



FURNMED SICK BENEFIT SOCIETY

FURNMED Sick Benefit Society Benefit Guide

HOSPITALISATION	ANNUAL BENEFIT
HOSPITAL COVER - including treatment and services related to hospitalisation costs, Radiology including MRI/CT scans and Pathology, Blood Transfusions, Oncology, Renal Dialysis, Internal Prosthesis	R 100 000 per family subject to R 30 000 event limit. Pre-authorisation through MSO is required for all hospital admissions
Maternity Benefit	Subject to event limit per family - no cover for the first 9 months of joining. Pre-authorisation is required from MSO. This benefit only applies to confinement. All day to day treatment will be subject to the Day to Day benefit limits. No cover for child pregnancy
Surgical Dentistry (as out-patient)	R 5 000 per family per annum (subject to pre-authorisation from MSO)
Optical Surgery (as out-patient)	R 2 500 per family per annum (subject to pre-authorisation from MSO)
Frail Care, Step Down Facility	R 1 000 per family (subject to pre-authorisation from MSO)
DAY TO DAY BENEFITS	ANNUAL BENEFIT
GP and small in-rooms procedures	7 visits per beneficiary per annum. Members are required to select a maximum of 2 GP's from the Eminent Provider list. Only these selected providers will be paid for services.
Specialist Visits (out of Hospital)	R 2 000 per family (this benefit is only available on referral from your selected General Practitioner)
Out of network non-emergency GP visits	1 per beneficiary to a maximum of 2 per family per annum
Emergency GP Visits and Emergency facilities	3 visits per family per annum - only medical emergencies after 18:00 weekdays and after 13:00 weekends will be considered for payment.
Pathology Benefit	Unlimited if clinically appropriate and referred by contracted network providers. Specialist requested tests are not covered. A Further R 1 000 per family will be available for pathology benefits outside the EWC protocol.
Radiology Benefit	Unlimited if clinically appropriate and referred by contracted network providers. Specialist requested tests are not covered. Foetal/Maternal ultrasound scans are limited to 2 scans (2D) per pregnancy. A Further R 1 000 per family will be available for radiology benefits outside the EWC protocol.
MRI / CT Scan (as out-patient)	R 2 500 per family per annum (subject to pre-authorisation from MSO)
Acute Medication Benefit	Unlimited if clinically appropriate and strictly in accordance with Mediscor approved Formulary and medicine protocol. Members have to obtain a prescription from their selected GP and obtain the medication from selected Pharmacies only.
Chronic Medication Benefit	Unlimited cover for 16 approved conditions according to the Core Mediscor formulary and medicine protocol. a Further R5 000 per family available for chronic medication which includes an additional 13 conditions. Chronic prescriptions that fall outside the Core Mediscor formulary will be approved as part of the additional Chronic Benefit. (Subject to the Reference Price List and a 30% co-payment). No further extension for medication will be allowed. Members are required to register for Chronic medication. Medipost is the approved provider.
Dentistry	Conservative Dentistry / Basic Dentistry including consultation, examination, fillings and extraction. R 1 500 per family for dentures available every 2 years per beneficiary - Dental benefits must be approved through DRC, members may only utilise the services of the DRC Contracted network.
Specialised Dentistry	R 1 000 per family per annum, excluding Orthodontic treatment and services.

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Emergency out of network dental benefit	1 Consultation per beneficiary per annum. Emergency pain and sepsis treatment and extraction only. Subject to DRC approval which includes clinical and treatment protocols.
Optical Benefit	R 750 per beneficiary including 1 Consultation per annum. 1 pair of spectacles per beneficiary every 24 months. Contact lenses, tinted lenses and any accessories are excluded.
Remedial therapies, including Physiotherapy, Bio kinetics, Hearing Aid, Acoustician, Podiatry, Psychology, Speech Therapy, Social Workers.	R 500 per family per annum
External Prosthesis (out of hospital)	R 1 000 per family per annum
Appliances and Orthopaedic Supplies (Nebulisers, Oxygen, Crutches, Braces)	R 500 per family per annum
HIV Benefit	None. Members will be referred to a Public Primary Healthcare Facility as state patients.
Ambulance Services	Netcare 911

RATES 2019

DESCRIPTION	FURNMED COMPULSORY WEEKLY RATES (JHB)
Employer Portion:	R 60.50
Employee Portion:	R 57.50
Total Weekly Rate:	R 118.00
Additional Dependants (Spouse and Children):	R 45.00 extra per dependant
Extraordinary Dependent:	R 103.00

DESCRIPTION	FURNMED COMPULSORY WEEKLY RATES (FREE STATE)
Employer Portion:	R 71.00
Employee Portion:	R 40.00
Total Weekly Rate:	R 111.00
Additional Dependants (Spouse and Children):	R 45.00 extra per dependant
Extraordinary Dependent:	R 96.00

DESCRIPTION	FURNMED VOLUNTARY MEMBER MONTHLY RATES
Employee / Member:	R 567.00
Additional Dependants (Spouse and Children):	R 215.00 extra per dependant
Extraordinary Dependent:	R 495.00

DESCRIPTION	CONTINUATION MEMBER MONTHLY RATES
Employee / Member:	R 515.00
Additional Dependants (Spouse and Children):	R 195.00 extra per dependant
Extraordinary Dependent:	R 450.00

FREQUENTLY ASKED QUESTIONS

"How can I join?"	Your HR or Shop Steward must complete and submit a membership form along with copies of ID and/or birth certificates to Eminent Wealth (Tel 086 163 6840).
"Who can I add to my membership?"	You can register yourself and family members on the membership. NOTE that your premium will increase with every dependant you add based on their age and type of dependant. Kindly contact the Furniture Bargaining Council for confirmation of the premiums.

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FREQUENTLY ASKED QUESTIONS (continued)

<p>"When can I start claiming?"</p>	<p>New members have a 13 week general waiting period. You will only be able to claim for normal medical benefits after 13 weeks from the joining date.</p>
<p>"What happens if my spouse is pregnant?"</p>	<p>New members have a 9 month waiting period for pregnancy. This means within the 1st 9 months of your membership your spouse will not be able to claim medical benefits for pregnancy. NOTE that third generation / child pregnancies are not covered.</p>
<p>"What is pro-rated benefits?"</p>	<p>Your medical benefit is calculated according to the months in a year. EXAMPLE: if you start your membership from the 1st of January, your cover is equal to 12 months benefits. Should your start date only be in March your cover is equal to 10 months benefits.</p>
<p>"Why should I join?"</p>	<p>* You will have the piece of mind in knowing that you have made provision for you and your loved ones to obtain medical treatment when required.</p>
	<p>* On average your total day to day benefits and hospital benefits are 4 times more than what you contribute for the benefit year.</p>

Organisation	Contact Number	Email
Furniture Bargaining Council	011 242 9200	wakeela@furnbed.co.za / charlene@furnbed.co.za
Claims and Benefit Queries:	086 163 6840	furnmed@eminentwealth.co.za
Hospital Authorisation:	011 259 5054	furnmed@mso.co.za
Dental Benefit Authorisation:	012 741 5101	auth@dentalrisk.com
Emergency Ambulance Service:	082 911	Only Netcare 911 will be covered. NO other Service Provider.
Chronic Medication Registration:	086 011 9553	preauth@mediscor.co.za

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