kit

Watch your mail for an information update form from the Society and be sure to return it with your correct details.

By making sure that the details registered with the Society for you and your dependants are accurate and up-to-date, you can help manage the costs of the Society more efficiently. Your correct data will ensure that claims are processed timeously and accurately and also save costs through avoiding admin time spent on queries.

In addition, by returning your information update form timeously, you can be one of ten lucky members to receive a First-Aid kit.

## UPDATE: Grandchildren as dependants

The Trustees have ruled that, as from 1 January 2007, members may no longer register grandchildren or great-grandchildren as dependants with the Society with the exception of a child born to an active dependant of a member of the Society who is registered at the time of birth of the grandchild.



Members who currently have grandchildren or great-grandchildren registered as dependants with the Society will not be affected by this ruling. Such children will remain dependants until the member resigns from the Society, or the children reach the age where they no longer qualify as child dependants.

## UPDATE: Eye care benefits - lenses

In the 2007 Benefit Summary Pamphlet distributed to members the Society inadvertently did not indicate the percentage benefit applicable to single and bifocal or multi-focal lenses. This serves to confirm that the following benefits apply for the 2007 benefit year:

### Single Lenses

The Society will accept 90% liability at the South African Optometric Association (SAOA) tariffs for single vision lenses (or contact lenses), including the frame. This benefit is limited to a maximum of R2 000 per beneficiary, over a 2-year benefit cycle.

### Bifocal / Multifocal Lenses

The Society will accept 90% liability at SAOA tariffs for bifocal or multi-focal lenses, including the frame. This benefit is limited to a maximum of R2 500 per beneficiary, over a 2-year benefit cycle.

## Leaving the DBBS?

### How to avoid a waiting period at your new medical scheme

If you resign from De Beers and therefore the De Beers Benefit Society, be sure to join a new medical scheme within 90 days of leaving the DBBS - otherwise you run the risk of having a waiting period imposed by the new medical scheme.



# Register for chronic medication and make your benefits go further!

*If you or any of your dependants suffer from a listed chronic condition, you should register on the Chronic Medication Programme.*

The authorisation of chronic medication is as easy as A, B, C, D ...

## A. Visit your doctor

If you suspect that you have a chronic condition, visit your doctor. Once your doctor has diagnosed your condition as being chronic, he/she may propose to prescribe chronic medication.



## B. Your doctor must phone the Society's doctor line

Your doctor must call 086 000 4747 to discuss your medication and obtain immediate telephonic authorisation for your chronic medication. No application forms need to be completed.

## C. Get a prescription from your doctor

Your doctor must give you a prescription matching your authorised chronic medication. By law, a pharmacist may only dispense scheduled medication on a valid, hand-written prescription. The authorisation process does not replace this. Please note that prescriptions are valid for a maximum of 6 months, whereafter you would have to visit your doctor in order to obtain another script.



## D. Send your prescription to the Society's dispensary

Fax, post or scan and email your prescription to the De Beers Benefit Society Dispensary (see contact details under section E) to arrange for your medication to be dispensed or delivered to you (if you are resident in South Africa), or collect the medication from any of the Society's Dispensaries. NOTE: After the initial period indicated on your prescription has expired, you will need to obtain a new prescription from your doctor and fax or post it to the De Beers Benefit Society Dispensary.



## E. Arrange for delivery of your medication

Please ensure that the following details are included with your request for medication: Your membership number, contact telephone numbers and physical delivery address. Please indicate where/how your chronic medication must be delivered; by courier to your home address (someone must be there to receive it), via docex to your office (if based at CHQ), or by post. Remember to place your order with the Dispensary at least 7 working days before your current chronic medication runs out, so that you will receive your new medication timeously.

### Contact details

phone: (053) 807 3333, fax (053) 807 3300 or email [chronicmed@debeersgroup.com](mailto:chronicmed@debeersgroup.com)

## F. Chronic refills

It is the Society's policy not to send authorised chronic medicine unless it is ordered by the member. Please note that you must order your chronic medicine by phone, fax or email, before it will be dispatched.

## 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](mailto:benefitpost@debeersgroup.com)

**phone:** (053) 807 3400

**or write to:** Benefit Post

c/o De Beers Benefit Society

PO Box 1922

Kimberley

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