

CMAAC
HEALTHCARE CONSULTING
Financial solutions for your business

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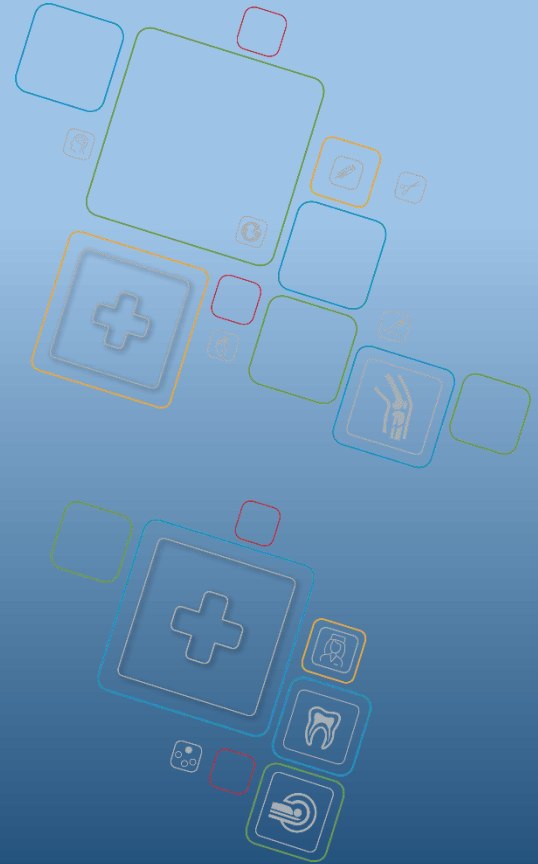
30
Years
1988 - 2018



hosmed

medical scheme

care for life



Hosmed Benefit Enhancements For 2019.

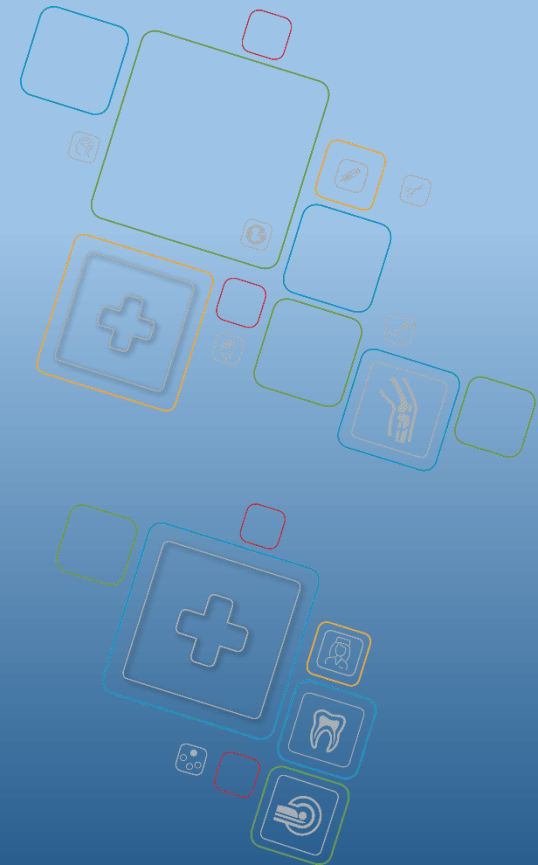
How dependable is Hosmed Medical Scheme? Here are some facts to reassure you:

Hosmed has been in existence for **30 years**

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%**



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.

Six additional antenatal screening tests on the Bambino Programme

Reimbursement of Blood Pressure Monitors on all options.

