



Aon Member Letter

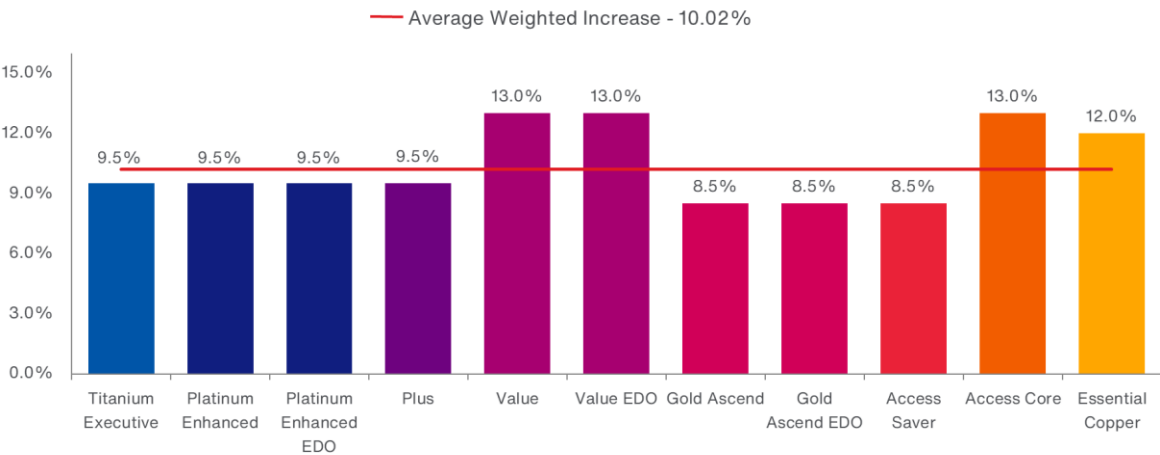
Sizwe Hosmed Medical Scheme 2024

Dear Aon Client

It is that time of the year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current plan or change to a more suitable plan for 2024, it remains Aon’s responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2024.

What is the contribution increase for 2024?

Sizwe Hosmed announced 10.02 % Average Weighted Increase effective 1 January 2024.



Key Benefit Changes for 2024

- The Access Saver 15 option and the Silver Hospital option have been merged into one option namely, the Access Core, with effect 1 January 2024. This option is essentially a hospital plan however members will have some day-to-day cover for PMB GP consultations, wellness, and maternity, within the Designated Service Provider (DSP) network.
- Sizwe Hosmed has introduced sub-limits for physiotherapy and occupational therapy, specifically for consultations during psychiatry admissions:
 - Sub-limit of R2,000 for physiotherapy
 - Sub-limit of R1,400 for occupational therapy

Benefit Enhancements:

Sizwe Hosmed has announced the following benefit enhancements for 2024:

- On the Access Saver option, co-payments have been removed for procedures done at a day facility.

Ante-natal consultations, on all options, will be increased to 10 consultations, 6 either with a GP or Midwife and 4 with a Specialist Obstetrician

- The **Essential Copper** option has been enhanced to include non-PMB (Prescribed Minimum Benefit) benefits out of hospital, for Radiology, Pathology and Acute Medication.
- **Wellness and Preventative benefits:**
 - All screening and preventative benefits to be paid at 100% Scheme Rate across all options, from the risk benefit.
 - Immunisation protocol to change from 12 months to 12 years as per Department of Health guidelines.
 - Additional eyes, ears, and heart screening for children under the age of 2 years.
 - Females over the age of 50 will be covered for a mammogram paired with bone density studies.

- Audiology screening available to all beneficiaries over the age of 65, once every two years.
- All beneficiaries over the age of 55 years will have access to screening for Lung Cancer and Skin Cancer.
- In addition to the available Eye Screening for Diabetics, Sizwe Hosmed will now cover Foot Screening.

Benefit Reduction:

- A 20% co-payment will apply for **voluntary** use of non-day hospital facilities, this will exclude PMB conditions and psychiatry admissions.
- Maternity benefit - Antenatal vitamins to be capped at R270 for the pregnancy cycle.

New Benefits:

Sizwe Hosmed has introduced the following new benefits for 2024:

- A **Dental Screening and Wellness** mobile unit.
- The **Voice of the Member Survey** that must be completed by the member after hospitalisation, to determine quality of care.

Benefit limit increases:

- Sizwe Hosmed Medical Scheme announced a 5% benefit limit increase for 2024.

2024 Day-To-Day Limits

Overall annual day-to-day limit per option			
Gold Ascend and Gold Ascend EDO (Chronic subject to PMB)		Value and Value Core (18 additional chronic conditions)	
	Day-to-day Limit		Day-to-day Limit
M+0	R7 228	M+0	R11 356
M+1	R10 704	M+1	R23 980
M+2	R12 526	M+2	R26 090
M+3	R14 325	M+3+	R29 722
M+4	R16 146		
Plus (25 additional chronic conditions)		Access Core (All conditions including day-to-day is subject to PMB)	
	Day-to-day Limit	Hospital plan however members will have some day-to-day cover for PMB GP consultations, wellness and maternity, within the Designated Service Provider (DSP) network.	
M+0	R14 641		
M+1	R30 848		
M+2	R33 670		
M+3+	R37 078		
Essential Copper Option (Chronic subject to PMB)			
<ul style="list-style-type: none"> Unlimited GP Consultations, within Network 3 Specialist consultations per family per annum, Acute Medication Unlimited as dispensed by network GP. Obtained on script from pharmacy limited to R4 927pfpa, limited to R1 767 pbpa Limited Non-PMB Radiology and Pathology Chronic medicine is subject to PMB's. 			

