

MEDI BRIEF

OCTOBER 2021

2022 Benefits and Contributions

Nobody needs to be reminded of how abnormal last year was. Covid-19 arrived in South Africa, we went into lockdown and had no idea what the future would bring. We thought twice about leaving our homes, seeing doctors, or seeking treatments just to prevent exposure to the virus. Today we find ourselves in a much better place than this time last year and can access vaccines to protect our families' as well as our own health, and start planning somewhat more normal lives again. Following the extreme dip in the number of claims received in the first quarter of 2020, this year has seen claims returning to almost normal levels, indicating that 2022 will see an increased demand for medical services

foregone in the previous two years. The Covid-19 uncertainty remains and, until we achieve population immunity, further waves of infection are likely to continue, bringing with them the high cost of hospitalisation and related costs. The Scheme must remain in a healthy financial position to be able to provide healthcare funding for the long-term. The 2021 contribution increase was the lowest seen in decades; however, keeping this abnormally lower than the normal claims experience would not be sustainable. Consequently, the increase for 2022, agreed by the Trustees, is 6% across all Plans which is projected to be sufficient to fund the anticipated healthcare costs.

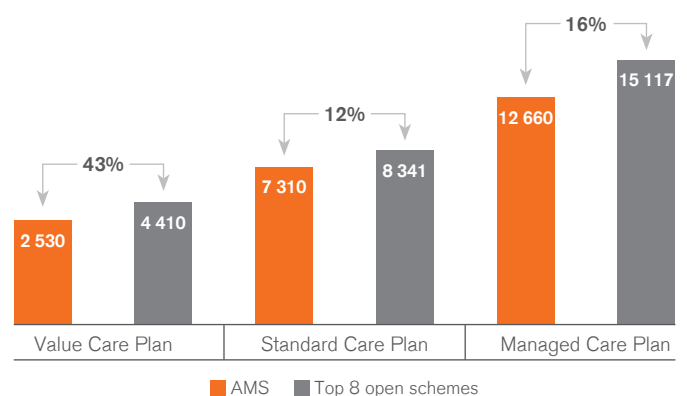
Option	Contributions per month for 2022			Rand value increase from 2021 to 2022		
	Main member	Adult dependant	Child dependant	Main member	Adult dependant	Child dependant
Managed Care Plan	R5 450	R5 450	R1 260	R310	R310	R70
Standard Care Plan	R2 980	R2 980	R895	R170	R170	R50
Value Care Plan	R1 075	R1 075	R265	R60	R60	R15

The AMS plans offer comprehensive benefits when compared to the industry and at rates significantly below similar open scheme products. The Value Care Plan in particular offers exceptional cover to assist our lower-income members, who may otherwise be unlikely to afford care in the open market.

Benefits for 2022

The Scheme is cognisant of the economic pressures faced by its members and participating employer groups, both in terms of benefit design and contribution increases, but has an obligation to provide for healthcare provider tariff increases and medical inflation. In order to ensure stability and continuity through the uncertainty as we hopefully return to normal, the Board of Trustees decided, after careful consideration, to keep all benefits, their limits, as well as co-payments at the same level as the 2021 benefits.

Competitiveness of AMS 2021 contribution rates for a family of main member plus adult dependant and 2 children



2022 Benefit Guide

Your Benefit Guide will be posted to you at the beginning of November. We will let you know via email or SMS, depending on your communication preferences, once it is on its way and provide you with the link to the Benefit Guide on the website, should you want to access it before the post arrives. The Scheme website will be updated to reflect the 2022 benefit information from January.

Change to the Board of Trustees

Our member-elected Trustee, David Abramowitz has relocated to the United Kingdom to continue his career at the Anglo American London office. David served on our Board of Trustees for five years and was a member of the Investment Committee. We would like to thank David for affording us his time and knowledge, particularly in financial matters, and wish him all the best for the future. As David was a member-elected Trustee, the candidate from the 2019 Trustee elections with the next highest number of votes who is able and willing to serve the Scheme, will be moving up to replace him. To this end, we welcome Sharon Hosking back to the Board of Trustees. Sharon is a member of the senior management team at Anglo American Farm / Vergelegen and comes with more than a decade of previous experience as an AMS Trustee (and other funds). She has remained involved with the Scheme even while not actively in office and we are delighted to have her back!

Plan-change deadline: 10 December 2021

If you consider changing your plan (for reasons such as a change in income or medical need) we recommend you speak to your Client Liaison Officer for advice on the differences in benefits and the financial impact for the year to come. Plan changes can only be effected at year end – you will not be able to change back to your previous plan mid-year. Please ensure that your plan change request has reached your pay point consultant (employees), pension fund administrator (pensioners) or the Scheme (self-paying members) as soon as possible, but not later than 10 December 2021 as it must be processed before year end. The plan change request form will be available on www.angloms.co.za > Info Centre > Find Documents and forms and in the back of your Benefit Guide.

Digital vaccination card

You will have heard that the National Department of Health (NDoH) launched the first phase of the digital vaccination certificates this month. You can download or access yours on <https://vaccine.certificate.health.gov.za> if you are fully vaccinated. You will need the personal details you provided when you registered for your vaccine, as well as one of the vaccination codes that you received from the Electronic Vaccination Data System (EVDS) via SMS. If you don't have this code anymore you should find it on your handwritten vaccination card which you received when you were vaccinated. If you don't have this either, contact the hotline on 0800 029 999.

Don't worry if the QR code on the certificate doesn't make sense to you. It is not intended to be decoded by the public. Relevant entities who will need to be able to read it will get the necessary technology to be able to decipher the QR code. However, if any of your details are incorrect on the certificate, please call the hotline on 0800 029 999 to get them corrected. The Minister of Health stated during a press briefing last month that we can expect further development of the certificate, e.g. regarding safety and security during the next couple of weeks.

The details of how and where exactly we will be able to use the NDoH's digital vaccination cards are yet to be established. The South African government is currently in talks with other

governments to reach an agreement on the acceptance of this certificate internationally to assist when travelling.

Even before the national digital vaccination card was launched, Discovery Health had rolled out their version of a digital vaccination card, accessible on the Discovery Vaccination Navigator. You can access it on www.angloms.co.za > select Covid-19 vaccines > then access the Vaccination Card in the Covid-19 vaccination navigator.

This certificate displays information about your vaccination and claims received. As Discovery's system is not synchronised with EVDS, there might still be some gaps, i.e. claims and vaccination information that have not been submitted on the DH system yet. In some instances, it could mean that it might not show a second dose received or even shows that you are not yet vaccinated if you, for example, obtained your vaccination at a state facility who have not claimed for the vaccines as yet.

Please be aware that Discovery's digital vaccination card is not accepted for travel purposes, not endorsed by the Department of Health, nor is it intended to replace the paper or digital vaccination card of the NDoH.

For travel purposes, always contact the embassy or consult with travel advisories or your travel agent for the most up-to-date, accepted travel documentation requirements.

Visit www.angloms.co.za to learn more about your Scheme and benefits.

Find all previous MediBrief editions in the Info Centre > Knowledge Library.

Member Queries:

Value Care Plan: 0861 665 665, anglo@primecure.co.za

Standard and Managed Care Plan: 0860 222 633, member@angloms.co.za

Claims: claims@angloms.co.za