

NEWSLETTER

FOURTH QUARTER 2018

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LETTER FROM THE PRINCIPAL OFFICER

Scheme Management and the Board of Trustees have reviewed the Scheme's benefits with effect from 1 January 2019 and enclose your copy of the 2019 member guide.

Please spend some time to study the benefits of your Scheme to ensure that you understand the benefit changes that will take effect on 1 January 2019.

We will all enter a well-earned holiday season soon and travel all over the country to various holiday destinations. We urge you to keep your membership card at hand for those unexpected emergencies and to ensure that your family members have access to your card.

Travel with care and our best wishes for good health accompanies you and your family.

Yours faithfully

Johan van der Walt
Principal Officer
Imperial Group Medical Scheme

OPTION CHANGE FOR 2019

Imperialmed has two benefit plans, i.e. the Imperialmed Health Plan, which has existed from the inception of the Scheme in July 1995, and the Imperialmed Budget Plan, which was implemented on 1 July 2013. Members have the option to change plans once a year with effect from 1 January.

The image shows a 'Plan Selection Form' from Imperialmed. It includes sections for 'MEMBER DETAILS', 'NEW PLAN CHOICE FOR 2019', and 'GENERAL INFORMATION'. There are checkboxes for 'I wish to change my plan' and 'I wish to remain on my current plan'. The form also has a grid for selecting options.

Option forms should reach the Scheme by 31 December 2018.

We have enclosed an option selection form. It is also available from the Call Centre on **0860 467 374** or on the Scheme's website at www.imperialgroupmed.co.za under Membership: **Forms**.



BENEFIT CHANGES FOR 2019

Scheme Management herewith confirms that some of the benefit limits will be increased on both the Health and Budget Plans with effect from 1 January 2019. See some of the changes for 2019 below. The full 2019 benefit summary has been enclosed and may also be found at www.imperialgroupmed.co.za.



Exciting benefits for 2019

The following **preventative benefits** are available from 1 January 2019 and will be funded from **major medical expenses (MME)**:

- human papillomavirus (HPV) vaccines
- pap smears
- mammograms
- prostate-specific antigen (PSA) tests.

The following new benefits are also included in your preventative benefits:

- DEXA (bone density) scans
- glaucoma screenings.



For more details, please see the table below

Enhanced preventative benefits for 2019

PREVENTATIVE BENEFITS		
	BENEFIT	DESCRIPTION
1.	Human papillomavirus vaccines (HPV) for all females	One treatment (prescribed dose) in a lifetime – major medical expenses (MME) at 100% of Scheme rate
2.	Pap smears	1 per beneficiary per year – MME at 100% of Scheme rate
3.	Mammograms	1 every 2 years for females who are 38 years old and older – MME at 100% of Scheme rate
4.	Prostate-specific antigen (PSA) tests	<ul style="list-style-type: none"> • 1 every 3 years for males who are 30 to 59 years old • 1 every 2 years for males who are 60 to 69 years old • 1 every year for males who are 70 years old and older Paid from MME at 100% of Scheme rate
5.	DEXA (bone density) scans	Limited to R1 800 and subject to 1 scan every 3 years for beneficiaries who are 50 years old and older – MME at 100% of Scheme rate
6.	Glaucoma screenings	<ul style="list-style-type: none"> • 1 every 2 years for beneficiaries who are between 40 and 49 years old • 1 every year for beneficiaries who are 50 years old and older Paid from MME at 100% of Scheme rate

Additional changes applicable to the Imperialmed Health and Budget Plans

1. The current **deductable** of **R650** for specific procedures performed in hospital will increase to **R1 000** from **1 January 2019**.
2. The following procedures have been added under the deductibles for private and provincial in-hospital procedures: **nail surgery, minor skin lesions, vasectomies, conservative back and neck procedures and circumcisions**.
3. The deductible of **R1 000** in point 1 above will apply to in-hospital circumcisions as from **1 January 2019**.
4. **BellyBabies** has been added to the antenatal classes from **1 January 2019** – see more details in this newsletter.
5. **Maternity programme** – the annual limit for ultrasounds has changed to the following: Two 2D or 3D or 4D per pregnancy up to 100% of the 2D scan at the Scheme rate.

Additional changes applicable to the Imperialmed Health Plan only: Dentistry

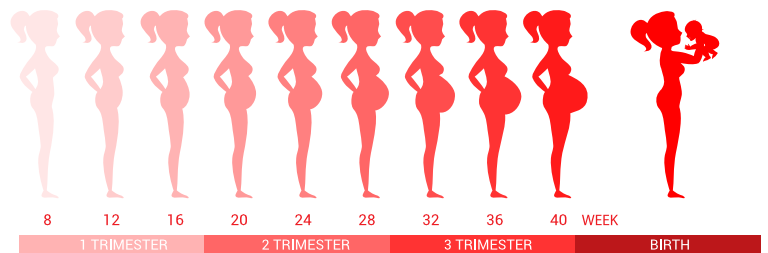
1. Orthodontic treatment paid from the orthodontic benefit is for beneficiaries under the age of 21 years only.
2. Orthodontic treatment for beneficiaries over 21 years of age is subject to the specialised dentistry limit.



