

# Your monthly statement explained . . .



**DE BEERS BENEFIT SOCIETY**  
A REGISTERED MEDICAL SCHEME : REGISTRATION Number 29/4/1/068

Copy of Statement : D0206000814

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PO Box 122, Kimberley, 8300  
Tel: 053-807 3111, Fax: 053-807 3499  
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MR J KAATJIES  
129 4061  
300 DE BEERS BENEFIT SOCIETY  
302007 PENSION FUND

STATEMENT D0206000814 PAGE 1  
DATE 26/09/2002

MEMBER NO. 1314696  
BRANCH CODE ACCOUNT NO.

DESCRIPTION OF MESSAGE CODES

If you are unsure about anything, don't hesitate to call, write or even visit us.

Always make sure that ALL your beneficiaries are listed here.

The progressive tax total is the amount you have paid towards your medical expenses since March 2002. It is the amount you may claim for income tax purposes if you qualify for a deduction in terms of the Income Tax Act. \*\*\* PROGRESSIVE TAX TOTAL: 1,982.37

YOUR REGISTERED BENEFICIARIES AND THEIR ACUTE MEDICINE USED (Annual Limit: R1380.00 per person)

00 JOHANNES	505.58
01 KOBUS	320.15
02 MARIA	789.24

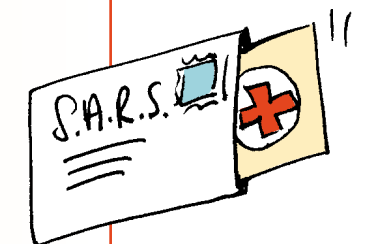
SUPPLIER OF SERVICE	CLAIM DATE OF PATIENT NO. SERVICE	SUPPLIER CHARGE	MEDICAL TARIFF	YOUR BENEFIT	DEBIT	CREDIT	MESSAGE
Opening Balance					838.26	34.43	
Receipt	05/09/02						
VILJOEN J G DR	25 17/09/02 JOHANNES	9.00	9.00		9.00		
VILJOEN J G DR	25 17/09/02 JOHANNES	91.00	91.00	91.00			
BERLYN P J DR	34 08/08/02 MARIA	190.90	190.90	171.81	19.09		
BERLYN P J DR	34 21/08/02 MARIA	127.30	127.30	114.57	12.73		
DIETRICH BRUCE E STRE	18 17/07/02 JOHANNES	21.70	21.70	21.70			
DIETRICH BRUCE E STRE	18 17/07/02 JOHANNES	20.70	20.70	20.70			
DIETRICH BRUCE E STRE	18 17/07/02 JOHANNES	27.50	27.50	27.50			
DIETRICH BRUCE E STRE	18 18/07/02 JOHANNES	30.90	30.90	30.90			
B S DISPENSARY EX	909 23/08/02 KOBUS	94.39	94.39		94.39		
B S DISPENSARY EX	909 23/08/02 KOBUS	62.37	62.37		62.37		
B S DISPENSARY AC	1554 29/08/02 MARIA	30.16	30.16	21.11	9.05		
B S DISPENSARY AC	1554 29/08/02 MARIA	19.85	19.85	13.90	5.95		
B S DISPENSARY AC	1554 29/08/02 MARIA	13.70	13.70	9.59	4.11		
B S DISPENSARY AC	1557 29/08/02 JOHANNES	35.03	35.03	24.52	10.51		
B S DISPENSARY AC	1557 29/08/02 JOHANNES	35.18	35.18	24.63	10.55		
DUE TO SCHEME					1041.58		
DUE BY YOU							.00
DUE TO YOU							

Refer to this area for a description of the message codes here.

## Tax Tip

You can use your February statement to claim against income tax, if you qualify. However, if you obtained any medicines from the Dispensaries that are excluded from the acute medicine benefit, these will not be included in the progressive tax total. (Only costs of prescribed, non-exclusion medicines are included in the progressive tax total.) All proof of these costs must be submitted with your tax return.

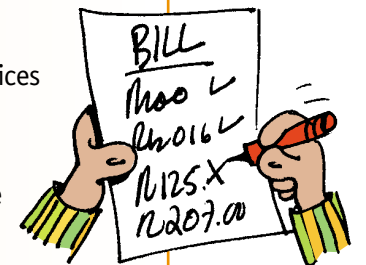
Unfortunately the Society cannot help you with your tax calculations.



## Make sure that you and your dependants are billed correctly

Check your statement to make sure that you were billed only for the medical services that were used.

There have been instances where suppliers charged too much for a service or medicines, and the Society ended up paying too much. This meant that those members' benefit limits were also unnecessarily reduced in the process.



Payroll deduction 237.75

Total 1 041.58

Although the authorisation process for chronic medication has changed (refer to the August issue of Benefit Beat) the supply of chronic medication remains unchanged and must be obtained from one of the Society's Dispensaries.

