



THE BUILDING AND
CONSTRUCTION INDUSTRY
MEDICAL AID FUND



EST 1964

BCIMA
Medical Aid

PLUS OPTION

BENEFIT GUIDE 2023

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:

- Cover for all PMB conditions
- No network restrictions on healthcare provider (doctors, dentists etc)
- Members have access to:
 - Private hospitals (subject to authorisation)
 - Health services at private healthcare providers
 - Unlimited HIV benefit* (subject to registration with LifeSense)
 - COVID-related admissions and treatment
 - 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

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 Trustees are elected by members and four Trustees are appointed by employer groups.

“ 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 PLUS OPTION BENEFITS

BENEFITS:			
Hospitalisation	100% of Scheme tariff. Unlimited		
Annual limit for day-to-day expenses	Claims are paid from the Annual Medical Savings Account, subject to available PMSA		
Chronic medicine	100% of the Scheme tariff for 27 chronic conditions		
HIV Disease Management Programme	Unlimited, subject to registration on the LifeSense DMP		
COVID Admissions and Related Treatment	Unlimited, subject to Pre-authorisation		
Wellness Benefit	Unlimited, subject to Pre-Authorisation		
HOSPITALISATION:			
Hospitalisation includes day-clinics (pre-authorisation required)	100% of Scheme tariff. Unlimited		
<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:			
Claims are paid from the Annual Medical Savings Account (PMSA) equal to 25% of the family contribution:			
Annual Savings	Principal Member	Adult Dependent	Child
Plus option	6 384	5 748	1 596
MEDICINE			
Acute (prescribed medication): 100% of Scheme tariff. Subject and limited to available PMSA. Over the counter medicine (OTC) and homeopathic medicine: Subject and limited to available PMSA.			
GENERAL PRACTITIONERS/SPECIALISTS (out-of-hospital)			
Visits and consultations: 100% of Scheme tariff. Subject and limited to available PMSA.			
DENTISTRY			
Conservative: 100% of Scheme tariff - Subject and limited to available PMSA. Specialised Dentistry: 100% of Scheme tariff - Subject and limited to available PMSA. Orthodontic treatment: 100% of Scheme tariff - Subject and limited to available PMSA.			
OPTICAL			
Optometrist consultation: Limited to available PMSA. 100% of SAOA tariff - 1 test per beneficiary (PB). Lenses, contact lenses and disposable lenses: Limited to available PMSA. 100% of SAOA tariff. Frames: Limited to available PMSA. 100% of SAOA tariff.			
SURGICAL AND MEDICAL APPLIANCES			
Hearing aids, wheelchairs, crutches, glucometers, etc. 100% of Scheme tariff and subject to available PMSA.			
AUXILIARY SERVICES			
All subject to: 100% of Scheme tariff. Limited to available PMSA.			
<ul style="list-style-type: none"> Chiropractors Naturopaths and homeopaths Speech and occupational therapy Audiologist 	<ul style="list-style-type: none"> Physiotherapy and Biokineticists Psychiatric treatments Chiropody/Podiatry Social workers 		

Disclaimer: All information shared is subject to approval by the CMS and the registered rules of the scheme for 2023.

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WELLNESS: LIFESTYLE AND PREVENTATIVE CARE

(Paid from risk, unless otherwise specified)

SERVICE	% BENEFIT AND LIMITS	REMARKS
GP Wellness consultation	One visit PB per annum	Excludes procedures. Limited to tariff code 0190/1/2 and ICD10 Z00.0 or Z00.1
Blood Pressure, Blood sugar, Cholesterol, BMI and waist circumference	One measurement per beneficiary over the age of 18 years. Limited to R200 per event. Paid at 100% of Scheme tariff with DSP Pharmacy	Rates as per agreement with DSP Pharmacy.
Vaccinations		
Flu Vaccinations	One dose per beneficiary per annum	
HPV (cervical Cancer) vaccine	One course (3 doses per registered schedule) per female beneficiary between ages 12 and 18 years	
Adult Pneumococcal Vaccine (Pneumonia)	As required	Pre-authorisation required
Childhood Pneumococcal Vaccine	As required	
Tetanus vaccine	One injection when required	
Childhood immunisations	As recommended by the Department of Health up to 12 years	
OTHER WELLNESS BENEFITS		
Mammogram	One test per female beneficiary over the age of 35 every second year	
Pap smears	One test per female over the age of 18 per annum	
PSA (Prostate Specific Antigen)	One test per male beneficiary over the age of 40 per annum	
Dental	One check-up PB per annum	
Prophylaxis	Malaria prevention medicine as required	
Glaucoma test	One test PB per annum	
Fitness assessment and exercise prescription	Access to the Universal Network of Biokineticists for an annual fitness assessment, exercise prescription and regular monitoring	Pre-authorisation is required. Protocols apply.
Fitness assessment for pregnant women	Once per pregnancy	Pre-authorisation is required. Protocols apply.
Nutritional assessment and healthy eating plan	Access to the Universal Network of Dieticians for annual assessment, healthy eating plan prescription and regular monitoring	Pre-authorisation is required. Protocols apply.
Nutritional assessment for pregnant women	Once per pregnancy	Pre-authorisation is required. Protocols apply.
Baby wellness	Two visits per annum for children between 4 weeks and 18 months at a Practice 88 ICD Z00.1	
Hearing and eye tests	One hearing and eye test for pre-school children age 5 to 6 years	
Occupational Therapy Consultation	One Occupational Therapy consultation per annum for pre-school children age 5 to 6 years	
Contraceptives	Limited to R2 000 PBPA	Formulary and Reference Pricing applies for oral contraceptives. Benefit for the intrauterine device only. Pre-authorisation required and protocols apply.

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BCIMA understand these sectors and their healthcare needs over the years.

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CONTRIBUTION TABLE EFFECTIVE 1 JANUARY 2023

	Principal (R)	Adult (R)	Child (R)
Risk	1 598	1 438	400
Savings	532	479	133
Total	2 130	1 917	533
Annual Savings	6 384	5 748	1 596



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For more information, please contact

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