

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 as at 31 December 2017 was 28.2%
- Our rating outlook is stable
- We have contained non-healthcare costs at 10%

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** 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 SALGA RATES @ 40%

Please note that the following calculations are based on receiving a 60% subsidy from the employer

Monthly Income >	Plus Option	Value Option	Access Option				Essential Option (subject to annual income verification)		
			R0+	R0+	R0+	R0+	R0-R7 000	R7 001-R12 000	R12 001 +
			Risk	Savings	Total	Total**			
 Member	R1 979	R1 300	R1 885	R471	R2 356	R942	R522	R637	R797
 Adult	R1 512	R950	R1 623	R406	R2 029	R812	R496	R606	R758
 Child	R339	R221	R366	R92	R458	R183	R179	R160	R308
Combined calculations for easy reference:									
 Member + Adult	R4 510	R2 250	R3 508	R877	R4 385	R1 754	R1 018	R1 243	R1 554
 Member + 1 Child	R2 318	R1 521	R2 251	R563	R2 814	R1 126	R701	R798	R1 105
 Member + Adult + 1 Child	R5 357	R2 471	R3 874	R969	R4 843	R1 937	R1 198	R1 404	R1 863
 Member + Adult + 2 Children	R6 204	R2 692	R4 240	R1 061	R5 301	R2 120	R1 377	R1 565	R2 171
 Family (Maximum 3 Children Per Family Charged)	R7 051	R2 914	R4 606	R1 153	R5 759	R2 304	R1 556	R1 725	R2 480

Pictures for illustration purposes only

* Maximum subsidy calculated on R4 218.57

** SALGA member contribution

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