

Question & Answers

The following general queries were received from members. If you have any additional questions, please contact the Society on 053 807 3417.

Q What if I'm on holiday away from home and my child gets sick?

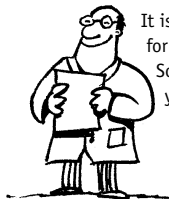
A If there is an emergency, go to the nearest hospital. You or the hospital must simply contact the Society on the first working day thereafter to confirm admission and get a reference number. Because non-Medi-Clinic hospitals charge in excess of the BHF tariff, you will be liable for the difference between the BHF tariff and the amount the hospital charges. See page 1 for more information.

If it is not an emergency and there is a Medi-Clinic hospital in the area, this hospital should be used. Prior Society approval is required.

Other queries received related to -

- the suddenness of the change – please refer to page 1 for the reasons.
- assistance with payment – please refer to page 3 for information on the Society's action in this regard.

Please show this newsletter to your GP...



It is important that your GP understands the reason for this 'limitation' of service providers – that the Society is still as concerned as ever for your and your dependants' health, but that it had to take swift action to save members incurring unnecessary costs that they would have had to pay from their own pockets.

Please share the information in this newsletter, as well as in the December issue (including the insert on the Medi-Clinic hospitals available to members) with your doctor, to assist him/her in referring you for hospitalisation.

Please make your doctor aware of the Medi-Clinic websites at www.medi-clinic.co.za and www.curamed.co.za for all online medical information with regard to specialists and hospitals in the Medi-Clinic group.

Q What if the nearest Medi-Clinic is a far distance away from my home?

A In this case you may go to any hospital in your area for an elective procedure. However, remember to get authorisation from the Society prior to admission – a motivation letter may be requested from the attending doctor. Just remember, you will pay more for a non-Medi-Clinic hospital. See page 2 for more details.

Q Why the Medi-Clinic group of hospitals?

A In 2002, 45% of all member hospital admissions were at a Medi-Clinic hospital. (The next highest was 19%). Medi-Clinic has therefore been the biggest hospital provider to the Society's members in the past and is the only hospital group with which the Society has been able to negotiate an attractive arrangement.



In the December issue, which dealt with the agreement with the Medi-Clinic group of hospitals, the Society undertook to explore an alternative billing structure.

We are pleased to announce that these developments are on track and will probably be introduced from 1 March.

The Society will keep you updated in this regard. If you have any questions in the meantime, please call the Society on 053 807 3417.

We'd like to hear from you.

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

fax: 053 807 3300
e-mail us at: benefitpost@debeersgroup.com
or write to: Benefit Post
c/o De Beers Benefit Society
PO Box 1922, Kimberley 8300

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BENEFIT BEAT

Update on Medi-Clinic agreement

Further to the December issue of *Benefit Beat*, this edition aims to update members on the Medi-Clinic agreement and to clarify queries raised with the Society by members.

Your and your dependants' health is important to the Society!

On the one hand...

The Society's trustees are aware that this agreement may cause members some inconvenience.

The Society acknowledges that members may feel that their choices are restricted by the preferred provider agreement.

The trustees prefer to consult with all stakeholders before implementing dramatic change, and realise that this change was swift and seemingly without consultation.

But on the other hand...

The trustees are committed to ensuring that your and your family's healthcare needs are catered for. The decision to enter into an agreement with the Medi-Clinic hospitals was therefore done with our members' interests at heart.

Members still have the right to choose whichever service provider they prefer for hospitalisation – but their choice may affect their pocket. Furthermore, even though using the preferred provider may limit choice, quality is not compromised. Preferred provider agreements are what the Society's trustees envisage for the future and, as such, these will be improved on an ongoing basis, in consultation with the Society's medical consultants.*

The hospital dispute forced the trustees to act swiftly to establish the preferred provider agreement, after consulting with key stakeholders and representatives. It now has a base from which to move forward.

**Not only do preferred provider agreements help to control costs, but by focusing on a limited group of providers, the Society is able to continuously evaluate these providers' service and professional levels and to motivate improvement where appropriate.*



EMERGENCIES are different

If you or one of your dependants needs to be rushed to hospital in an emergency, for example in the case of a motor accident, heart attack, broken limb etc., you can use whatever hospital is closest. It doesn't have to be a Medi-Clinic.

Important

You need to contact the Society by the first working day after the emergency so that authorisation for the hospitalisation can be confirmed.

***In the December issue, we explained –**

- That a dispute between the major hospital groups and the Board of Healthcare Funders (BHF) threatened to send hospitalisation costs soaring;
- That the Society acted swiftly to secure a deal with the Medi-Clinic group of hospitals, at more favourable rates; and
- That you as member would not be affected financially, as long as you were admitted to a Medi-Clinic hospital.

Arrangements for the various areas in South Africa

The greater Johannesburg area (from Midrand to Krugersdorp to Soweto to Springs)

Morningside and Sandton Medi-Clinics are the preferred hospitals for members living in the following area –

- South of the N1 Northern freeway,
- East of the N1 Western freeway,
- North of the M2, and
- West of the N3.

