

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 Continuation, Employers and Administrative Staff Members

A MESSAGE FROM YOUR MEDICAL AID

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 your Hospital Limit.
- **Covid-19**
 - Unlimited benefit for Admissions and In-Hospital related treatment. PMB Tariffs will apply and not affect your Annual Hospital Limit. BCIMA Tariff + 200%.
- **Preventative Care Benefit** - Unlimited and will not affect any of your 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

Due to the low contribution increase of **5.1%** for 2022, we request that you please report your actual income accurately. Underreporting of income leads to reduced contribution income, which will adversely impact BCIMA and could result in abnormal contribution increases in future, as the shortfalls must be recovered.

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. You can call **0860 506 080** - 24hrs a day; your query will be logged, and a case manager will be in touch with you as soon as possible.

Fraud

Please keep in mind - it is fraud to give your card to your friends or co-workers to obtain benefits such as glasses or medicine! Please remember - do not take money or any other non-medical incentives from any provider! This is fraud. Providers are only allowed to provide **you and your registered dependents** with medical treatment.

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.

SMS - Call Back System

Remember to use the SMS call back system to assist you.

Simply SMS the word "CALL" followed by your membership number (e.g. CALL 1234567) to 47975 and one of our agents will call you. The SMS line is open from 7h00 to 19h00 during weekdays and from 8h00 to 13h00 on Saturdays.

Member Information Update Form

Please complete this form and return to us no later than **03 December 2021**. Please use this opportunity to update any information with BCIMA that might be out dated, also indicate your race and provide your Tax Reference number - as this is a requirement from Government.

Important Administrative Points

1. Written proof of gross monthly income must be submitted every year this entails a salary advice, income tax assessment, and investment interest statement. Should this information not be received by **03 December 2021** you will automatically be placed in the highest contribution category for 2022, i.e. R 6 610.00 per month until proof of income is received.
2. Debit orders for **03 January 2022** will be submitted to the bank on **08 December 2021**. Contribution adjustments will be made as soon as you have completed the form and proof of income has been received by BCIMA.

Please note that contributions must be paid in advance to ensure that you are in benefit for medicines dispensed by pharmacies and pre-authorisation for hospitalization.

Please find enclosed the 2022 Member Brochure for your information and the Continuation, Employer, Administrative Staff Members Information Update Form for completion.

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 offering the best and affordable healthcare to its members.

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