

The Building & Construction Industry Medical Aid Fund

Reference no. 1590. Registered in terms of the Medical Schemes Act no. 131 of 1998



October 2021

Dear Employer

ANNOUNCEMENT OF 2022 BENEFIT ENHANCEMENTS AND NEW CONTRIBUTION RATE INCREASES FOR BCIMA MEMBERS

Annually, the Principal Officer and the Board of Trustees, with the guidance of a healthcare actuary, consider the contribution increases and benefit limits for the next year. It is important that the Fund must remain financially strong to provide members with benefits for years to come, yet the financial position of members needs to be considered.

It was decided to name the BCIMA current option to the **BCIMA Basic Option**.

BCIMA is a well-managed scheme which, despite the current Covid-19 pandemic, has continued to grow this past year. The scheme has a healthy solvency ratio of 117%, which is higher than the Council for Medical Schemes' required minimum of 25%. The Scheme growth, as well as a healthy solvency ratio has ensured that the Scheme can offer lower contribution increases, while enhancing benefits.

The following **New Benefits and Enhancements** will be implemented in 2022 to assist our members:

- **Alcoholism and Drug Addiction was previously an Exclusion on the Fund**
 - From 2022 there is a benefit of 21 days per beneficiary per year, in a Rehabilitation Centre and will be paid from the Hospital Limit.
- **Covid-19**
 - Unlimited benefit for Admissions and In-Hospital related treatment. PMB Tariffs will apply and not affect the Annual Hospital Limit. BCIMA Tariff + 200%.
- **Preventative Care Benefit** - Unlimited and will not affect any of the Day-to-Day Limits.
 - **Conservative Dentistry**
 - For beneficiaries under 6 years of age - 100% of the BCIMA Tariff.
 - **Mental Health Benefit**
 - 1 Clinical Psychologist consultation per beneficiary per year.
- **Health-on-Line**

Assistance and advice are just a phone call away, on **082 911** through **Netcare911's Health-on-Line**, a 24-hour Emergency Operations Centre, which provides emergency, as well as non-emergency telephonic medical advice to members and dispatch an ambulance if it is clinically indicated.

Contributions for 2022 is increased by 5.1%

Employee Annual contributions are paid in accordance with the actual hourly rate of pay or monthly gross salary of the individual member and are structured over 48 weeks/12 months. These contributions allow for cover throughout the year and cover for the 4-week holiday period.

Benefit Limits for 2022 is increased by 4.2%

BCIMA offers generous limits, both in and out of hospital:

Hospital benefit **R 460 000** per member family.

Chronic Medication benefit **R 12 500** per family.

Annual Day to Day limit **R 20 840** per family, with various sub-limits, e.g. GP's and Specialists (please refer to the limits within the booklet).

LifeSense

The HIV/aids disease management programme: Members are reminded to contact LifeSense for HIV related issues. A member can call **0860 506 080** – 24hrs a day; the member will log a query, and a case manager will be in touch with them as soon as possible.

Fraud

We all have a responsibility to fight fraud and corruption, if we are aware of fraud, we have a responsibility to report this! Please contact the **anonymous-secure-confidential Vuvuzela hotline on Toll Free number: 080 111 447**. The case will be investigated, and the appropriate action taken.

Administrative Pointers for 2022

The 2022 financial results of the Fund will depend largely on the correct calculation of the contribution rates for each individual member.

BCIMA will forward your latest schedule of members linked to your company which is to be updated with the 2022 hourly rate of pay or gross monthly salary. Please also include the Tax Reference Number for your employees. **This updated schedule must be returned to us before the 04 January 2022.**

Please ensure that the correct salary is reported for January 2022 and that we are notified timeously of any changes in the hourly rate of pay of employees during 2022. The underreporting of member salaries will result in reduced contribution income for the Fund, which will have to be recouped at a later stage, possibly leading to higher contribution increases in the years to come.

The Member Income is their gross monthly salary, which includes all allowances, but excludes any Overtime.

Kindly ensure that a contact name and number is provided on the schedule should we have any queries. On receipt of the completed updated income schedules your 2022 contribution invoice will be forwarded to you.

Important housekeeping issues

According to the Medical Schemes Act No. 131 of 1998, Chapter 4, 26(7):

“All subscriptions or contributions shall be paid directly to a medical scheme not later than three days after payment thereof becoming due”.

And BCIMA Rule 13.1 reads as follows:

“Contributions shall be due weekly in arrears and be payable by not later than the 2nd (second) working day of the following week in respect of all members who are not Continuation members.”

“Grace Period”

When applying for a grace period, the employer guarantees payment of contributions in the event of a member absconding, resigning, retrenchment, etc. and the Fund is not notified immediately.

Please note that the grace period granted only covers confirmation of benefits for services and not payment of accounts. Payment of accounts remains the responsibility of the member until such time as the claim has been paid by the medical aid fund. Only once contributions have been received by BCIMA, will payment be made to healthcare service providers and/or members.

Kindly note that contributions up to week ending 26 November 2021 (week 48) must reach us not later than the 03 December 2021 in order to ensure that your employees qualify for their benefits during the December holiday period.

Should you have any queries in this regard, kindly contact either:

Yolandé Disney on 011 208 1369
Direct Fax: 086 529 2565
Email: bcimafund@universal.co.za

Amanda Durand on 011 208 1370
Direct Fax: 086 719 3964
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We herewith enclose the hourly and/or monthly wage schedule, as well as the 2022 Member Brochure.

The last two years have been the most challenging time in our country's history and the world, with the relentless scourge of the coronavirus pandemic. As the Government has moved the country to Alert Level 1, we are looking forward to the New Year with great optimism. As more and more South Africans are being inoculated with COVID-19 vaccines, there's great hope that life will get back to normal in the near future.

BCIMA remains committed to maintain a good service relationship with the Employer Groups, as well as offering the best and affordable healthcare to your employees.

We thank you for your support and wish you and your family a blessed festive season and a healthy and successful 2022.

Kind Regards
BCIMA Fund

Ms P Makatini (CEO), Trustees: Mr M Mphomela (Chairman), Mr E Koji (Vice Chairman), Mr J Mpe, Mr C Schmidt, Mr C Froneman, Mr S Mlangeni, Ms R Maseko

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