

MEDI BRIEF

OCTOBER 2015

2016 benefits and contributions

The AMS plans continue to offer value for money well above similar available products in the industry.

Benefit Limits and the Scheme Reimbursement Rate (SRR) will be increased by 6% on all Plans.



Improved Benefits

Preventative Care on Standard Care Plan and Managed Care Plan

Members are encouraged to vaccinate against the flu every March/April and, where appropriate, against the pneumococcal virus. Additional consultations have been made available for this purpose. Screening benefits are available to members and you are urged to use them to detect disease early. The 2016 Benefit Guide includes a new table of preventative care benefits and recommendations for easy reference.

GP Network on Managed Care Plan

We have introduced a GP Network on the Managed Care Plan aimed at reducing out-of-pocket expenses. When you visit a doctor on the network, the doctor will submit the claim directly to the Scheme for payment from your savings account or from risk if PMB. You will not have to pay cash for the visit and you will not be liable for any co-payment for the visit and for most procedures undertaken in the rooms.

The network fee is slightly higher than the Scheme Reimbursement Rate (SRR), but is in some instances lower than rates charged by non-network doctors. Choosing a network GP is

entirely voluntary. More information will be available in the 2016 Benefit Guide or from the Call Centre.

Improved GAP cover in hospital on Managed Care Plan

The maximum reimbursement rate for specialist services provided in hospital (GAP) will be increased from 200% to 230% of the SRR to reduce out-of-pocket expenses.

Example:

In 2015 your anaesthetist charges R2 800 for services in hospital.

The Scheme Reimbursement Rate (SRR) is R1 000. GAP currently pays up to R2 000 and you are liable for the difference of R800 (out of your own pocket).

In 2016, after the new increase of GAP to 230%, the Scheme will pay R2 300 and you will be liable for the additional R500.

Improved Out-of-hospital Specialist Reimbursement Rates on Managed Care Plan

In 2016, consultations and procedures provided by specialists out of hospital will be reimbursed up to 125% of the SRR, paid from your savings account or from risk if PMB.

Deadline 31 December for plan changes

When you consider switching plans (for reasons such as a change in income or medical need), you may only do so at the end of the year. We recommend you speak to one of our Client Liaison Officers or your Paypoint Consultant for advice. A plan change request form is included in the back of your Benefit Guide or you can access it on www.angloms.co.za > Info Centre > Application forms. This plan change request has to be handed to your employer, or past employer, before 31 December if you want to change your plan for the forthcoming year (in this case for 2016).

2016 contribution increases

2015 has been a difficult year for many of our members who have suffered serious illness and complications in hospital. We wish you all well and a speedy recovery. The treatment costs will potentially require us to draw additional amounts from our reserves in 2015. In spite of this, the Trustees have agreed to limit the 2016 contribution increases to a market-related rate.

This will require R140.5 million to be used from the reserves to fund claims in 2016. (R117.9 million in 2015).



Contribution increases for 2016

Plan	Total 2015	Hypothetical 2016 contribution without reserve utilisation	2016 Risk contribution	2016 Savings contribution	Total contributions for 2016	Difference in %	Difference in Rand
MCP Principal member	R3 170	R4 975	R2 555	R850	R3 405	7.5%	R235
MCP Adult dependant	R3 170	R4 975	R2 555	R850	R3 405		R235
MCP Child dependant	R730	R1 145	R590	R195	R785		R55
SCP Principal member	R1 700	R2 215	-	-	R1 845	8.5%	R145
SCP Adult dependant	R1 700	R2 215	-	-	R1 845		R145
SCP Child dependant	R510	R665	-	-	R555		R45
VCP Principal member	R650	R795	-	-	R700	8.9%	R50
VCP Adult dependant	R650	R795	-	-	R700		R50
VCP Child dependant	R150	R185	-	-	R175		R25

2016 Benefit Guide and year-end presentations

The Benefit Guide will be posted to you this week and will provide you with detailed information about your 2016 benefits. While you wait for the printed version, you can access a copy on the Scheme website.

Please accept our invitation to attend the employee or pensioner year-end sessions as published in the last edition of MediBrief. During these presentations your Client Liaison Officer will take you through the changes for the coming year.

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

Find all previous MediBrief editions in the Info Centre > MediBrief Archive.

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