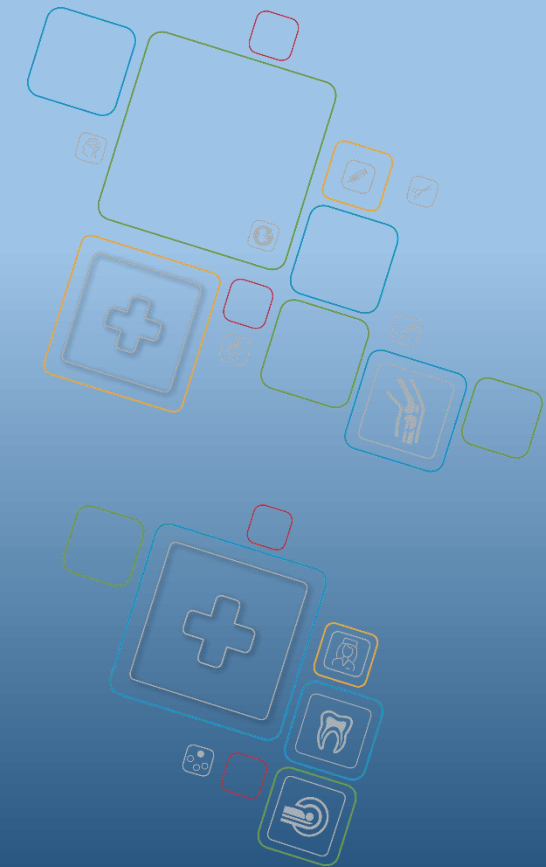
Pneumococcal Vaccination for beneficiaries over 65 years paid from the Wellness Benefit

Addition of Partial Metal Frame denture treatment available every 5 years on the Plus and Value Options

Root Canal 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%





MOST BENEFITS INCREASED BY AN AVERAGE OF 5.2% ACROSS ALL OPTIONS.



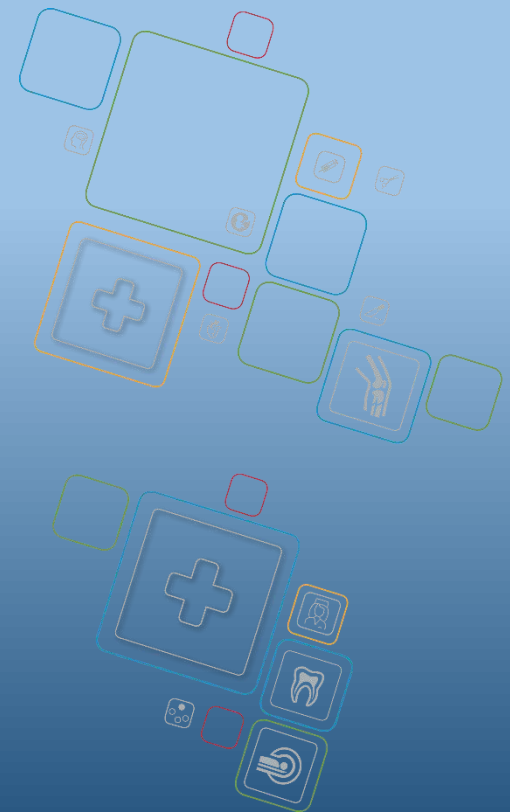
Enhancements On All Options:

Appliances: Introduction of Blood Pressure Monitors on all options.

Antenatal Pathology Screening: Introduction of 6 additional Antenatal Screening Tests on all options

Immunization benefit: Immunizations increased to 12 months on the Bambino Programme on all options.

Wellness Programme: Introduction of Pneumococcal vaccination for beneficiaries over 65 years of age paid from RISK POOL.
1 free HIV test per beneficiary per annum paid from RISK POOL.



Plus Option

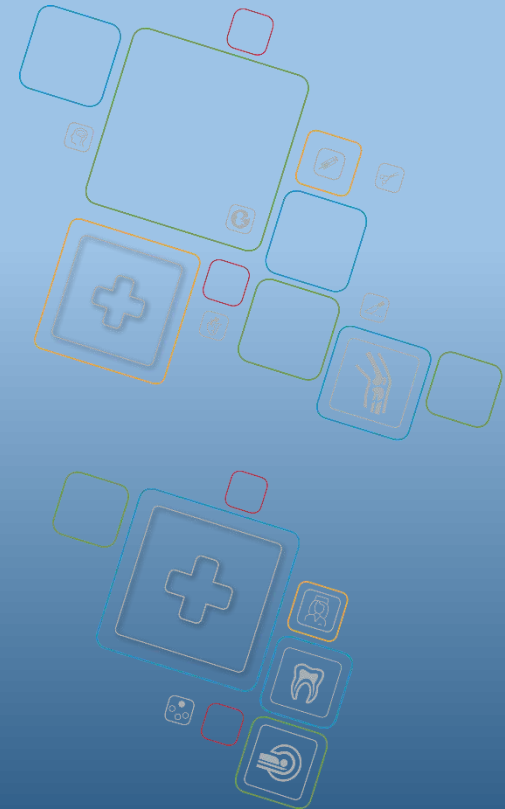
Conservative Dentistry: now includes **Root Canal Treatment**

