

2022

BENEFIT GUIDE BASIC OPTION

THE BUILDING AND CONSTRUCTION INDUSTRY MEDICAL AID FUND



BCIMA was established in 1964 and has a strong foundation in providing members of the Building, Construction and Civil Engineering industries with medical cover. BCIMA understand these sectors and their healthcare needs over the years. The Fund provide its members with benefits that are fitting for the industry and offer excellent value.

Our impressive member benefits and benefit features include:

- Only a main member contributes - registered dependants are covered for free
- Members can register their spouse and children as dependants
- Contributions are based on income, calculated on hourly rate of pay, ensuring affordability – Increased by 5.1% for 2022
- Contractors (LCD) are covered for their contract period
- Generous benefit limits
- No network restrictions on healthcare provider (doctors, dentists etc)
- Members have access to:
 - Private hospitals (subject to authorisation)
 - Health services at private healthcare providers (subject to benefit limits*)
 - Unlimited HIV benefit* (subject to registration with LifeSense)
 - COVID-related admissions and treatment – Unlimited (PMB)
 - Preventative Care Benefits - Unlimited
- NETCARE911 for emergency services – to ensure prompt and clinically appropriate emergency transport
- Health-on-Line Benefit – Call 082 911– 24h-hour Emergency/Non-Emergency Telephonic Medical Advice and Information

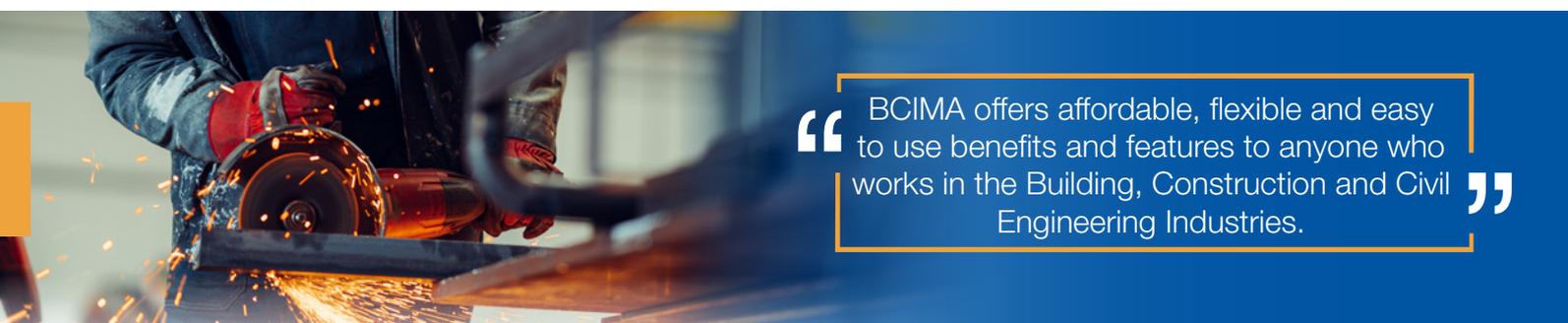
The Council for Medical Schemes has granted the BCIMA exemption from prescribed minimum benefits (PMBs). The Fund, however, pays for PMBs at BCIMA tariffs and subject to limits.

Long-standing relationship

BCIMA has been developed by the industry for the industry. The Fund has a long-standing relationship with the building, construction and civil engineering industries, which allowed it to develop an in-depth understanding of the needs of employers and their employees within this specific market. This deep-rooted legacy has allowed the BCIMA team to design the most appropriate and suitable contributions and benefits for these sectors, as we truly understand the needs of our members.

BCIMA is managed by a Board of Trustees who are all working in the building, construction and civil engineering industries. The BCIMA Board of Trustees consists of eight trustees, four of whom are elected by members and further four of whom are appointed by employer groups.

BCIMA is considered a low-cost fund and have exemption in terms of the provisions of the Prescribed Minimum Benefits (PMB) and Section (1)(n) of the Act, which have proved to be highly beneficial to its members.



“ BCIMA offers affordable, flexible and easy to use benefits and features to anyone who works in the Building, Construction and Civil Engineering Industries. ”

BCIMA – AN OVERVIEW OF OUR BASIC OPTION BENEFITS

ANNUAL LIMITS:

Hospitalisation	R460 000 per family, per year
Annual limit for day-to-day expenses	R20 840 per family, per year
Chronic medicine	R12 500 per family, per year
HIV Disease Management Programme	Unlimited, subject to registration on the LifeSense DMP
COVID Admissions and Related Treatment	Unlimited PMB
Preventative Care Benefit	Unlimited, subject to Pre-Authorisation

HOSPITALISATION:

Hospitalisation includes day-clinics (pre-authorisation required)	R460 000 per family, per year at 100% of the agreed tariff
<ul style="list-style-type: none"> Ward fees Theatre fees Medication (while in hospital) Surgical procedures GP and specialist visits Surgical prostheses Oncology MRI and CT scans Electronic/nuclear appliances and prostheses Dentistry clinical technologists 	<ul style="list-style-type: none"> Radiology Pathology Confinements: Normal births and caesarean sections (home confinements by arrangement) Blood transfusions Renal dialyses Psychiatric treatments - 21 days per family per year Private nursing (excluding Frail Care) Alcohol and Drug Abuse/Addiction – 21 days per beneficiary per year Ambulance services - Contracted to Netcare911

ANNUAL LIMIT FOR DAY-TO-DAY EXPENSES:

R20 840 per family, per year with the following benefits and sub-limits included:

MEDICINE

Acute (prescribed medication) 80% of cost

Member	R7 000	M+3	R9 800
M+1	R7 900	M+4	R10 700
M+2	R8 800	M+5+	R11 900

Pharmacy-advised therapy (PAT) or Over-the-counter (OTC) medication 100% of cost

Single	R1 950	or Family	R3 200
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Subject to R230 per script, per beneficiary, per day Homeopathic remedies 80% of cost

GENERAL PRACTITIONERS/SPECIALISTS (out-of-hospital)

Visits and consultations

Member	R4 600	M+3	R8 000
M+1	R5 700	M+4	R9 100
M+2	R6 900	M+5+	R10 300

DENTISTRY

Conservative: fillings, scaling and polishing, extractions, etc. 100% of the BCIMA tariff.

Unlimited Conservative Dentistry for beneficiaries under 6 years of age – 100% of the BCIMA Tariff, subject to the Preventative Care Benefit.

Specialised Dentistry: R6 300 per family per year (crowns, bridgework, orthodontics, periodontics, prosthodontics, plastic dentures maxillofacial, oral surgery, etc).

OPTICAL

Eye tests 100% of the South African Optometric Association (SAOA) Rates Spectacles or contact lenses R4 300 per family, per year
Frames R730 maximum (included in optical limit).

Refractive eye surgery subject to optical limit and the South African Optometric Association (SAOA) criteria.

SURGICAL AND MEDICAL APPLIANCES

Hearing aids, wheelchairs, crutches, glucometers, etc. 100% of the Agreed tariff R4 700 per family per year.

OTHER SERVICES

<ul style="list-style-type: none"> Chiropractors Naturopaths and homeopaths Speech and occupational therapy Pathology and X-rays 	<ul style="list-style-type: none"> Physiotherapy Psychiatric treatments Traditional healers Mental Health Benefit – 1 Consultation per beneficiary per year, subject to the Preventative Care Benefit
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Disclaimer: All information shared is subject to approval by the CMS and the registered rules of the scheme for 2022.

For more information, please contact Patrick Gegeza on 060 449 7150 or Rehumile Jiyane on 084 461 4527

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