BELLYBABIES

BellyBabies is an online antenatal course that is comprised of a comprehensive collection of short videos. The videos are presented by a wide range of experts in the maternity field and includes gynaecologists, midwives, medical doctors, dieticians, lactation experts, psychologists and anaesthetists. Supplementary course notes are also available for members to download.

The antenatal and postnatal classes run over a period of 18 months, thereby covering the first year of the baby's life. The classes provide information on pregnancy, birth and life after birth, as well as on an extensive range of subjects, from the benefits of natural birth and breastfeeding to bathing your baby, treating fevers and more.



Unlike traditional, face-to-face seminars, the BellyBabies online course has the following advantages:

- It can be done in the comfort and privacy of your home.
- It can be tailored to your own schedule.
- It is not limited by time and can therefore offer more detailed, comprehensive information.
- It offers ongoing value, as the benefit is available to you and your baby before and after birth.
- It has a wider reach, offering easy access even to members in remote regions.

See the enclosed flyer for information and contact details.

YOUR CONTRIBUTIONS

The following is important to note:

Your member guide does not include information on your contributions because the contribution changes of the Scheme are effective from 1 July each year. The revised contributions for 2019 will be communicated during May/June 2019.



EMERGENCY INFORMATION TO KEEP AT HAND DURING THE FESTIVE SEASON



In a medical emergency or when medical treatment is required, the first and most important thing to do is to stay calm and to contact the correct authorities to help you. **Below is a list of service providers you can contact in an emergency:**

24-HOUR MEDICAL EMERGENCY SERVICES:

Europ Assistance emergency services

0861 RESCUE (0861 737 283)

24-HOUR PERSONAL HEALTH ADVISOR LINE:

A service offered by Europ Assistance for 24-hour advice on medical concerns

0861 RESCUE (0861 737 283)

IMPORTANT CONTACT DETAILS

For administration queries, you may call the following numbers during office hours from 08:00 to 16:30, from Monday to Friday. In an emergency, call Europ Assistance.

CLAIMS ENQUIRIES, MEMBERSHIP CONFIRMATION AND REGISTRATION

Toll free: 0860 467 374 Fax: 0860 111 788
Email: imperialmedenquiries@mhg.co.za

HOSPITAL PRE-AUTHORISATIONS AND ONCOLOGY MANAGEMENT PROGRAMME

Toll free: 0860 467 374
Fax: 0860 111 788 / 0861 222 552
Email: hrnimperialmed@metropolitanhrm.co.za
imperialmedoncology@metropolitanhrm.co.za

MEDICINE RISK MANAGEMENT PROGRAMME (CHRONIC MEDICATION AND MEDICAL MANAGEMENT)

Toll free: 0860 467 374 Fax: 0860 111 788
Email: imperialmedmedicine@metropolitanhrm.co.za

DENTAL AUTHORISATION

Tel: 0860 467 374
Email: imperialmedenquiries@mhg.co.za

MEMBER CARE LINE – MEDI CALL

Toll free: 0860 105 221 Fax: 0866 889 411
Email: imperialmed@medicall.co.za

CEDAR HEALTHCARE CONSULTANTS

Tel: 011 547 8600

EUROP ASSISTANCE 24-HOUR EMERGENCY SERVICES AND 24-HOUR PROFESSIONAL HEALTH ADVISOR

TEL: 0861 RESCUE (0861 737 283)

HIV YOURLIFE PROGRAMME

Tel: 0861 888 300 Fax: 0860 888 301
Address: HIV YourLife Programme, Imperialmed, PO Box 15468, Vlaeberg 8018
Email: hiv@momentum.co.za

THE ADMINISTRATOR'S WEBSITE

www.mhg.co.za

MEMBER SUGGESTION EMAIL BOX

imperialmedsuggestions@mhg.co.za

THE SCHEME'S WEBSITE

www.imperialgroupmed.co.za

KPMG FRAUD HOTLINE

Tel: 0800 200 564

IMPERIALMED POSTAL ADDRESS

Imperialmed, PO Box 32759, Braamfontein, 2017

CONTRIBUTION ENQUIRIES

Contact your company's Payroll/HR Department.

THE COUNCIL FOR MEDICAL SCHEMES

Complaints Department
Tel: 0861 123 267 Fax: 012 431 0608
Email: complaints@medicalschemes.com