

infoBULLETIN

SATS Pensioners - Special Benefits Edition

October 2008



transmed
MEDICAL FUND

Welcome to the Transmed 2009 Special Benefits Infobulletin. This special edition of the Infobulletin outlines the Transmed SATS Benefits for 2009.

2009 Changes for 2009

The current benefit structure has been retained for 2009 with some changes in the benefits and contributions. Although the current benefit plans remain unchanged, the Fund continues to look for innovative and financially viable opportunities to enhance the medical benefits and services for our members.

During 2008 the Fund managed to contract with pharmacy networks for chronic medicines consisting of the three major pharmacy groups in South Africa - Clicks, Dis-Chem and Family Care, introduced an Eldercare Programme and increased accessibility to optometrist services. For 2009 the Fund has contracted with the ICON Oncology Group effective from January 2009. This means that members and beneficiaries on the Guardian plan will be able to access cancer treatment in the designated private medical facilities without co-payment. Both day-to-day benefits and Major Medical limits have been increased. The increases in contributions accord with the expected increase in medical benefit utilisation, and compare well with industry increases.

Pensioners

for all our people

BENEFITS		GUARDIAN PLAN
A. DAY-TO-DAY COVER		
A.1 GP Consultations	Paid at 100% Transmed rate* Included in General day-to-day limit* ¹	
A.2 Specialist Consultations	Paid at 100% Transmed rate* Included in General day-to-day limit* ¹	
A.3 Acute medication	Paid at 100% Transmed rate* Included in General day-to-day limit* ¹ <i>Own choice of pharmacy</i>	
A.4 Pathology (Out-of-hospital)	Paid at 100% Transmed rate* Included in General day-to-day limit* ¹	
A.5 Radiology (Out-of-hospital)	Paid at 100% Transmed rate* Included in General day-to-day limit* ¹	
A.6 Optical benefits	Limits per beneficiary per two years:* ² 1) R600 Single Vision Lenses or R940 Multifocal Lenses Or 2) R600 Contact Lenses Or 3) R940 Surgical Procedures (all inclusive)	
A.7 Dental benefits	Paid at 100% Transmed rate* R1460 per beneficiary every two years* ²	
A.8 Specialised dentistry	Paid at 100% Transmed rate* R2160 per beneficiary every two years* ²	
A.9 General day-to-day limit	Paid at 100% Transmed rate* Includes: • GP and Specialist consultations • Acute medication • All other day-to-day benefits not specifically mentioned above M0 R1920 M+1+ R3370	
B. CHRONIC MEDICATION		
B.1 Benefits	Unlimited Standard formulary* ³ QMP* ⁴ applies	
B.2 Service point	Network pharmacies (Clicks, Dis-Chem and Family Care). Pharmacy of choice (outside the Network) may result in a co-payment* ⁸ .	
C. MAJOR MEDICAL COVER		
C.1 State hospital admission	Full cover at State hospital	
C.2 Enhanced State facilities admissions	Pre-authorisation required - 0800 225 151	
C.3 Private hospital admission	No benefit	
C.4 In-hospital services: - GP & Specialist services - Pathology - Radiology - Maternity	Full cover State hospital doctor	
C.5 Internal prosthesis	Subject to: • Individual prosthesis limits • Pre-authorisation - 0800 225 151	

BENEFITS		GUARDIAN PLAN
C. MAJOR MEDICAL COVER		
C.6	Orthopaedic, Surgical and Medical appliances	Paid at cost, subject to individual appliance limits. Authorisation/medical motivation may be required. Please call 0800 225 151 for further information.
C.7	Organ transplants	State referral and subject to pre-authorisation by the Fund.
C.8	Ambulance services (as part of hospital admission)	Full cover Pre-authorisation required - 0800 115 750
C.9	Out-patient services/ Emergency visits/hospital casualty	Covered under General day-to-day limit* ¹
C.10	Dialysis	R150 000 per beneficiary per year if not provided in State hospital. Pre-authorisation required - 0800 225 151
C.11	Oncology	Paid at 100% Transmed rate if provided in State hospital and through ICON* ⁷ Network. Pre-authorisation required - 0800 225 151 20% co-payment for use of non-ICON Network service provider. Subject to State protocol.
C.12	HIV and Aids Benefit	Subject to registration on HIV Disease Management Programme. Please call 0861 888 300 for authorisation.
D. ADDITIONAL BENEFITS		
D.1	Prescribed Minimum Benefits*⁵	Hospitalisation DSP* ⁶ : State hospital
		Day-to-day services DSP* ⁶ : Own choice of supplier
		Medicine Network pharmacies: Pharmacy of choice, subject to co-payment* ⁸ .

* The Transmed rate is based on the recommended guide to the benefits as contained in the National Health Reference Price List.

*¹ Refer to A.9.

*² Benefit year starts in 2009.

*³ Please phone the Call Centre on **0800 110 268** if you are not sure whether your medication is covered by this formulary.

*⁴ QMP stands for the Qualsa Maximum Price.

*⁵ A co-payment will be payable by members who fail to make use of a Designated Service Provider.

*⁶ DSP stands for Designated Service Provider.

*⁷ ICON - (Independent Clinical Oncology Network)

*⁸ Co-payment - difference between the price charged by the DSP pharmacy and price charged by member's pharmacy of choice that is higher than the DSP pharmacy.

M0 = member without dependants

M+ = member with dependants



Contact Details

Important Contact Details

Transmed Client Service Centre

General queries
- 0800 110 268

Telephonic self-help service
- 0861 333 121 or
(021) 480 4974

Chronic Medicine Benefit Application (fax)
0800 122 236

Ambulance Services
0800 115 750

Health Advice Line
0800 115 750

Travel Insurance
0800 115 750

Fraud Reporting
0800 200 564

HIV/AIDS Programme

0861 888 300

Internet and E-mail

Website address
www.transmed.co.za

E-mail
enquiries@transmed.co.za

Postal address
Transmed Medical Fund
PO Box 32931
Braamfontein 2017

Street Address

Johannesburg
Ground Floor (Main Entrance)
101 De Korte Street
Braamfontein

Pretoria

173 Church Street
Nedbank Plaza
Arcadia
Pretoria

Cape Town

Shop 101
N1 Value Centre
Solly Smiedt Street
Goodwood

Port Elizabeth

Ground Floor
FC Sturrock building
cnr Strand and Flemming Street
Port Elizabeth Central

Durban

391 Smith Street
Fourth Floor
Metropolitan Building
Durban