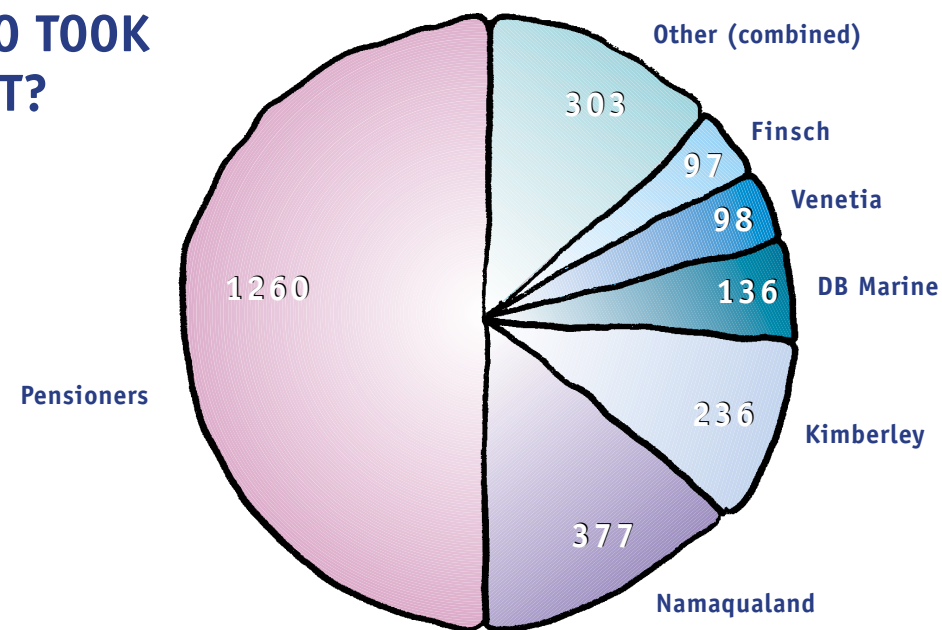


Listening to what members want



The Society received a very creditable 2 507 completed survey questionnaires (1 247 from working members and 1 260 from pensioners)! The results are therefore truly representative of what members think and want, so that the Society can redesign itself in the way most supported by its members. Thank you to each and every one of you who took the time to give us your input.

WHO TOOK PART?



The two main areas of focus in the questionnaire were **CONTRIBUTIONS** and **BENEFITS**. Have a look at what members had to say about various issues, and how this will affect the proposed new design:

What members said...

CONTRIBUTIONS

Co-payments

Of the 2 507 members who responded, 1 581 indicated that they were happy with the current system of being charged co-payments for benefits.

Medical Savings Account

997 members indicated that they were in favour of a personalised medical savings account.

BENEFITS

Current benefits

1 580 members rated the current benefits as either good or very good.

Chronic medication

The majority of members (1 304) indicated support for a chronic medication management system.

Such a system would be in line with the principles of managed health care, which 2 081 members supported.

How this will affect the proposed new design...

The new design will continue this concept of co-payment

Due to members' response, this concept may be considered in future, once the effect of new legislation has been evaluated.

A chronic medication management system will be introduced as part of the proposed new design.

Roadmap to the new design



March 1999

Sub-committee formed to design a financially sustainable scheme.

May 1999

Survey questionnaire sent to all members for their input.

Mid-June to end-July 1999

Returned questionnaires analysed and proposed new design recommended.

September 1999

Survey results and proposed new design communicated in Benefit Beat.

WE ARE NOW HERE!

Oct to mid-Nov 1999

Proposed new design communicated in presentations throughout country.

Late November 1999

Proposed new design tabled for approval at Special General Meeting of members.

1 Jan 2000

If approved, new design comes into operation.

PROPOSED NEW BENEFIT DESIGN

Basically, the three main areas of change are:

Chronic Medication

(Prescribed Medicine used for a continuous period of more than 3 months)

- 100% benefit with an annual limit of R10 000 per beneficiary.
- The process to qualify for this benefit will be communicated to members in due course.
- In order to minimise costs, Chronic Medication will have to be obtained from one of the Society's dispensaries or a pharmacy approved by the Society for medication requiring refrigeration.

(The **Acute Medication** benefit, i.e. other prescription medicine, will have a 70% benefit with an annual limit of R1000 per beneficiary.)

Per-Beneficiary Benefits

- Annual limits will be set **per beneficiary** rather than **per family**. This means that once a member or one of his/her dependants reaches his/her limit, he/she will not be allowed to use one of the other dependants' limits.

Example: Previously the occupational and speech therapy benefit was limited to R1 540 per family per year, whereas the proposed new design will have a limit of R750 per beneficiary per year.

Contribution Table

- This table will be amended to reflect changes in legislation and the proposed new benefit design.

Attend a presentation...

Attend one of the presentations to be held from early October to mid-November to get an overview of the proposed new design.

IF YOU ARE A WORKING MEMBER

Be on the lookout for Benefit Society posters advertising the time and venue of presentations closest to you.

IF YOU ARE A PENSIONER

Please read the invitation enclosed with this newsletter for information on venues and times.

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



Any queries?

If you have any queries related to your membership, you can phone the Benefit Society Queries Line on (053) 807 3400.

BENEFIT BEAT

New Benefits Proposed!

The Benefit Society plans to introduce a chronic medication benefit as part of a proposed new benefit design.

With the survey showing that the majority of members support a **chronic medication** management system, the Committee, on the advice of the Society's Actuary, has recommended that this benefit be introduced.

Read more about this and other proposed changes on page 4.



Dear Members...

What a wonderful response we received from the survey! It was encouraging to see how many members spent the time to share their thoughts, thus helping us to shape our scheme for the future.

The restructured scheme should as far as possible offer members the kind of benefits they want, while at the same time being affordable and, very importantly, financially sustainable into the future.

Your input has now made it possible for the Committee to put together a proposed new design, which will be tabled at a Special General Meeting to be held in November.

*It is important to note that the proposed changes are part of the **ongoing process** of adapting to the challenges facing the medical schemes industry.*

Regards

Andy Wingreen

Manager

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