







2018 Benefits Changes

Please be advised of the following benefit increases to be introduced with effect from 1 January 2018: (full benefit details for 2018 are available in the brochure).

Benefit Category (tariffs and co-payments as per brochure)	2017	2018
GP's and Specialists	The first R2 000 of the R3 800 per beneficiary limit paid at 100% of RUMed tariff thereafter at 80% to a maximum of R9 500 per family	The first R2 000 of the R4 000 per beneficiary limit paid at 100% of RUMed tariff thereafter at 80% to a maximum of R10 000 per family
Health Maintenance/Preventative Care	R1 100 per beneficiary to a max. of R3 000 per family. An additional R2 000 for child immunisations which does not accumulate to the family limit of R3 000. Childhood immunisations are not pro-rated for babies born during the calendar year.	R1 500 per beneficiary to a max. of R3 000 per family. An additional R2 000 for child immunisations which does not accumulate to the family limit of R3 000. Childhood immunisations are not pro-rated for babies born during the calendar year.
Acute Medication	The first R1 400 of the R3 600 per beneficiary limit paid at 100% of RUMed tariff thereafter at 80% to a maximum of R10 000 per family	The first R1 400 of the R3 800 per beneficiary limit paid at 100% of RUMed tariff thereafter at 80% to a maximum of R10 000 per family
Other Auxiliary Benefits	R3 600 per beneficiary to a max. of R6 400 per family.	R3 800 per beneficiary to a max. of R7 000 per family.
Oncology	R175 000 per family	R200 000 per family
Oxygen	R7 000 per family paid at 80% of RUMed tariff	R7 000 per family paid at 100% of RUMed tariff

With effect from 01 January 2018, a Compassionate Care Benefit has been introduced. The benefit is a once-off lifetime benefit which provides palliative care for terminally ill beneficiaries and will include a basket of benefits, as per the benefit guide, limited to R20 000 per family - subject to authorisation prior to treatment and defined clinical protocols.

2018 Contribution increases

The average contribution increase for 2018 was 5.69%. The contribution tables will be as follows:

Income Category	Adult	Child
Under R6 000	R1 840	R330
R6 001 – R8 000	R1 960	R350
R8 001 – R10 000	R2 110	R370
R10 001 – R15 000	R2 280	R390
R15 001 – R20 000	R2 340	R400
R20 001 – R25 000	R2 420	R410
R25 001+	R2 450	R420

NB:A reminder to ensure that you are aware of the tariff your provider is charging before a planned procedure or consultation. Any amounts charged above Scheme tariff will be for the member's account.