Advanced Dentistry: Introduction of **Partial Metal Frame Dentures** once every **5 years**

 **Acute Medication:** A family benefit of **R16 832** per annum- increased by **69.7%**

Pharmacy Advised Therapy: A family benefit of **R 3 051** per annum- increased by **196.5%**

Frames & Lenses: **R1230** per beneficiary once every **2 years** within the network- an increase of **41.38%**



Value Option

Conservative Dentistry: now includes **Root Canal Treatment**

Advanced Dentistry: Introduction of **Partial Metal Frame Dentures** once every 5 years

Acute Medicines: A family benefit **R 10 520** per annum- increased by **61.62%**

Pharmacy Advised Therapy: A family benefit of **R1 925** per annum-increased by **204.11%**

Frames & Lenses: **R795** per beneficiary once every 2 years within the network- an increase of **37.07%**



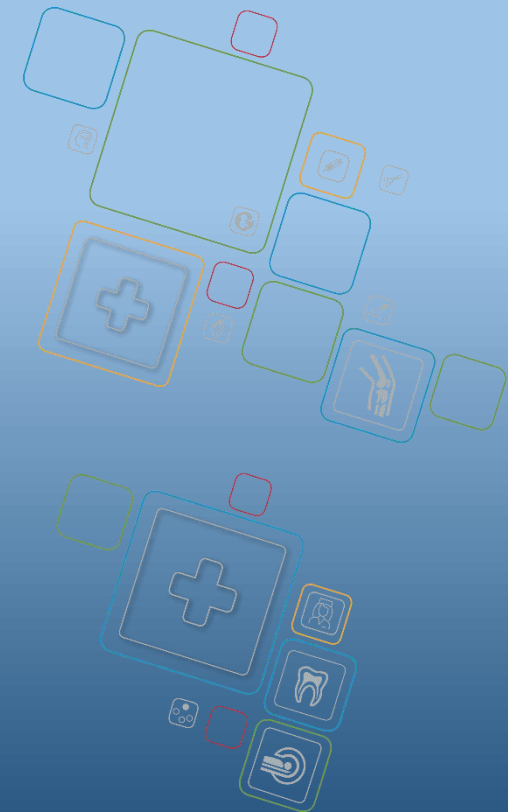
Access Option

MSA OPTION

Frames/Lens Enhancements: R 548 per beneficiary once every 2 years- increased by **73.97%**



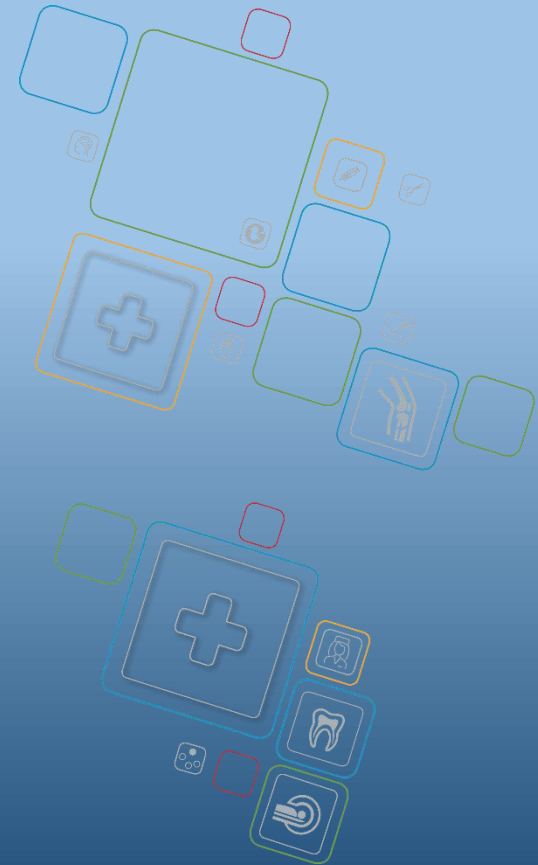
Retained 6 additional GP Visits per family once MSA is depleted-
PAID FROM THE RISK POOL.