2024 Annual Medical Savings Account (MSA)

Titanium Executive Option (Include a 20.8% MSA)		
Main member	Adult Dependent	Child dependent
R19 215	R17 388	R3 906

Platinum Enhanced (Include a 22.5% MSA)		
Main member	Adult Dependent	Child dependent
R11 718	R11 214	R2 961

Platinum Enhanced EDO (Include a 20.8% MSA)		
Main member	Adult Dependent	Child dependent
R11 151	R10 647	R2 835
Access Saver (Include a 25% MSA)		
Main member	Adult Dependent	Child dependent
R8 568	R7 371	R1 701

2024 Self Payment Gap (SPG)

Titanium Executive		
Main member	Adult Dependent	Child dependent
R4 587	R3 802	R1 739
Platinum Enhanced and EDO		
Main member	Adult Dependent	Child dependent
R1 990	R1 686	R 435

2024 Above Threshold Benefit (ATB)

Titanium Executive		
Main member	Adult Dependent	Child dependent
Unlimited except for Physiotherapy – R15 750pfpa Pathology and Radiology - R15 750pfpa Acute medicine (M= R7 350, A= R7 350, C= R2 100)		
Platinum Enhanced and EDO		
Main member	Adult Dependent	Child dependent
R5 846	R3 439	R1 494

2024 Contribution Table - Based on information received as of 31 October 2023

Essential Copper			
Income R0 – 8 500		Income between R8 501 – R13 000	
Main Member	R1 870	Main Member	R2 240
Adult Dependent	R1 870	Adult Dependent	R2 240
Child Dependent	R 650	Child Dependent	R 829
Essential Copper			
Income above R13 001+			
Main Member		R2 839	
Adult Dependent		R2 839	
Child dependent		R 846	
Access Core			
Main Member		R2 418	
Adult Dependent		R2 085	
Child Dependent		R 486	
Access Saver 25			
	Risk	Savings	Total
Main Member	R2 322	R 770	R3 092
Adult dependent	R2 002	R 667	R2 669
Child dependent	R 467	R 152	R 618
Gold Ascend		Gold Ascend EDO	
Main Member	R3 418	Main Member	R3 250
Adult Dependent	R3 282	Adult Dependent	R3 119
Child dependent	R 944	Child dependent	R 895
Value		Value Core EDO	
Main Member	R4 401	Main Member	R4 051
Adult Dependent	R4 226	Adult Dependent	R3 887
Child Dependent	R1 175	Child Dependent	R1 079
Platinum Enhanced			
	Risk	Savings	Total
Main Member	R3 679	R1 068	R4 747
Adult dependent	R3 520	R 936	R4 457
Child dependent	R1 024	R 274	R1 298
Platinum Enhanced EDO			
	Risk	Savings	Total
Main Member	R3 499	R1 013	R4 511
Adult dependent	R3 351	R 969	R4 320
Child dependent	R 892	R 257	R1 150

Plus			
Main Member		R7 227	
Adult Dependent		R6 893	
Adult Dependent		R1 577	
Titanium Executive			
	Risk	Savings	Total
Main Member	R6 663	R1 752	R8 415
Adult dependent	R5 858	R1 588	R7 446
Child dependent	R1 363	R 356	R1 719

Gap Cover

Avoid unexpected out of pocket expenses by getting a Gap cover insurance. Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the appropriate Gap Cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Sizwe Hosmed, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please <https://eb.aon.co.za/transnet/>

When will in-person training sessions be held?

Aon will be conducting training sessions on the relevant information pertaining to the 2024 medical scheme option changes. These sessions will elaborate on the changes, enhancements, and contribution increases.

The dates for these sessions will be communicated by your HR department.

How do I book an individual session with the Aon Consultant to discuss my personal circumstances?

If you have attended a training session and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

It is important to attend a session prior to contacting the ARC.

The Aon consultant will either be available on the day of the training session, or your HR department will advise when the consultant will be available for a one-on-one session.

Where do I get more information and who can I contact if I have any questions?

The Medical Scheme Call Centre can be contacted for the clarification of benefit changes and contribution increases and the Aon Resolution Centre (0860 100 404) or email on arc@aon.co.za will also be available to provide advice on option selections for 2024.

Sizwe Hosmed Call centre: 0860 100 871
Sizwe Hosmed Email: info@sizwe-hosmed.co.za

Must I complete an option change form?

If you want to change your option for 2024, then please notify Sizwe Hosmed in writing by no later than 30 November 2023 by completing the attached option change form. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2024.

It is important to note that no late changes will be accepted.

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We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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