



Newsletter to Members

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SCHEME RATE 2019

The Board of Trustees has resolved to increase the overall WCMAS Scheme Rate for 2019 between 5.4% and 6.5% for medical services.

Members are again reminded that certain suppliers of medical services render their accounts in excess of the Scheme's Rates and members will be liable for the excess payment charged directly to the supplier. Please refer to your monthly statements.

MONTHLY CONTRIBUTIONS

INCREASE IN THE MONTHLY CONTRIBUTIONS FROM 1ST JANUARY 2019

Based on the expected increase in medical tariffs and utilisation of medical services, the increased VAT, as well as the effect of funding the Prescribed Minimum Benefits (PMB's) in accordance with the Medical Schemes Act, it is estimated that the medical expenditure for WCMAS for 2019 will escalate to ± R350 million.

The Board of Trustees has resolved to increase contributions with effective from 1 January 2019 as per the following Option tables: -

Midmas Option 2019

Principal Member	Adult Dependant	Child Dependant
R2,240	R2,075	R745

Comprehensive Option 2019

Income band	Principal Member	Adult Dependant	Child Dependant
0-2000	R1,932	R1,932	R512
2001 - 3000	R2,212	R2,212	R512
3001 – 5000	R2,748	R2,748	R512
5001 – 8000	R3,008	R3,008	R512
8001 – 10 000	R3,128	R3,128	R512
10 000 +	R3,432	R3,432	R512

MEMBER'S GUIDES 2019

Members are reminded to look out for the new 2019 Member's Guide where they will find all their available benefits. Either via e-mail, mail or on the website www.wcmas.co.za



- Member are advised that a limit has been introduced for Radiographer out of hospital services at R1,100 per beneficiary per annum at Scheme rate. Some practices are on indirect payment which means that you as the member will receive the payment and will be responsible to ensure that the practice is paid.
- Oxygen hire is now limited to R1,000 per beneficiary per month. Contact the Scheme for more information.

IMPORTANCE OF ICD10 CODES

The Scheme would like to emphasize the importance of ICD10 codes being reflected on all prescriptions and accounts. This will ensure that benefits are paid correctly.

GP REFERRALS

Members must obtain GP referrals to Specialists except for Paediatric and Gynecological visits.

CHRONIC MEDICATION

Chronic medicine benefits are subject to a Benefit Management Programme, MMAP, Reference Pricing, formularies and are paid from the risk pool account. Members must ensure that their chronic medication is registered at SwiftAuth Medikredit. Only doctors or pharmacists may call the toll free number – 0800 132 345.

No forms are required.



REFUNDS & STALE CLAIMS

Should members first pay their accounts before submitting it to the Scheme for a refund, they must ensure that the account is **fully specified & proof of payment is submitted together with the claim. Receipts on their own will be rejected.**

In order to qualify for benefits, any claims must be submitted to the Scheme not later than 120 days from service date following the month in which the service was rendered. Any claims older than this will be for the member's own account. Members are reminded that it can be beneficial to pay claims upfront and obtain a discount which would aid in stretching their medical aid savings account balances.

Fully specified claims can be sent to wcmas@wcmas.co.za or via facsimile 086 627 7795.



KEEPING IN TOUCH



We don't want you to miss out on any important information, so please advise us if your contact details have changed. You will receive communication faster and also contribute to a "greener" environment. You can update your information on our website at www.wcmas.co.za or via e-mail wcmas@wcmas.co.za.

We want to hear from you.

MOBILE APP

Have you heard about our WCMAS Mobile App?

INTRODUCING THE WCMAS MOBILE APP

The APP can be downloaded from the Google Play Store on your smartphone - just type in WCMAS



USEFUL INFORMATION

Student registration for 2019

Members are reminded to apply for membership of their dependants who are over the age of 21 years and are students registered for 2019. The proof of registration documents must be submitted before the end of February 2019.

MEMBERSHIP

A member must apply for the registration of his/her dependants at the time that he applies for membership:-

- To register a newborn or newly adopted child the registration must take place within 30 days of the date of birth or adoption of the child,



- If the member marries, the registration of such marriage must be registered within 30 days of the occurrence,



- If a dependant ceases to be eligible to be a dependant (e.g. takes up employment, marries etc.), then the dependant must be de-registered immediately as they do not qualify for benefits,

- The Scheme does not provide cover for divorced spouses even if the divorce settlement decrees that the member is liable for cover,



- Please note that members' and their dependants may not belong to two medical aid schemes at the same time. **This is fraud.**



FRAUD

The Scheme has been made aware of members who once their medical savings accounts are exhausted, have themselves admitted to hospital for treatment. The same applies to members who have cash-back plans and request extended stay only to be able to claim from their insurance. These practices are strongly viewed as fraud. We encourage members who become aware of this practice to contact the Schemes tip-off line 0860 104 302.

VISA TESTS

Members are advised that visa tests will be payable from their available medical savings account.

Maternity goodie bag

Members must register with the Scheme once they are in their 4th month in order to qualify for the goodie bag.

Tel: 013-656 1407 or wcmas@wcmas.co.za



OFFICE CLOSURE

Kindly note that the WCMAS Offices will be closed on 21st December 2018 as from 12h00 and will re-open on the 2nd January 2019 at 08h00.



Would like to wish all our members and their families a healthy and prosperous 2019.

PLEASE DRIVE CAREFULLY ON THE ROADS THESE HOLIDAYS

