



A Medical Aid built for the Industry, by the Industry

Established in 1964, The Building and Construction Industry Medical Aid Fund was specifically created with the healthcare needs of employers and employees in the Building, Construction and Civil Industries in mind.

Some of BCIMA's **Benefits and Features** include:

- Only the Main Member pays, the rest of his Registered Dependents are covered for Free
- Contributions are based on income, e.g. hourly Rate of pay or monthly salary (excluding overtime)
- Contributions can be paid Weekly or Monthly
- Full access to Private Healthcare, as well as access to Specialist Services
- No Provider Network Restrictions
- Members can join for a specific period when working on a contract (LDC's)
- Drug and Alcohol Abuse – 21 days treatment per beneficiary per year in a Rehabilitation Centre
- Unlimited HIV Benefit when registered on the LifeSense Disease Management Programme
- Unlimited COVID-19 Admissions
- Unlimited PREVENTIVE Care Benefits
 - Conservative Dentistry for children under 6yrs
 - Mental Health Benefit – 1 Clinical Psychologist Consultation, per beneficiary, per year
- Health-on-Line – 24-hour Emergency/Non-Emergency Telephonic Advice and Information
- Ambulance Emergency Service: Netcare911. Telephone Number: 082 911

BENEFITS – BASIC OPTION	
LifeSense Disease Management - HIV / AIDS	Unlimited
COVID - Admission and Related Treatment	Unlimited
PREVENTIVE CARE BENEFIT	Unlimited
HOSPITAL LIMIT	460 000
CHRONIC MEDICATION LIMIT	12 500
ANNUAL LIMIT (Day-to-Day)	20 850

SUB-LIMITS (Subject to the Annual Limit)			
General Practitioners/Specialists (out-of-hospital) Visits and Consultations			
Member	4 600	Member +3	8 000
Member +1	5 700	Member +4	9 100
Member +2	6 900	Member +5 +	10 300
Acute (Prescribed Medication) Benefit (80% of cost)			
Member	7 000	Member +3	9 800
Member +1	7 900	Member +4	10 700
Member +2	8 800	Member +5 +	11 900
P.A.T. (Patient Advise Therapy) or OTC (Over-the-Counter) Medication (100% of cost)			
Single	1 950	Family	3 200
Subject to R230 per script, per beneficiary, per day			
Optical			
Spectacles or Contact lenses	4 300	For Frames	730
Dentistry			
Specialised Dentistry			6 300
Other			
Psychiatry			4 600
Appliances			4 700
Traditional Healers			1 600



I-Medical Aid eyenzelwe Imboni, eyenziwe Imboni

**I-Building and Construction Industry
Medical Aid Fund** eyasungulwa ngo-
1964, futhi yasungulwa kucatshangwa
ngezidingo zempilo yabaqashi kanye
nezisebenzi Ezimbonini Zokwakha.

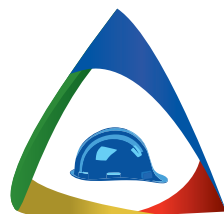
Ezinye Zezinzuzo Nezici ze-BCIMA zihlanganisa:

- Ilungu Eliyinhloko kuphela elikhokhayo, bonke abanye Abaxhomeke Kulo Ababhaliwe banakekelwa Mahhala
- Iminikelo isekelwe eholweni, isib. Inani leholo elikhokhelwa ngeHora noma umhlo wanyanga zonke (ngaphandle kwesikhathi sokusebenza esengeziwe)
- Iminikelo ingakhokhwa Masonto Onke noma Nyanga Zonke
- Ukuthola ngokugcwele Ukunakekelwa Kwempilo Esikhungweni Esizimele, kanye nokuthola Izinkonzo Zongoti
- Akukho Imikhawulo Yenethiwekhi Yomhlinzeki
- Amalungu angajoyina okwesikhathi esithile lapho esebenza enkontilekeni (LDC's)
- Ukusebenzisa Kabi Izidakamizwa Notshwala – Ukwelashwa izinsuku ezingu-21 ngonyaka kwalowo nalowo obhaliswe njengozozuza Esikhungweni Esisiza Abantu Abayimilutha
- Inzuzo Engenamkhawulo Ye-HIV uma ubhaliswe ku-LifeSense Disease Management Programme
- Ukungeniswa Esibhedlela Okungenamkhawulo Lapho Uphethwe Yi-COVID-19
- Izinzuzo Ezingenamkhawulo Zokunakekela KOKUVIMBELA
 - Ukunakekelwa Kwamazinyo ezingane ezingaphansi kweminyaka engu-6
 - Izinzuzo Zempilo Engokwengqondo – 1 Ukubonana Nodokotela Wokusebenza Kwengqondo, umuntu ngamunye ozuzayo, ngonyaka
- Ukunakekelwa Ngocingo – Iseluleko Neminingwane Yezimo Eziphuthumayo/ Ezingaphuthumi amahora angu-24
- Inkonzo Yezimo Eziphuthumayo Ye-Ambulance: Netcare911. Inombolo Yocingo: 082 911

