

Date

Dear Member

### **THE NEW BENEFIT YEAR IS NEARLY UPON US**

The Covid-19 pandemic has placed a great burden on all South Africans. It has devastated many already fragile economies around the world and there is an ongoing threat to both public and private healthcare infrastructures. Social distancing and lockdown regulations have also placed immense strain to everyone's physical and mental resilience.

Many families that have been financially impacted may be assessing their household budgets to ensure that they are getting value for each Rand they spend. The same consideration should be taken with your healthcare cover and we encourage you to read carefully through all the benefit information pertaining to the 2020/21 benefit year to ensure you choose a Plan that best suits you and your family's healthcare needs.

Amidst the poor economic outlook and the growing claims risk brought about by this viral pandemic, you can be assured that OMSMAF is in a strong position to continue to provide you with access to medical cover...when you need it most.

### **2020 SURVEY**

With the administrator change from Medscheme to Universal Healthcare, we anticipated that a move as big as this was sure to be unsettling. To ensure that members continue to receive quality service, the Fund recently conducted a survey to measure members' overall satisfaction and experience.

The results revealed a satisfaction rating of 61%, which is a 10% decrease from 2018.

Although disappointing, it highlighted those areas, such as query turnaround times, that require much improvement and we are working hard to get those to the highest levels.

We thank you for taking the time to provide us with your valuable feedback.

### **WHAT'S NEW DURING THE 2020/21 BENEFIT YEAR?**

In addition to a general inflation-related increase in benefits, the next benefit year sees some attractive enhancements to your benefits:

- **Nutritional assessment and healthy eating plan** – You will now have access to a dietician, on the Universal network, to assist you with a nutritional assessment and healthy eating plan. An additional assessment is available for pregnant beneficiaries.
- **Childhood immunisations (for children up to the age of 12 years)** - as per recommendation of the Department of Health.
- **Preschool eye and hearing screenings (for children aged 5 and 6 years)**
- **Access to a doula (birthing coach)** - benefit limited to R2 500 per pregnancy.
- **We've extended the current Social Worker benefit for oncology patients to all terminally ill patients (incl. non-oncology).**

- **No increase in the current level of co-payments.**
- **You will now be able to use your Accumulated Personal Medical Savings Account (fund carried over from previous years) to buy a wearable device** – the device must have a valid NAPPI code.

### **LOWER-THAN-AVERAGE CONTRIBUTION INCREASES**

The Fund is glad to announce that the average increase in contributions approved by the Trustees for the next benefit year is **5.7%**, among the lowest in the industry. However, your individual contribution increase is dependent on your Plan, income and number of dependants.

An additional income band, R50 001+, was added to the Network Main, Network Select and Hospital Plans to promote more income cross-subsidy, that would allow lower contribution increases for low-income earners.

Contributions for certain income categories on the Hospital and Network (including SELECT) Plans are very similar. This allows members on the Hospital Plan to buy-up to a higher option, like the Network Plans, that have access to unlimited Primary Care Benefits via the Universal Healthcare network, for a similar level of contribution.

Providing good value at an affordable price remains a challenge in the healthcare industry. Healthcare costs continue to rise, mainly as a result of a growing burden of disease, Prescribed Minimum Benefits (PMB), new technology and drugs, and fraud.

### **SELECT PLANS**

The SELECT Plans offer the same benefits as those on the standard Plans, but at a reduced contribution, in return for members then using the SELECT list of hospitals for admissions. The Fund negotiated discounted rates with these hospitals without compromising the quality of care. Please refer to the Member Guide for detailed information about these Plans.

### **DEADLINE FOR PLAN CHANGES**

The closing submission date for you to submit your option change is **12 June 2020**. This applies to both active and pensioner members.

**Members can submit Plan changes in one of the following ways:**

- By sending an email to [membership@omsmaf.co.za](mailto:membership@omsmaf.co.za)
- Downloading the form from the [website www.omsmaf.co.za](http://www.omsmaf.co.za)

### **TOOLS TO HELP YOU MAKE YOUR CHOICE**

- For an overview of how the Plans are structured, please see the 'In Summary' section at the front of your Member Guide.
- Use the Comparison Tool on [www.omsmaf.co.za](http://www.omsmaf.co.za) and, with a bit of input from you, it will show you your specific benefits and contributions payable for each of the Plans, compared with your current benefits and contributions.
- Obtain a list of *SELECT* hospitals on [www.omsmaf.co.za](http://www.omsmaf.co.za) or at the back of your Member Guide.
- The Member Guide contains detailed information on the various benefits offered on all Plans.
- Regrettably, due to lockdown regulation, annual roadshows and one-on-one sessions will not be taking place. We are exploring alternatives that can further assist you to make a Plan selection during this time. Keep an eye out for more communication on this.

Kind regards

### **Old Mutual Staff Medical Aid Fund**