

Insert B - Part 1: Benefits

STANDARD BENEFIT OPTION

Effective 01 July 2011

1. BENEFIT COMMENCEMENT DATE

Members and their registered dependants are entitled to the following benefits with regard to treatment received from the first date of membership.

2. REDUCED ANNUAL BENEFIT MAXIMA IN THE FIRST YEAR OF MEMBERSHIP

In the event a member joins the fund after the beginning of the financial year (1st July) the annual benefit maxima will be pro-rated over the remaining months of the financial year.

SCOPE OF BENEFITS-RECOGNISED TARIFF-BENEFIT MAXIMA

"Recognised Tariff" in Botswana means the total account value rendered by General Practitioners, Dentists, Specialists, Pharmacists for prescribed medicines, Hospitals, Physiotherapists, Opticians, Paramedical and Associated Health Service Practitioners / organisations as determined by the Management Committee.

DEPENDANT CATEGORIES

- 00 = Member without dependants
- 01 = Member with one dependant
- 02 = Member with two dependants
- 03 = Member with three dependants
- 04 = Member with four dependants
- 05+ = Member with five or more dependants

BENEFITS	% of recognised tariff	Annual and other limits Dependant Category						Limit Qualification
		00	01	02	03	04	05+	
Overall Annual Limits		P40 000						Per member Per annum
1. Medical Practitioners								
1.1 General Practitioners Consultations, visits, non-surgical procedures, Operations and anaesthetics	90% 90%							Per member per annum
1.2 Medical Specialists (including Psychiatrists)								
1.3 Consultations, visits, non-surgical procedures	90%							
1.4 Operations and anaesthetics	90%							
1.5 Confinement fees	90%							
1.6 Physiotherapists	90%							
2. Dentistry								
2.1 Maxillo-facial and oral surgery	90%							per member per annum
2.2 Conservative dentistry including plastic-based dentures	90%							
2.3 Limited dentistry: Inlays, crowns, bridgework, study models, metal- based dentures and repair of metal periodontics Prosthodontics and orthodontics	90%							

BENEFITS	% of recognised tariff	Annual and other limits Dependant Category						Limit Qualification
		00	01	02	03	04	05+	
3. Prescribed Medicine and Injection Material	90%	4972	5357	5577	5764	5962	6182	Per member per annum
4. Government and Private Hospitals								Per member per annum
4.1 Accommodation (General ward only)	90%	Up to annual basic limit						
4.2 Intensive Care Unit and High Care Ward	90%	Up to annual basic limit						
4.3 Recovery Room Fees	90%	Up to annual basic limit						
4.4 Medicines, materials and apparatus supplied in hospitals	90%	Up to annual basic limit						
4.5 Theatre Fees	90%	Up to annual basic limit						
4.6 Prostheses used in surgery	90%	P3 650 per case						
5. Paramedical Services								Per member Per annum
5.1 Ambulance	90%	500	1000	1250	1250	1250	1250	
5.2 Audiology	90%	500	1000	1250	1250	1250	1250	
5.3 Blood Transfusions	90%	500	1000	1250	1250	1250	1250	
5.4 Chiropody	90%	500	1000	1250	1250	1250	1250	
5.5 Psychology	90%	500	1000	1250	1250	1250	1250	
5.6 Medical and surgical appliances	90%	500	1000	1250	1250	1250	1250	
5.7 Private nursing	90%	500	504	504	504	504	504	
5.8 Speech therapy	90%	500	1000	1250	1250	1250	1250	
5.9 Occupational therapy	90%	500	1000	1250	1250	1250	1250	
5.10 Home-based nursing	90%	500	1000	1250	1250	1250	1250	
6. Opticals Annual limits								Per beneficiary per annum
6.1 Eye test by Optometrist	90%	Per agreed tariff						
6.2 Orthoptistry	90%	Maximum of P385.00 per person per annum provided that the frame cost is restricted to P165.00						
6.3 Spectacles and Contact lenses	90%							
7. Associated Health Services Annual limits								Per member per annum
7.1 Chiropractic	90%	220	462	666	666	666	666	
7.2 Homeopathic or Naturopathic	90%	220	462	666	666	666	666	
7.3 Acupuncture	90%	220	462	666	666	666	666	

LIMITS ON SPECIFIED ILLNESS CONDITIONS								
1. Conditions								Per member per annum
1.1 Psychiatric treatment	90%	P2 270						
1.2 Alcoholism	90%	1.2,1.3, and 1.4 are limited to a maximum total of P1 100.00						
1.3 Drug addiction	90%							
1.4 Sexually transmitted diseases	90%							

LIMIT QUALIFICATIONS:

PER ANNUM - means the cost of treatment received from 01 July to 30 June of any year

PER MEMBER - means the costs incurred by the member and his registered dependants

WAITING PERIODS:	Maternity	9 months
	Specialised Dentistry	12 months

The waiting periods do not apply to any member who has been a member of a medical aid scheme recognised by the Management Committee for a period of not less than one (1) year.

FUNERAL BENEFITS: Members and their dependants will be entitled to the following funeral benefits: A Death Certificate or a certified copy of the Death Certificate is required when a claim for the funeral benefit is made. The benefit is payable to a member, or a surviving spouse or some other nominee as certified by a Tribal Authority, District Commissioner or a similar authority. Documents to be submitted within six (6) months of occurrence of death.

Cash Payment on the death of:

The member	-	P2 000.00
The member's spouse	-	P2 000.00

Children:

Aged 16 years and older, but less than 21 years	-	P1 500.00
Aged 6 years and older, but less than 16 years	-	P 900.00
Aged less than 6 years, including stillborn children	-	P 600.00

Special Dependants:

Defined by Rule 4.11 as children (schooling, etc.) who are over the age of 21 years are not eligible for benefit under the funeral policy.

MEDICAL RESCUE INTERNATIONAL (MRI)

Members and their dependants are entitled to medical emergency evacuation through MRI.

NOTE:

Both the funeral and emergency evacuation are insured benefits and are additional to the overall annual limits as specified in Insert B above.

Hospital accounts will be paid direct by the Fund up to the relevant limits: only 90% of the bills will be paid by the Fund if the member or his registered dependants attend a Private Hospital.

Insert B - Part 2: Contribution table

STANDARD BENEFIT OPTION

- The member's contribution is based on the income of the member and the number of dependants. Contributions are payable monthly in arrears.
- The amount payable by the employee is the amount shown below less any portion which the employer subsidises, e.g. a member earning P2001 + with two (2) dependants contributes **P557.00**

Company pays 50%: P278.50
Employee pays 50%: P278.50

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CONTRIBUTION TABLE EFFECTIVE 01 JULY 2011

BASIC PAY	INCOME CATEGORY	CLASS BENEFICIARIES					
		0	01	02	03	04	05+
P		P	P	P	P	P	P
0 - 600	100	227	356	383	412	449	486
601 - 1000	200	267	392	424	442	475	523
1001 - 2000	300	319	442	470	502	584	660
2001 and above	999	424	538	557	606	687	759

3. CONTRIBUTION IN RESPECT OF A SECOND WIFE

The contribution payable by a member who registers a second wife shall be the contribution for a member without dependants (00) in the member's income category, plus the contribution he/she would have paid as a member with dependants.

4. CONTRIBUTIONS IN RESPECT OF A SPECIAL DEPENDANT

The total contribution payable by a member who registers a special dependant shall be **P141.00** per month per special dependant. Any subsidy towards such contribution shall be at the discretion of the employer.