IZINZUZO – ONGAKUKHETHA OKUVAMILE	
I-LifeSense Disease Management - HIV / AIDS	Akunamkhawulo
COVID - Ukulaliswa Esibhedlela Nokwelashwa Okuhlobene Nalokho	Akunamkhawulo
INZUZO YOKUNAKEKELWA OKUVIMELA UKUGULA	Akunamkhawulo
UMKHAWULO WASESIBHEDLELA	460 000
UMKHAWULO WEMITHI OYISEBENZISA NJALO	12 850
UMKHAWULO WONYAKA (Usuku Nosuku)	20 850

IMIKHAWULO-ENGAPHANSI (Kuxhomeke Emkhawulweni Wonyaka)			
Odokotela Abavami/ Ungoti (ongekho esibhedlela) Ukuvakasha Nokuhlolwa			
Ilungu	4 600	Ilungu +3	8 000
Ilungu +1	5 700	Ilungu +4	9 100
Ilungu +2	6 900	Ilungu +5 +	10 300
Isifo Esibi Kakhulu (Imithi Ekhishwa Udokotela) Izinzuzo (80% yezindleko)			
Ilungu	7 000	Ilungu +3	9 800
Ilungu +1	7 900	Ilungu +4	10 700
Ilungu +2	8 800	Ilungu +5 +	11 900
P.A.T. (Ukwelashwa Kwesiguli Ngokunikezwa Iseluleko) noma OTC (Phezu Kwetafula Lasesitolo) Umuthi (100% wezindleko)			
Umuntu oyedwa	1 950	Umndeni	3 200
Kuyi-R230 umbhalo ngamunye, umuntu ozuzayo ngamunye, usuku ngalunye			
Okwamehlo			
Izibuko noma Ama-contact lenses	4 300	Kwama-Frame ezibuko	730
Okwamazinyo			
Ungoti Wezamazinyo			6 300
Okunye			
UCwaningo Nokwelashwa Kokugula Ngengqondo			4 600
Okusebenza ngogesi			4 700
Izinyanga			1 600

Leano la Thuso ya Bongaka le etseditsweng Indasteri, ke indasteri



EST 1964

BCIMA
Medical Aid

Le thehilwe ka 1964, Letlole la Thuso ya Bongaka la Indasteri ya Kaho le Mehaho (Building and Construction Industry Medical Aid Fund) le etseditse ka kotloloho ho nahannwe ka ditlhoko tsa tlhokomelo ya kalafo bakeng sa bahiri le basebeletsi ba Diindasteri tsa Dikaho, Kaho le tse amanang le tsona.

E meng ya **Melemo le Dikateng tsa** BCIMA e kenyeletsa:

- Ho lefa feela Setho se ka Sehloohong, ba bang kaofela ba Ngodisitsweng Tsasa Setho ba sireletswa Mahala
- Menehelo e itshetlehlile ka lekeno, mohl. Tefo ya Reiti ka hora kapa mokgolo wa kgwedi (ho sa kenyeletse dihora tse eketsehileng)
- Menehelo e ka lefuwa ka Beke kapa ka Kgwedi
- Phihlollo ka botlalo Dipetlele tsa Poraefete, hammoho le ho fihlella Ditshebeletso tse Ikgethang
- Ha ho Dithibelo tsa Bafani ba Marangrang
- Ditho di ka kenela bakeng sa nako e itseng ha ba sebetsa ka konteraka (di-LDC)
- Tshebediso e mpe ya Dithethefatsi le Tahi – kalafo ya matsatsi a 21 bakeng sa motho ka mong ka selemo Setsing sa Tlhabollo
- Molemo o sa lekanyetswang wa HIV ha o ngodisitswe ho Lenaneo la Bolaodi ba Malwetse la LifeSense
- Ho robatswa sepetelele ka makgeetlo a sa lekanyetswang ka COVID-19
- Melemo e sa lekenyatswang ya tlhokomelo ya THIBELO
 - Bongaka ba Meno bo tiwaelehileng bakeng sa bana ba ka tlasa dilemo tse 6
 - Molemo wa Boitekanelo Kelellong – Ketelo e le 1 ya Ngaka ya Kelello, motho a le mong, ka selemo
- Bophelo bo botle ka Mohala – Dikeletso le Tlhalisoleseding ka Mohala tsa Maemo a Tshohanyetso/ao e seng a Tshohanyetso bakeng sa dihora tse 24
- Tshebeletso ya Ambolense ya Boemo ba Tshohanyetso: Netcare911. Nomoro ya mohala: 082 911

