

# 2021

# BENEFIT GUIDE

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
- 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)
- NETCARE911 for emergency services – to ensure prompt and clinically appropriate emergency transport.

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 BENEFITS

## ANNUAL LIMITS:

Hospitalisation	R440 000 per family, per year
Annual limit for day-to-day expenses	R20 000 per family, per year
Chronic medicine	R12 000 per family, per year
HIV Disease Management Programme	Unlimited, subject to registration on the LifeSense DMP

## HOSPITALISATION:

Hospitalisation includes day-clinics (pre-authorisation required)	R440 000 per family, per year at 100% of the agreed tariff
<ul style="list-style-type: none"> <li>Ward fees</li> <li>Theatre fees</li> <li>Medication (while in hospital)</li> <li>Surgical procedures</li> <li>GP and specialist visits</li> <li>Surgical prostheses</li> <li>Oncology</li> <li>MRI and CT scans</li> <li>Electronic/nuclear appliances and prostheses</li> <li>Dentistry clinical technologists</li> </ul>	<ul style="list-style-type: none"> <li>Radiology</li> <li>Pathology</li> <li>Confinements: Normal births and caesarean sections (home confinements by arrangement)</li> <li>Blood transfusions</li> <li>Renal dialyses</li> <li>Psychiatric treatments - 21 days per family per year</li> <li>Private nursing</li> <li>Ambulance services - Contracted to Netcare911</li> </ul>

## ANNUAL LIMIT FOR DAY-TO-DAY EXPENSES:

R20 000 per family, per year with the following benefits and sub-limits included:

### MEDICINE

Acute (prescribed medication) 80% of cost			
<b>Member</b>	R6 700	<b>M+3</b>	R9 400
<b>M+1</b>	R7 600	<b>M+4</b>	R10 300
<b>M+2</b>	R8 500	<b>M+5+</b>	R11 500
Pharmacy-advised therapy (PAT) or Over-the-counter (OTC) medication 100% of cost			
<b>Single</b>	R1 850	<b>or Family</b>	R3 050
Subject to R220 per script, per beneficiary, per day Homeopathic remedies 80% of cost			

### GENERAL PRACTITIONERS/SPECIALISTS (out-of-hospital)

Visits and consultations			
<b>Member</b>	R4 400	<b>M+3</b>	R7 700
<b>M+1</b>	R5 500	<b>M+4</b>	R8 800
<b>M+2</b>	R6 600	<b>M+5+</b>	R9 900

### DENTISTRY

Conservative: fillings, scaling and polishing, extractions, etc. 100% of the BCIMA tariff  
 Specialised Dentistry: R6 000 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 100 per family, per year  
 Frames R700 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 500 per family per year

### OTHER SERVICES

<ul style="list-style-type: none"> <li>Chiropractors</li> <li>Naturopaths and homeopaths</li> <li>Speech and occupational therapy</li> <li>Pathology and X-rays</li> </ul>	<ul style="list-style-type: none"> <li>Physiotherapy</li> <li>Psychiatric treatments</li> <li>Traditional healers</li> </ul>
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