Also included are the areas of Sunninghill, Paulshof, Magaliessig, Douglasdale, Sharonlea, Northriding, Sundowner, Jukskei Park, Four Ways, Lonehill, Glenferness, Kyalami, Witpoort, Vorna Valley, Halfway House, Midrand, Ivory Park, Ebony Park, President Park and Rabie Ridge.

If you live outside the above area, you can go to the hospital in your area, e.g. Boksburg or Springs, and the Society will pay the hospital directly and in full. Please note that you will be debited with the amount in excess of the BHF tariff.

Pretoria, Rayton and Cullinan Area

Members in the Pretoria area should go to the Curamed hospitals in Pretoria. The current inconvenience experienced by members living in the Pretoria East area will be addressed by a convenient new hospital, Curamedkloof, that is currently being built in Erasmuskloof. This hospital, which will offer high-tech equipment and a wide range of specialists, will open in May 2003.

Northern Cape Area

Both Kimberley and Bloemfontein have a Medi-Clinic hospital and this should cater for most of the hospitalisation needs of members in Kimberley, Lime Acres and Koffiefontein.

Durban, East London and Port Elizabeth Areas

As there are no Medi-Clinic hospitals in these areas, members may make use of the closest hospital in their area. However, prior Society approval is required.

State and De Beers hospitals

Pre-authorisation is not required and the Society will pay these hospitals in full, as in the past.

Western Cape Area

There is a large number of Medi-Clinics in this area and members should not experience major inconvenience in this regard.

Venetia Area

Members in this area may be referred to the Limpopo Medi-Clinic in Polokwane. If the speciality is not available in Polokwane, referrals must be made to the Gauteng and Pretoria Medi-Clinic / Curamed hospitals.

Namaqualand Area

If hospitalisation in the mine hospital is inadequate, referrals should be made to a Cape Town Medi-Clinic.

Botswana and Namibia

Members in these areas may go to any hospital. However, should they be referred to a hospital in South Africa, this should be one of the Medi-Clinic group of hospitals.

What about...

ONGOING TREATMENT

If you are currently receiving ongoing treatment (for example for cancer) from a hospital other than one of the Medi-Clinic group, you may continue treatment. Remember, however, that pre-authorisation from the Society is required.

Similarly, ladies on maternity programmes may continue with confinement plans.

However, please be aware that such treatment will cost you more than if you go to a Medi-Clinic hospital.

REFERRALS

If you are referred out of your area to an area where there is a Medi-Clinic hospital, for example Messina to Gauteng, you need to go to a Medi-Clinic hospital.

SPECIALIST CHARGES

Specialists operating from Medi-Clinic hospitals do not necessarily charge at the BHF tariff. Only the hospitalisation charges have been negotiated and agreed to. CHECK WITH YOUR SPECIALIST BEFOREHAND, IF YOU ARE UNCERTAIN. Negotiate with the specialist if necessary.

DAY CLINICS vs DAY PROCEDURES in a private hospital

Admissions to day clinics (clinics that don't provide for overnight stays) do not form part of the Medi-Clinic arrangement and you are free to use these clinics – but you must get pre-authorisation first.

PSYCHIATRIC HOSPITALS

Psychiatric hospitals are not affected by the arrangement – the usual psychiatric hospitals may be used. Again, pre-authorisation is required.

Important: Please remember that even if you choose to be admitted to a non-Medi-Clinic hospital, you still require pre-authorisation from the Society.

Remember to pre-authorise ALL hospitalisation

Even though the Medi-Clinic group of hospitals is the preferred provider to the Society, you still need to obtain pre-authorisation from the Society before you (or any of your dependants) are hospitalised in a Medi-Clinic or any private hospital.

HOW TO GET PRE-AUTHORISATION:

- For admission to Medi-Clinic hospitals, phone QA Care on **0800 111 669**.
- For admission to non-Medi-Clinic hospitals, phone the Society:
Sister van Coller – **053-807 3417**
Sister Niemand – **053-807 3345**

Refunds to Members making it easier for you...

The Society understands that members may prefer to use a hospital of their choice – even if this means incurring additional costs and having to pay the hospital account directly themselves.

To accommodate members' freedom of choice as far as possible, the Society will refund these members as soon as possible; either by cheque or direct deposit. Thus, if you paid the hospital yourself, you may contact the Society to make arrangements so that the benefit amount (at the BHF tariff) can be refunded to you soonest.

Member Benefits for non-Medi-Clinic Hospitals

Where an authorisation number has been obtained from the Society for admission to a non-Medi-Clinic hospital, for example in case of an emergency and where there is no Medi-Clinic hospital in the area –

The Society will settle the account directly with the hospital. The R300 co-payment and the difference between the BHF tariff and the amount charged by the hospital will then be deducted from your payroll / pension.