

BENEFIT BEAT

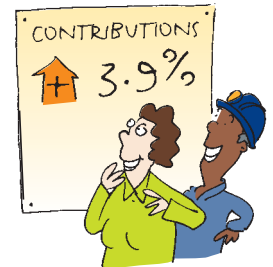
COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

NOVEMBER 2005 ■ ISSUE NO.20

Benefits enhanced, contribution increases kept to a minimum

The Trustees are pleased to announce that, for the third year running, there will be a relatively low increase in contributions for Society members. The increase effective from 1 January 2006 is only **3.9%**. In addition, many benefits have been enhanced, as you will see inside this newsletter.



Not yet registered on the Benefit Society website?

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.

Trustees to pursue Specialist Preferred Provider Arrangements

The Trustees have indicated their intention to pursue the establishment of preferred provider arrangements with a number of specialists operating from network hospitals.

This is aimed at minimising members' exposure to the higher fees currently charged by a number of service providers. The intention is that, if you were to consult specialists with whom the Society has preferred provider arrangements, there should be no additional costs (except for the co-payments in terms of the rules) from your own pocket and such specialists will be paid directly by the Society. Non-preferred provider specialists' accounts will still be covered and refunded to you at the NHRPL rate only, with the balance having to come from your own pocket. As per current practice you will be required to settle such accounts directly with the specialists concerned.

The Society will keep you up to date on developments in this regard.

WIN!

Five lucky members who register on the website before 15 January 2006 will each receive a DBBS tracksuit valued at R320. Register today!

EMERGENCY HOSPITAL ADMISSIONS



As members cannot choose and negotiate with providers in a 'true' emergency*, the Society will cover the hospital and specialist costs for emergency hospital admissions at reasonable cost, provided that the Society is informed within 48 hours of such an admission.

**Definition of emergency: The sudden and, at the time, unexpected onset of a health condition that required immediate medical or surgical treatment, where failure to provide such medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy.*

INSIDE...

- Changes for the new benefit year
- TRP does not affect society
- Your benefits under risk from fraud
- Pathology claims

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




Changes for the new benefit year

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 2006

This table shows your new limits per beneficiary:

SERVICES	2005	2006	% INCREASE
 Auxiliary health services	R 850	R 920	8.2
 Colostomy bags and catheters	R 8 400	R 9 100	8.3
 Continuous Oxygen Supply (COS)	R 7 650	R 8 300	8.4
 External appliances	R 3 100	R 3 400	9.6
 Eye care - lenses (2-year cycle)	R 1 050	R 1 200	14.2
- frames (2-year cycle)	R 350	R 400	14.2
 Hearing aids (5-year cycle)	R 7 650	R 8 300	8.4
 Medication - acute	R 1 850	R 2 000	8.1
- over the counter	R 120	R 130	8.3
 Mental health	R 5 600	R 6 000	7.1
 Occupational and speech therapy	R 1 250	R 1 350	8.0
 Orthodontic treatment	R 9 700	R 10 500	8.2
 Physiotherapy - out of hospital	R 3 900	R 4 250	8.9
- in hospital (pre-authorisation required)	R 3 900	Unlimited	
 Specialised dentistry	R 3 900	R 4 250	8.9
 Wheelchair - 90% of cost (5-year cycle)	R 10 800	R 11 800	9.2

CO-PAYMENTS 2006



Hospital co-payment	R 350	R 350	no change
After-hours consultation co-payment (per consultation)	R 52	R 55	5.7



CONTRIBUTIONS 2006

Effective 1 January 2006 - HOW MUCH WILL YOU PAY NEXT YEAR?

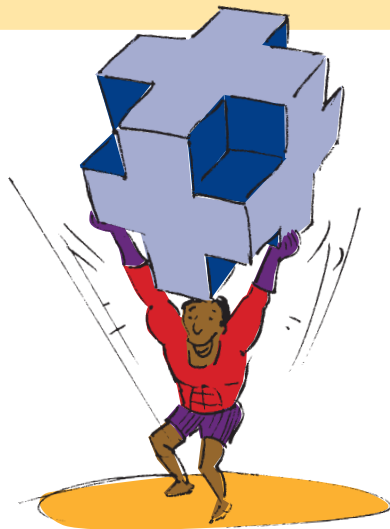
You will continue to pay a fixed monthly contribution for each person you register as a dependant. These contributions are different for adults and children and are based on your income category. (Please see table below.)

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 2006, please contact the Society (see contact details listed under Benefit Post on page 4).

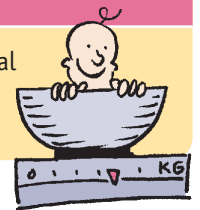
TRP DOES NOT AFFECT SOCIETY

The recent introduction of Total Remuneration Package (TRP) by the company for a number of its employees does not have any implications for the Society, either in terms of contributions and benefits or future financial sustainability.



PLEASE NOTE

Maternity benefits now form part of normal consultation and hospitalisation benefits.



PHYSIOTHERAPY BENEFIT ENHANCED

In the past, the physiotherapy benefit was a single amount per year. For the next benefit year, the physiotherapy benefit will be enhanced by splitting it into –

- in-hospital physiotherapy, covered unlimited (at NHRPL or scheme rate, provided it has been pre-authorised by the Society), and
- out-of-hospital physiotherapy at 90% of the NHRPL or scheme rate, to a limit of R4 250 per beneficiary per year.



Your medical benefits under risk from fraud

Did you know that people committing fraud against the Benefit Society also affect your pocket?

Every cent wasted through fraud could mean reduced benefits or increased contributions. So blow the whistle if you suspect anyone abusing the Society's benefits and let's stamp out fraud, misuse and abuse together!

Research shows that some 10% to 15% of all claims received by South African medical schemes are fraudulent.

It is for this reason that the Society has launched its very own anti-fraud campaign. Even though there are systems in place to identify suspect claims, it is very difficult to pick up fraud in cases where a service provider (alone or with the knowledge and co-operation of a member) sets out to defraud the Society. That's why we need you to blow the whistle on anyone wasting your contributions in this way.

Members are again encouraged to register on the DBBS website, as the weekly e-mailed transaction information facilitates the early detection of fraudulent transactions.

There are two ways to report any suspicions of fraud you may have:

1. Phone the Society's toll-free Fraud Line on 0800 204 724. All calls will be treated confidentially and you will not have to disclose any personal details.

OR

2. Use the anonymous email facility on www.dbbs.co.za (under Fraud).

In both instances, please give as much detail about the suspected instance of fraud as possible to allow the fraud team to do a proper investigation.

Look out for the Society's new 'Arrest Fraud' posters, with all the contact details to blow the whistle on fraud!



Pathology Claims - direct settlements

The Society has recently reached an agreement with Lancet Laboratories (mostly affecting Gauteng members) and in future the Society will settle all claims directly with Lancet. Any member who may be in receipt of demand letters from Lancet Laboratories must please contact the Society to resolve the outstanding problems.

The Society also has agreements for direct settlement with Ampath and Pathcare. Any member who receives a request from these providers for an additional upfront payment must please report this to the Society for further investigation.

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