Essential Option

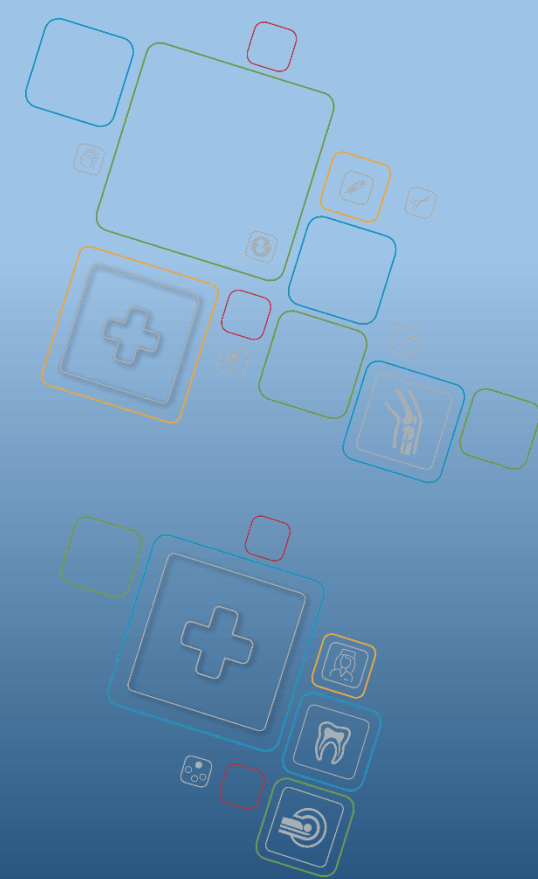
Acute Medicines: A family benefit of R 3 366 per annum- increased by 20.4%

Pharmacy Advised Therapy: A family benefit of R 615 per annum- increased by 177.03%





In pursuit of our “Care for Life” vision, we have maintained our main strength to offer affordable healthcare.

