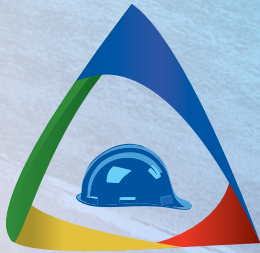


2020

BENEFIT GUIDE

THE BUILDING AND CONSTRUCTION INDUSTRY MEDICAL AID FUND



EST 1964

BCIMA
Medical Aid

Established in 1964, BCIMA has more than 56 years' experience of providing members of the Building, Construction and Civil Engineering industries with medical cover. BCIMA has developed an in-depth understanding of these sectors and their healthcare needs over the years. The Fund is therefore able to provide its members with benefits that are appropriate and offer excellent value.

Our impressive member benefits and benefit features include:

- Only a main member contributes - registered dependants are covered for free
- Members can register their spouse and children as dependants
- Contributions are based on income, calculated on hourly rate of pay, ensuring affordability
- Contractors (LCD) are covered for their contract period
- Generous benefit limits
- No network restrictions on healthcare provider (doctors, dentists etc.).
- Members have access to:
 - Private hospitals (subject to authorisation)
 - Health services at private healthcare providers (subject to benefit limits*)
 - Unlimited HIV benefit* (subject to registration with LifeSense)
- **NETCARE911 for emergency services – to ensure prompt and clinically appropriate emergency transport.**

The Council for Medical Schemes has granted the BCIMA exemption from prescribed minimum benefits (PMBs). The Fund, however, pays for PMBs at BCIMA tariffs and subject to limits.

Long-standing relationship

BCIMA truly is a medical aid that has been developed by the industry for the industry. The Fund's long-standing relationships with the building, construction and civil engineering industries has allowed it to develop an in-depth understanding of the needs of employers and their employees within this specific market. This deep-rooted legacy has allowed the BCIMA team to design the most appropriate and suitable contributions and benefits for these sectors, as we truly understand the needs of our members.

BCIMA is managed by a Board of Trustees who are all working in the building, construction and civil engineering industries. The BCIMA Board of Trustees consists of eight trustees, four of whom are elected by members and further four of whom are appointed by employer groups.

BCIMA is considered a low-cost fund and have exemption 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.

“BCIMA offers affordable, flexible and easy to use benefits and features to anyone who works in the Building, Construction and Civil Engineering Industries.”



BCIMA – AN OVERVIEW OF OUR BENEFITS

ANNUAL LIMITS:

Hospitalisation	R422 000 per family, per year
Annual limit for day-to-day expenses	R19 000 per family, per year
Chronic medicine	R11 300 per family, per year
HIV Disease Management Programme	Unlimited, subject to registration on the LifeSense DMP

HOSPITALISATION:

Hospitalisation includes day-clinics (pre-authorisation required)	R422 000 per family, per year at 100% of the agreed tariff
<ul style="list-style-type: none"> Ward fees Theatre fees Medication (while in hospital) Surgical procedures GP and specialist visits Surgical prostheses Oncology MRI and CT scans Electronic/nuclear appliances and prostheses Dentistry clinical technologists 	<ul style="list-style-type: none"> Radiology Pathology Confinements: Normal births and caesarean sections (home confinements by arrangement) Blood transfusions Renal dialyses Psychiatric treatments - 21 days per family per year Private nursing Ambulance services - Contracted to Netcare911

ANNUAL LIMIT FOR DAY-TO-DAY EXPENSES:

R19 000 per family, per year with the following benefits and sub-limits included:

MEDICINE

Acute (prescribed medication) 80% of cost			
Member	R6 400	M+3	R8 900
M+1	R7 300	M+4	R9 900
M+2	R7 900	M+5+	R11 400
Pharmacy-advised therapy (PAT) or Over-the-counter (OTC) medication 100% of cost			
Single	R1 750	or Family	R2 900
Subject to R150 per script, per beneficiary, per day Homeopathic remedies 80% of cost			

GENERAL PRACTITIONERS/SPECIALISTS (out-of-hospital)

Visits and consultations			
Member	R4 300	M+3	R7 400
M+1	R5 200	M+4	R8 500
M+2	R6 300	M+5+	R9 600

DENTISTRY

Conservative: fillings, scaling and polishing, extractions, etc. 100% of the BCIMA tariff
 Specialised Dentistry: R5 700 per family per year (crowns, bridgework, orthodontics, periodontics, prosthodontics, plastic dentures maxillofacial, oral surgery, etc.)

OPTICAL

Eye tests 100% of the South African Optometric Association (SAOA) Rates Spectacles or contact lenses R3 900 per family, per year
 Frames R650 maximum (included in optical limit)
 Refractive eye surgery subject to optical limit and the South African Optometric Association (SAOA) criteria

SURGICAL AND MEDICAL APPLIANCES

Hearing aids, wheelchairs, crutches, glucometers, etc. 100% of the Agreed tariff R4 200 per family per year

OTHER SERVICES

<ul style="list-style-type: none"> Chiropractors Naturopaths and homeopaths Speech and occupational therapy Pathology and X-rays 	<ul style="list-style-type: none"> Physiotherapy Psychiatric treatments Traditional healers
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Our contributions are based on hourly wage rates, starting from as low as R360 per week and R1 450 per month for site workers.

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