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Dear Valued Member

THE NEW BENEFIT YEAR IS HERE!

At OMSMAF, we pride ourselves on being a medical fund that is there every step of the way as our members navigate what is now widely known as the “new normal.”

Despite the ups and downs we’ve faced in 2020, OMSMAF remains committed to providing clinically appropriate care amid the COVID-19 pandemic, ensuring each member gets the best healthcare for their needs in 2021 and beyond. We are therefore so pleased to announce that the Trustees have approved a **ZERO CONTRIBUTION INCREASE** for the next benefit year.

In addition to this for the 2021/22 benefit year, income bands were adjusted to allow for annual salary increases without members having to change income bands.

WHAT’S NEW DURING THE 2021/22 BENEFIT YEAR?

The 2021/22 Benefit Year will be a 9-month period with all benefits being pro-rated accordingly. This is to allow the Fund to align with the change in the Old Mutual annual salary review date.

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

2021/22 PROPOSED BENEFIT CHANGES:

- Prescribed Minimum Benefits (PMBs) have been revised to include the funding of a COVID-19 vaccine for all eligible adults;
- There will be No increase in the current level of co-payments for in-hospital procedures on all plans;
- All benefit limits will increase by 4.3% to reduce the impact of inflation;

The Overall Annual Limits (OAL) on Hospital and Savings plans have been amended. i.e. these plans will now have an unlimited OAL. This means that you will not run out of in-hospital benefits, as this benefit covers ward and theatre fees at the medical scheme rate (MSR). It also covers the costs of the doctors and other healthcare professionals treating you while you are in hospital, paying claims at MSR.

It’s important to note that certain providers may charge above MSR. These costs can be covered through your available PMSA and Accumulated Savings. Alternatively, these costs could be recovered from your Gap cover. Please let us know if you’d prefer to claim these costs from your Gap cover by emailing us at reservesavings@omsmaf.co.za.

- The OAL on Network plan has increased from R500k pbpa & R1m pfpa to R1m pbpa, providing you with greater in hospital benefits.
- In-hospital limits for Pathology and Radiology on the Hospital, Network and Savings plans have been removed. This provides you with peace of mind that your doctor can conduct the necessary tests when you require them in hospital.
- Vitamins can be paid from your current and accumulated PMSA. We heard you and are excited to let you know that you'll be able to purchase your vitamins from your local pharmacy using your current and accumulated savings.
- Additional Maternity Supplementary benefits have been added on the Network plan, such as Antenatal classes, and the use of a specialist to monitor your pregnancy. Please remember to register on the Maternity programme.
- Members on the Savings plans now have additional cover for the following chronic conditions Acne, Allergic Rhinitis, Anxiety, Cardiac Arrhythmia, Chronic Hepatitis, Depression, Female Hormone Replacement Therapy, Gout, Macular Degeneration and Oedema, Migraine and Osteoarthritis from the R5 500 non-PMB chronic benefit.
- Quoro (home-based monitoring service) Medical benefit is now offered on ALL plans. This benefit allows you to return home from hospital sooner. Members can recover in their own home while still being closely monitored 24 hours-a-day by a team of medical professionals.
- Members on the Traditional and Traditional Plus plans are required to obtain a GP referral for out-of-hospital specialist consultations:
 - A 25% co-payment for non-referral will be applied. This will not be funded from upfront PMSA if a referral is not obtained.
 - Please note though there is an exception for the following specialists, ophthalmologist, psychiatrist, gynaecologist, oncologist, haematologist, urologist (for those over 40 years) and paediatrician (for children under 2 years).
- A new exercise prescription benefit has been introduced on the Traditional and Traditional Plus plans for beneficiaries over the age of 18 years. Members can contact Universal Healthcare to register and to find a network bio-kineticist who will assist in accessing this benefit.
- The COVID-19 benefit package, which will be paid from your OAL, is available for all beneficiaries who have tested positive and their doctor prescribes any of the following:
 - o Pulse oximeter
 - o Nebuliser
 - o Oxygenator
 - o Thermometer
 - o 2 GP Consultations
 - o Chest physiotherapy

- Frail Care costs can be paid for from available accumulated PMSA.
- Post-operative physiotherapy: the Fund will cover 10 Post-operative sessions on all plans as deemed appropriate by your healthcare provider and Universal Healthcare, the previous 30 day limitation on this benefit has been removed.

We encourage you to carefully read through all the benefit information pertaining to the 2021/22 benefit year carefully.

(Kindly note that all changes are subject to regulatory approval)

SELECT PLANS

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

Each year OMSMAF members are encouraged to review their current benefit option and afforded the opportunity to change to a different option. The 2021-22 OMSMAF benefit option selection period is open from 6 May 2021 until 10 June 2021, should a member wish to join a different option offered by the Fund.

REMEMBER: The closing submission date for you to submit your option change is **10 June 2021**. This applies to both active and pensioner members.

You can change your option via the following ways:

- By sending an email to **membership@omsmaf.co.za**
- By calling our call centre on 0860 100 076
- Via the website **www.omsmaf.co.za**

TOOLS TO HELP YOU MAKE YOUR CHOICE

- Please see the 'In Summary' section at the front of your Member Guide for an overview of how the Plans are structured.
- Use the Comparison Tool on **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** or at the back of your Member Guide.
- The Member Guide contains detailed information on the various benefits offered on all Plans.

COMING SOON:

- Please keep an eye out for communication about the **annual roadshow sessions** will be taking place virtually via teams.
- We have so much exciting news and developments, which we will communicate to you in the near future, so please be on the lookout for our communication to you in connection with these exciting changes we have brought about. These include:
 - The **uConsult** benefit which is a virtual consultation platform that the Fund will be introducing
 - **QuoroMed** which is a home-based monitoring service allowing a member on the referral of their treating doctor to return to the comfort of their home to recover, with the peace of mind that their health and vitals are being monitored by medical professionals around the clock.

Yours in Health,



Sabier Martinus
Principal Officer
Old Mutual Staff Medical Aid Fund