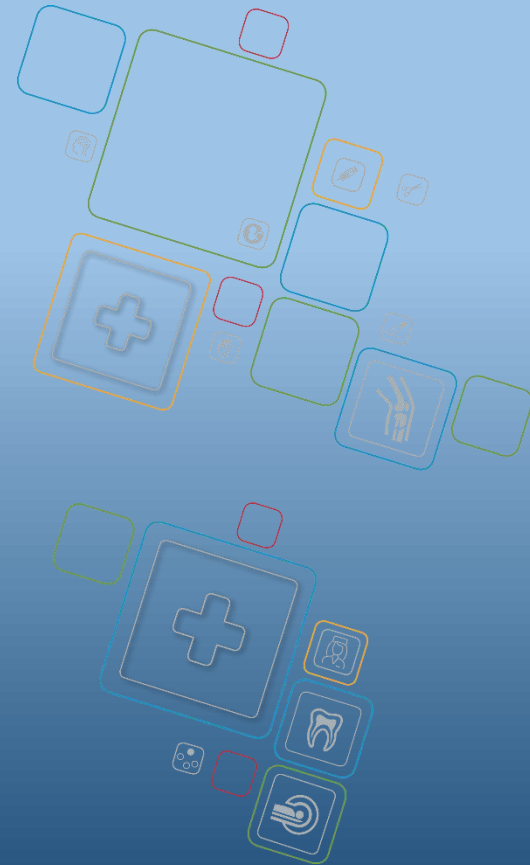


Increases Per Option For 2019



Plus Option

6.35%

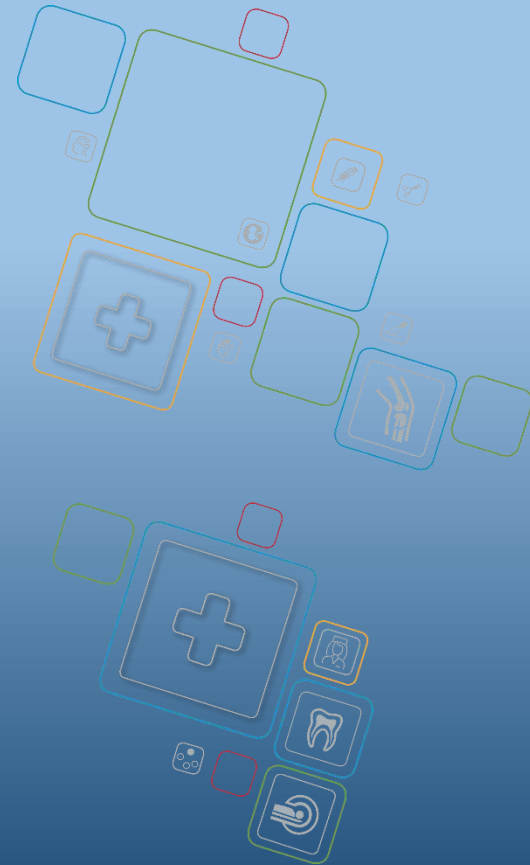


Increases Per Option For 2019



Value Option

1.25%

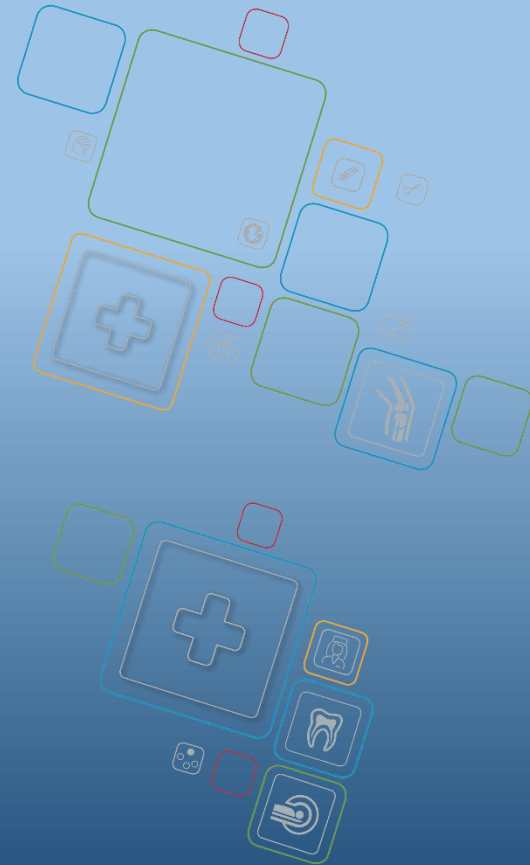


Increases Per Option For 2019



Access Option

3.19%

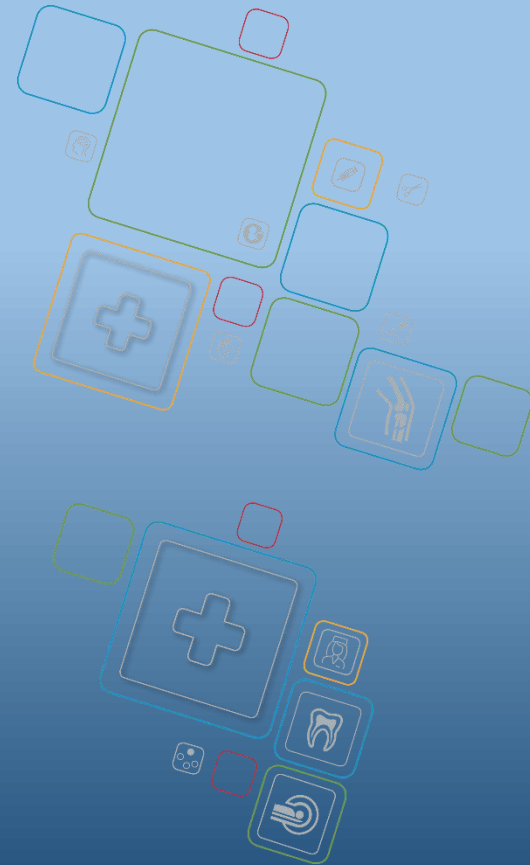


Increases Per Option For 2019



Essential Option

1.49%



The Overall Average Annual Increase For 2019



SCHEME INCREASE

2.7%

Care for life.

THE HOSMED LEGACY CONTINUES...