MELEMO – KGETHO YA MANTLHA

Bolaodi ba Malwetse ba LifeSense - HIV / AIDS	Tse sa lekanyetswang
COVID – Ho robatswa sepetelele le Kalafo e Amehang	Tse sa lekanyetswang
MOLEMO WA TLHOKOMELO YA THIBELO	Tse sa lekanyetswang
TEKANYETSO YA DIPETLELE	460 000
TEKANYETSO YA MERIANA YA MAFU A SA FOLENG	12 500
TEKANYETSO YA SELEMO (letsatsi le letsatsi)	20 850

DITEKANYETSO TSE TLASE (ho itshetlehlile ka Tekanyetso ya Selemo)

Diketelo le Dikopano le Dingaka tse Tiwaelehileng/Ikgethang (tseo e seng tsa sepetelele)			
Setho	4 600	Setho +3	8 000
Setho +1	5 700	Setho +4	9 100
Setho +2	6 900	Setho +5 +	10 300
Molemo wa Meriana e Matla (Meriana e Laetsweng ke Ngaka) (80% ya ditjeo)			
Setho	7 000	Setho +3	9 800
Setho +1	7 900	Setho +4	10 700
Setho +2	8 800	Setho +5 +	11 900
P.A.T. (Kalafo ya Keletso ya Bakudi) kapa Meriana ya OTC (E rekiswang Mabenkeleng) (100% ya ditjeo)			
Ha o le mong	1 950	Lelapa	3 200
Ho itshetlehlile hodima R230 taelo ka nngwe, mokgolamolemo ka mong, ka letsatsi			
Tsa Mahlo			
Diborele kapa Dilense	4 300	Bakeng sa Diforeimi	730
Bongaka ba meno			
Bongaka ba meno bo ikgethang			6 300
Tse ding			
Bongaka ba Mahloko a Kelello			4 600
Disebediswa			4 700
Dingaka tsa Setso			1 600

CONTRIBUTIONS

Contributions payable per family, applicable as from January 2022.

BASIC OPTION: 2022 WEEKLY CONTRIBUTION SCHEDULE SITE EMPLOYEES				
INCOME BAND	HOURLY WAGE BAND		WEEKLY CONTRIBUTION Per family	
			50 / 50	FULL
A	R 1,00	R 26,99	R 199,70	R 399,40
B	R 27,00	R 28,99	R 236,00	R 472,00
C	R 29,00	R 31,99	R 254,50	R 509,00
D	R 32,00	R 48,99	R 273,70	R 547,40
E	R 49,00	R 64,99	R 345,50	R 691,00
F	R 65,00	R 81,99	R 393,60	R 787,20
G	R 82,00	R 97,99	R 438,90	R 877,80
H	R 98,00+		R 500,70	R 1 001,40

BASIC OPTION: 2022 MONTHLY CONTRIBUTION SCHEDULE Employer, Administration Staff and Site Employee's				
INCOME BAND	MONTHLY INCOME BAND		WEEKLY CONTRIBUTION Per family	
			50 / 50	FULL
A	R 1,00	R 4 679,99	R 798,80	R 1 597,60
B	R 4 680,00	R 5 025,99	R 944,00	R 1 888,00
C	R 5 026,00	R 5 545,99	R 1 018,00	R 2 036,00
D	R 5 546,00	R 8 492,99	R 1 094,80	R 2 189,60
E	R 8 493,00	R 11 265,99	R 1 382,00	R 2 764,00
F	R 11 266,00	R 14 212,99	R 1 574,40	R 3 148,80
G	R 14 213,00	R 16 985,99	R 1 755,60	R 3 511,20
H	R 16 986,00+		R 2 002,80	R 4 005,60

Contact Details

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BCIMA is considered a low-cost fund and as such enjoys certain exemptions in terms of the provisions of the Prescribed Minimum Benefits (PMB) and Section (1)(n) of the Act, which have proved to be highly beneficial to its members.