

**hosmed**  
 medical scheme  
 care for life

*Established*  
 IN 1988



## QUICK FACTS AND ENHANCEMENTS TO OUR BENEFITS

How dependable is Hosmed?  
 Here are some facts to reassure you:

- Hosmed has been in existence for 30 years
- We have a global Credit Rating of A- for Claims Paying Ability
- The average number of beneficiaries is 67 000
- The average age of beneficiaries is 31.28 years
- The average size of families on the scheme is 2.73
- Our solvency ratio at 31 December 2017 was 28.2%
- Our rating outlook is stable
- We have contained non-healthcare costs at 10%

NEW

How have we enhanced our benefits?  
 The following changes have been made:

- Immunisation benefit enhanced for babies from birth up to 12 months on the Bambino Programme for all Options in line with the National Department of Health
- Six additional antenatal screening tests on the Bambino Programme
- Reimbursement of Blood Pressure Monitors on all Options
- New benefit for Pneumococcal Vaccination for beneficiaries over 65 years paid from the Wellness Benefit
- Addition of partial metal frame denture treatment available every 5 years on the Plus and Value Options
- Root canal to be paid from conservative dentistry instead of advanced dentistry for Plus and Value Options
- Frame and lenses benefit enhanced by average of 50.7% across all Options
- Acute medicine increased by an average of 52.4% on Plus, Value and Essential Options and Over the Counter Medicine by 192.3%
- Introduction of an Efficiency Discount Option (Value Core) – subject to CMS approval

## FOUNDATION . HERITAGE . LEGACY

### Plus Option

Designed for families that want comprehensive healthcare cover that affords them total peace of mind

#### Hospital Benefit

Unlimited at any hospital

#### Day-to-day Benefits

Traditional cover with sub-limits applicable

### Value Option

Designed for families that want to be assured of substantial healthcare cover

#### Hospital Benefit

Unlimited at any hospital

#### Day-to-day Benefits

Traditional cover with sub-limits applicable

### Access Option

A new generation option for young families, assuring adequate healthcare cover

#### Hospital Benefit

Unlimited at hospital network

#### Day-to-day Benefits

Medical Savings Account (as from 1 Jan 2018)

### Essential Option

Suitable for families looking for essential cover









#### Hospital Benefit

Unlimited at hospital network for PMB conditions ONLY

#### Day-to-day Benefits

Unlimited GP visits at network provider

# HOSMED 2019 PROPOSED RATES

Monthly Income >	Plus Option	Value Option	Access Option			Essential Option (subject to annual income verification)		
	R0+	R0+	R0+	R0+	R0+	R0-R7 000	R7 001-R12 000	R12 001 +
			Risk	Savings	Total			
 <b>Member</b>	<b>R4 948</b>	<b>R3 249</b>	<b>R1 885</b>	<b>R471</b>	<b>R2 356</b>	<b>R1 305</b>	<b>R1 593</b>	<b>R1 992</b>
 <b>Adult</b>	<b>R3 781</b>	<b>R2 376</b>	<b>R1 623</b>	<b>R406</b>	<b>R2 029</b>	<b>R1 241</b>	<b>R1 515</b>	<b>R1 894</b>
 <b>Child</b>	<b>R847</b>	<b>R553</b>	<b>R366</b>	<b>R92</b>	<b>R458</b>	<b>R448</b>	<b>R402</b>	<b>R771</b>
<b>Combined calculations for easy reference:</b>								
 Member + Adult	R8 729	R5 625	R3 508	R877	R4 385	R2 546	R3 108	R3 886
 Member + 1 Child	R5 795	R3 802	R2 251	R563	R2 814	R1 753	R1 995	R2 763
 Member + Adult + 1 Child	R9 576	R6 178	R3 874	R969	R4 843	R2 994	R3 510	R4 657
 Member + Adult + 2 Children	R10 423	R6 731	R4 240	R1 061	R5 301	R3 442	R3 912	R5 428
 Family (Maximum 3 Children Per Family Charged)	R11 270	R7 284	R4 606	R1 153	R5 759	R3 890	R4 314	R6 199

*Pictures for illustration purposes only*

\* Please refer to the full Member Guide/website for the complete approved benefit information