This is the amount that will be deducted from your salary/pension in the following month. It includes only the transactions processed in this statement.

Ex - exclusions, such as over-the-counter medicines and vitamins  
AC - acute medicine  
CH - chronic medicine

This is the amount that you owe or that is due to you as at the date of the statement.

The opening balance brought forward from your previous month's statement.

This is the amount that has been deducted from a previous month's salary.

**After a recent focus group held by the Society and feedback received from members, enhancements will be made to the layout and information provided within the statement.**

## One of my accounts has not been paid. Why not?

If an account has not been paid by the Society, it may be because:

- The supplier charged in excess of the BHF tariff and you were refunded the Society's liability. You are therefore required to settle the account directly with the supplier.
- The account was not received by the Society.
- The account was sent to the wrong medical scheme.
- There was an error with the account, such as an incorrect member number.
- The service was for a child who is no longer a beneficiary.

If you have received a summons from a service provider about an unpaid account:

- Check your monthly statement to see if the charges have been taken off.
- Contact the Society if you suspect that an account has not been paid. (The Society will not pay any claims if received after four months of the service date.)
- Always make sure your correct details appear on all your claims.

If an account needs to be paid within 7 days, pay the service provider directly and then claim a refund from the Society.



Note: The Society is not liable for, nor does it contribute to, any legal costs you may incur as a result of non-payment of an account.

## Feedback from a happy member

"On behalf of my wife and myself, I would like to say a very big thank you to the Society and the employees who make life so much easier for those of us who from time to time require expensive medical care. We don't have the extra burden of worrying about how it will be paid for, especially as pensioners.

Recently, I unfortunately had to go on a course of extremely expensive antibiotics and then had an operation. Thanks to the Society, all costs of the medical treatment have been met by the Society. I am most appreciative of this and ask that you thank the person(s) involved and for the fast and efficient service - all too rare in this day and age. Well done.

It was our lucky day when we joined De Beers and we will never forget it!"  
Max and Sandra Nel, 17 August 2002



The Benefit Society replies: Thank you to the Nels for their encouraging letter.

## Don't get your fingers burnt!



When a doctor refers you to a specialist, and the specialist performs a procedure or operation, you may be unpleasantly surprised by having to pay in a significant amount of money from your own pocket.

A major part of the cost of the procedure may have to be paid by you because:

- Not all doctors, specialists or other medical service providers charge the rates prescribed by the BHF.
- Certain procedures, such as cosmetic surgery, are not covered by the Society.

### What to do:

- Before a specialist performs any operation or major procedure, ask for a written quote.
- Check with the Society to see how much of the costs will be covered.
- If the quote is far higher than the official rates, consider negotiating with the specialist/service provider to charge a lower rate, or get a quote from someone else. It's YOUR money!

### Update - Chronic medicine authorisation

The Society is pleased to report that the transition of moving the authorisation of chronic medication in-house has gone smoothly.

Please remember, **ONLY DOCTORS** are permitted to use the **086 000 4747** number. Should you have any queries, contact the Dispensary on:

- 053 807 3333; or
- e-mail [chronicmed@debeersgroup.com](mailto:chronicmed@debeersgroup.com); or
- fax 053 807 3300; or
- write to the Society.

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?

fax: 053 807 3300

e-mail us at: [benefitpost@debeersgroup.com](mailto:benefitpost@debeersgroup.com)

or write to: Benefit Post  
c/o De Beers Benefit Society  
PO Box 1922, Kimberley 8300

# BENEFIT BEAT

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

NOVEMBER 2002

ISSUE NO.8

## Do you know what's inside your medicine cupboard?

Does your medicine cupboard at home resemble a mini-pharmacy? Perhaps it is time to take stock and clean out what you don't need!

### You can save

- **Regularly check your medicine cupboard.** You may have old but 'safe' re-usable medicine, for example cough medicine, painkillers or certain ointments, which means you don't have to buy the same thing when you're ill again.

### At the same time...

- Always check with your pharmacist or doctor first if you are unsure what a medicine is used for, or whether it is safe.
- Take all the medicine that the doctor prescribes, particularly in the case of antibiotics. Otherwise you may soon find yourself suffering the same illness again.
- Never share your prescribed medicine with anyone.
- Regularly check the expiry dates of your medicines.

### What to do:

Hand your expired or unsafe medicines in at your pharmacy or nearest dispensary. Don't flush it down the toilet, as this may be harmful to the environment. (No credit can be given for medicine returned to the dispensary.)

**Remember, the less money we spend, the lower future contribution increases will be.**



Medicine handed in at one of the Society's Dispensaries after ONE member cleared out all the expired and unusable medicine in his cupboard!



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