



NUFAWSA Sick Benefit Society - STANDARD OPTION

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 150 000 per family subject to R 50 000 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. No cover for child pregnancy.
Surgical Dentistry (as out-patient):	R 5 500 per family per annum (subject to pre-authorisation from MSO).
Frail Care, Step Down Facility:	R 1 200 per family (subject to pre-authorisation from MSO).
DAY TO DAY BENEFITS	ANNUAL BENEFIT
GP and small in-rooms procedures:	8 visits per family 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 1 650 per family (this benefit is only available on referral from your selected General Practitioner).
Out of network non-emergency GP visits:	R 880 per family per annum.
Pathology Benefit:	R 660 per family per annum.
Radiology Benefit:	R 660 per family per annum.
Chronic and Acute Medication Benefit:	R 2 000 per family per annum, subject to the approved formulary list (out of network only).
Dentistry:	Conservative Dentistry / Basic Dentistry including consultation, examination, silver fillings (no white or gold fillings) and extraction. R 1 650 per family for dentures available every 2 years - Dental benefits must be approved through DRC, members may only utilise the services of the DRC Contracted network.
Optical Benefit:	R 1 100 per family including 1 Consultation per annum. 1 pair of spectacles every 24 months. Contact lenses, tinted lenses and any accessories are excluded.
Auxiliary Services - (including Physiotherapy, Bio kinetics, Acoustician, Podiatry, Psychology, Speech Therapy, Social Workers):	R 880 per family per annum.
External Prosthesis (out of hospital):	No Benefit.
Appliances and Orthopaedic Supplies (Nebulisers, Oxygen, Crutches, Braces):	No Benefit.
HIV Benefit:	None. Members will be referred to a Public Primary Healthcare Facility as state patients.
Ambulance Services:	Netcare 911.
Society Exclusions:	All costs which in the opinion of the society are not medically necessary and appropriate, consistent with the diagnosis or condition; rendered in a cost effective manner and type of setting appropriate to the supply of the service required for purposes other than comfort or convenience; and consistent in type, frequency and duration of treatment with scientifically based guidelines of medical practice. All benefits are subject to quality assured intervention. All limits will be pro-rated from date of joining the Society.

Benefits are offered on a family basis. Families are defined as the Principal member with 3 (three) Dependents. Additional contributions will be levied for any further dependents joining the family plan. All new members joining the society will be subject to risk underwriting and a general 13 week waiting period will apply to new members. A further 3 to 24 month medical condition specific waiting period may be imposed.



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RATES 2019

DESCRIPTION	NUFAWSA WEEKLY RATES PER FAMILY – MEMBER + 3 DEPENDENTS
Employer Portion:	R 60.50
Employee Portion:	R 62.50
Total Weekly Rate:	R 123.00
Additional Children:	R 12.50
Extraordinary Dependent:	R 92.00

Frequently Asked Questions

"How can I join?"	You have to complete an application form. The form must be sent to the sick benefit society along with your copy of ID, birth certificates, marriage certificates and (if necessary) affidavits. Forms can be emailed or faxed (refer to the below mentioned information).
"Who can I add to my membership?"	You can register yourself and 3 direct family members (spouse and biological children) without an increase in premium. Once you add more than 3 dependants your premium will increase (refer to the above mentioned rate table).
"When can I start claiming?"	New members have a 3 month general waiting period . This means that only emergency life saving treatment will be covered. You will only be able to claim for normal medical benefits after 3 months from the joining date.
"What happens if my spouse is pregnant?"	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.
"What is pro-rated benefits?"	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.
"How does the fund work?"	The NUFWSA Sick Benefit Society is an assistance fund which is based upon a mutual or solidarity fund model. This means that members of the fund share the risk and cost through cross-subsidation. Members of the fund pool their contributions in the fund and the fund uses all contributions to finance the health needs of all its members.
"Why should I join?"	<ul style="list-style-type: none"> * 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. * On average your total day to day benefits and hospital benefits are 4 times more than what you contribute for the benefit year. * The NUFWSA Sick Benefit Society always researches and structures your contributions to be as low as possible without compromising on your health benefits.

CONTACT DETAILS

	Contact Number	Email
Claims and Benefit Queries:	086 163 6840	nufawsa@eminentwealth.co.za
Hospital Authorisation:	011 259 5054	nufawsa@mso.co.za
Dental Benefit Authorisation:	012 741 5101	auth@dentalrisk.com
Emergency Ambulance Service:	082 911	Only Netcare911 will be covered. NO other Service Provider.
Postal Address:	Private Bag X2, Weltevreden Park, 1715	
Physical Address:	Warich Close Office Park, Block C, 1st Floor, 39 Van Vuuren Road, Allen's Nek Ext 47, Roodepoort	

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