

You've been promoted to 'manager'...

Since April, you would have received a new-look monthly benefit statement from the Society. This statement helps you to monitor and manage your family's acute medicine costs throughout the year, so that you will not unexpectedly be faced with having to pay money out of your pocket because your benefit limits were exceeded.



As explained in the previous issue of Benefit Beat and in the roadshows you were invited to, each registered dependant now has an individual acute medicine benefit limit of R1000 per year.

If this limit is exceeded, the additional costs will be recovered from your salary/pension.

HOW TO USE YOUR BENEFIT STATEMENT

- Be sure to check your statement each month - any mistakes that are not picked up in time could cost you money!
- Make sure that your details, and the details of your registered dependants, are correct.
- Compare the acute medicine benefit used by each dependant with the annual limit of R1000 per person and try to avoid unnecessarily exceeding this limit for any one person, as anything over this limit will be recovered from your salary/pension.
- Check the amounts claimed and paid to medical service providers against your records. An incorrect claim could reduce your available benefit unnecessarily.

WHAT DO THE CODES ON THE STATEMENT MEAN?

- Ac - Acute medicine
- Ex - Exclusion (no benefit, e.g. vitamins)
- Ch - Chronic medication
- Eq - Equipment/Appliances (e.g. wheelchair)

Dependants: spreading the net wider

The new Rules of the Society allow you to register a wider range of dependants than used to be possible. How does this affect you?

You can now register dependants previously excluded.

Previously, a member could register the following dependants:

- A spouse
- Children (under age 21, or between 21-25 if full-time students, or any age if mentally/physically handicapped)

Under the **new rules**, the following categories have been added:



1. A partner

The following would be regarded as **partners**:

Two people, same sex or other, who are mutually dependent and involved in an established long-term relationship similar to marriage and who are sharing a common household. They will have to sign an affidavit confirming their relationship.

Exclusions:

- This definition does not cover short-term partners.
- Only one partner may be registered per member.

2. Immediate family

The following **immediate family**, in addition to a spouse and children, may now be registered:

- **ADDITIONAL DEPENDANTS** These typically include parents (**of the principal member only**).

To qualify as a dependant, such person(s) must prove that -

- he/she lives in the principal member's home
- he/she doesn't earn more than the State social pension
- the principal member is liable for his/her support.

Either 'child' or 'adult' contribution rates will apply.



Remember that each additional dependant will increase your monthly contribution. Contact your HR department to find out whether particular additional dependants will qualify for a Company subsidy.

Visiting a specialist? Don't lose out!

Please remember that you must be referred to any specialists **by your doctor (GP)**, otherwise you may only be refunded what a normal visit to the GP would have cost you.



Your interests represented on Board level

The latest Annual General Meeting of the Society (held on 19 April 2000) saw the election of the following member-elected Trustees onto the Management Board:

- Mr Richard A Belling (*Kimberley pensioner*)
- Mr Hannes H Britz (*Kleinzee Mines*)
- Mr Leon Naude (*Premier Mine*)
- Mr Steve D Martin (*Kimberley Mines*)

We wish them all the best in their term of office!

Example

Tessa takes her daughter to a specialist without having been referred by her doctor (GP).

Because Tessa neglects to get a referral first, the Society will only refund Tessa the benefit payable for a visit to a normal doctor, which is R67,95. Unfortunately the specialist's charge is R169,80, which means Tessa has to cover the balance - being R101,65 - out of her pocket.

Had she been referred to the specialist by her doctor, she would only have had to pay a 10% co-payment of R16,98.

USING CHRONIC MEDICATION?

If you use medication for any chronic ailments, please remember to register for the chronic medication benefit. If you don't, these medicines will be deducted from your acute medicine limit, which will then soon run dry. If this happens, you may end up having to pay out of your pocket.

Remember all chronic medicines must be obtained from one of the Society's dispensaries! (On your request, the dispensary may supply you with three months' medication.)

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

BENEFIT BEAT

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

MAY 2000

ISSUE NO.5

Model Rules for a model Society

The new Rules of the De Beers Benefit Society have been lodged with the Registrar of Medical Schemes and the Management Board is looking forward to receive confirmation that the Rules have been approved. What does this mean to you, the member?

For a medical scheme to have its Rules registered, its Rules must be in keeping with the model rules supplied by the Registrar. By adhering to the model



rules, the Society's new Rules will also automatically comply with our country's Medical Schemes Act and Regulations.

This means that the Society will always have to act in a way approved by the State, and that your interests as member are therefore protected at the highest level.

Dear Members...

The Society has gone through some rather dramatic changes in the last year or so. In line with new legislation, there has also been a definite shift in responsibility - members are becoming increasingly aware that the Society belongs to THEM rather than the Company. Together with this growing sense of responsibility comes the need to manage - both on an individual and group level.

In line with the above, this issue of Benefit Beat focuses on the new monthly benefit statement and its purpose, explores the new options you have regarding dependants, introduces the new member-elected trustees on the Management Board of the Society and offers advice on avoiding unnecessary medical costs.

To your health!

Regards

Andy Wingreen

Manager

INSIDE

You've been promoted to 'manager'..... p2

Dependants: Spreading the net wider..... p3

Visiting a specialist?..... p4

Your interests represented on Board level..... p4

