

12 December 2008

Dear Member

### **COMPCARE WELLNESS MEDICAL SCHEME BENEFIT OPTIONS 2009**

Compcare Wellness Medical Scheme is pleased to announce its new exiting range of benefit options for 2009.

Members now have the choice of **seven options**, designed to match the unique health care requirements of your family. Our plans all focus on achieving a balance between affordability and unrestricted access to all medical care where clinically necessary.

#### **Plans 2009:**

The following plans have been approved by the Council for Medical Schemes:

- ❖ **Pinnacle** – a new generation option linked to a **monthly** personal medical savings account equal to 25 % of a member's total monthly contributions. **Monthly** thresholds are applicable, allowing members quicker access to above threshold benefits.
- ❖ **Accolade** – a **comprehensive** traditional option with extensive day to day cover and generous limits per benefit category.
- ❖ **Dynamix** - a new generation option linked to an **annual** personal medical savings account equal to 25 % of a member's total annual contributions.
- ❖ **Symmetry** – a traditional option with generous day to day cover with specified limits per benefit category.
- ❖ **Mumed** – an **affordable** traditional option with generous day to day cover and specified limits per benefit category.
- ❖ **Axis** – a hospital option with unlimited cover in private hospitals.
- ❖ **NetworX** – a network option with a choice. Members are required to obtain medical services from contracted providers. Members have a choice to obtain services from non-contracted providers. Such services will be paid at 75% of the agreed tariff.

#### **Option selections 2009:**

Members have the opportunity to **select the option** that they feel will best suit their family's healthcare needs, and will be allowed to submit their Option Change Form by no later than **31 January 2009**. An Option Change form is attached and can be submitted to our offices by fax, mail, e-mail or hand delivery. (See contact details below).

In consultation with the consulting actuary, the Scheme has determined **default options** per member family, based on historical claims experiences and current contributions. Due to the late registration of our options for 2009, members will be defaulted to the appropriate option on **1 January 2009**, should no Option Change Form have been received. This will allow members access to medical treatment on 1 January 2009.

All option changes received after 1 January 2009 will be processed retrospectively to 1 January 2009.

**Contact centre:**

For your convenience, a contact centre is in place to handle all questions around the benefits and contributions for 2009, including details of your default option.

The dedicated **contact centre** number is:

**0861 222 777**

**NetworkX option:**

The scheme has chosen the **Universal Healthcare Provider Network** to be its preferred network of service providers for 2009 for members choosing the NetworkX option.

Should you choose the NetworkX option for 2009, you are required to select a **nominated General Practitioner (GP)**, for each family member, from a list of providers contracted with the Universal Healthcare Provider Network. Details of contracted GP's can be obtained from the Universal Network website at [www.universal-network.co.za](http://www.universal-network.co.za) or by contacting the Universal Network contact centre on:

**080DOCTORS (080 362 8677).**

**GAP Cover insurance policies:**

Compcare Wellness re-imburse **specialists for services** in and out of hospital according to rates specified on the National Health Reference Price List (NHRPL) which is determined by the Department of Health. On the **Pinnacle, Dynamix and Accolade** options, specialist costs are paid at **200% of the NHRPL** tariff. On the **Symmetry, Mumed and Axis** options specialist costs are paid at **100% of the NHRPL** tariff. On the NetworkX option, specialists are re-imbursed at either 100% of NHRPL or a negotiated rate.

Specialists often charge rates in excess of the NHRPL resulting in excessive co-payments by members. Compcare Wellness has negotiated two gap cover health insurance policies with underwriters, to assist members in funding shortfalls between the Scheme rate and the rate charged by specialists.

Details of these insurance products are available from your healthcare consultant or directly from the underwriters only and are not available from the Scheme:

**AmbleDown Risk and Underwriting Managers (Pty) Ltd:**  
**Health & Accident Underwriting Managers (PTY) Ltd:**

**Tel: 0861 115 771**  
**Tel: (011) 234-7333**

The cost of the gap cover insurance is not included in the monthly medical aid contribution and must be paid directly to the underwriter.

**Health Rewards:**

Compcare Wellness continues to support Health Rewards, who provides a premium **lifestyle rewards programme** as an exclusive value added service offering to members. Members of Health Rewards qualify for incredible benefits that reward them for making healthy lifestyle choices.

**Automatic “Gold member” subscription as will be discontinued from 1 January 2009.**

We include a brochure from Health Rewards with a special offer to Compcare Wellness members, should you wish to continue subscription to the Health Rewards program.

**Chronic Medicines:**

For your convenience your chronic medicines can be delivered to your home or work address. Enclosed please find an information leaflet from **Chronic Medicines Dispensary (“CMD”)**. Should you wish to make use of this service, please complete the application form and fax it to the number on the application form.

**Contact details: Status Medical Aid Administrators**

Contact centre	0861 222 777 (Benefits 2009) (011)208-1010/20 (General)
Fax no	(011) 208 – 1028 (General) (011) 208 – 1199 (Option selections) (011) 803 - 7847 (Option selections)
E-mail:	<a href="mailto:Admin@status.co.za">Admin@status.co.za</a>
Website:	<a href="http://www.compcarewellness.co.za">www.compcarewellness.co.za</a>
Postal Address:	P Bag X43 Rivonia 2128

Compcare Wellness would like to thank you for your continued support and loyalty to our Scheme. We wish all our members and their families a joyful festive season and a peaceful, healthy and prosperous 2009.

Regards

COMPCARE WELLNESS MEDICAL SCHEME