



# RAND WATER

## MEMORANDUM

**To** : Members of the Rand Water Medical Scheme Option A, Option B Plus and Pensioners  
**From** : Rand Water Medical Scheme - Principal Officer  
**Date** : 30 December 2022

### **2023 BENEFIT AND CONTRIBUTION INFORMATION**

Dear Sir/Madam

The Board of Trustees (BoT) annually reviews the benefits of the Rand Water Medical Scheme (the Scheme) and the contribution rates charged to Members. This review process occurs across the Medical Scheme industry and affects all Medical Schemes.

Several of South Africa's biggest Medical Schemes have announced significant fee hikes for 2023, indicating the challenges the Medical Scheme industry faces. In addition, contribution increases may be accompanied by a reduction in Benefits offered; Medical Scheme Members will pay more for less. Contrary to this, the Scheme enhanced Benefits for the past three (3) years.

Considering the sound financial position of the Scheme taking cognisance of requests from Members to provide market-related Benefits. The Scheme has implemented the lowest contribution increases for the 2023 Benefit year. Council for Medical Schemes (CMS) Circular 42 of 202 directs Schemes to implement contribution increases of less than 5.7% in 2023 to assist Members with the affordability of contributions.

Tariff increases and non-Healthcare costs are based on the average inflation over a period rather than inflation at a time. The average inflation on which increases are based is likely lower than inflation at the current time.

***We are, therefore, pleased to announce the 2023 Scheme contribution increases as follows:***

- Option A = **4%**.
- Option B Plus = **0%**.

The above contribution increase is lower than historically adopted by the Scheme. The increase is deemed affordable given the Scheme's current operating surplus and healthy solvency ratio, which is appropriate given the difficult economic circumstances members face.

#### **A. REVISED SCHEME BENEFITS**

- The Scheme BoT has approved the following benefit review for 2023, which is subject to registration by CMS and not limited to other benefit increases. (Please refer to the 2023 Benefits Brochure for more details relating to benefits and limits ).
- MRI & CT scans benefit limit increased to eighteen thousand rands (R18 000) to apply at a beneficiary level rather than a member level.
- External benefit appliance has reduced from a five (5) years cycle to (2) two years.
- Prosthetic limb has been increased to two hundred thousand (R200 000) for prosthetic limbs and one hundred and eighty thousand rands (R180 000) for wheelchairs.
- Dental CBCT scans to assist with the placement of dental implants for Prescribed Minimum Benefit only, conscious sedation once every 24 months for beneficiaries up to 16 years.

#### **B. IMPORTANT INFORMATION AND COMMUNICATION PROCESSES.**

##### **i) MOTOR VEHICLE ACCIDENT (MVA)**

In the event that a Member or his/her dependant is involved in a motor vehicle accident, the Scheme pays incurred claims on his/her behalf, subject to available Benefits, clinical protocols, and Scheme rules. This is followed by a recovery process for monies owed to the Scheme, as per Medical Scheme rules and Act No 131 of 1998 and its Regulation.

**ii) INJURY ON DUTY (IOD)**

In the unfortunate event that a Principal Member who is an active employee of Rand Water, sustain/s an injury on duty, claims incurred and paid on behalf of the Principal Member will be recovered from Member.

**iii) CONTACT**

A kind reminder to utilize the appropriate email address relevant to your enquiry as follows:


- Claim enquiries & Paid Claims [claimqueries@randwater.co.za](mailto:claimqueries@randwater.co.za)
- Appliance Benefits: [benefitappliance@randwater.co.za](mailto:benefitappliance@randwater.co.za)
- Membership enquiries; [membership@randwater.co.za](mailto:membership@randwater.co.za)
- Kindly be advised that the **Paid Claims** email address is currently being reviewed due to technical system challenges until further notice.

Scheme's Contact details: (011) 682 4985

The Benefit Brochure has been separated into Main Scheme rules for the 2023 benefit year.

The Scheme appreciates your continued support and partnership during these difficult times, the frequent intermittent power outages within the length and breadth of South Africa with a negative impact on internet /network stability challenges.

The BoT wishes to express that we safeguard the interest of our members and are continually looking at ways of improving the value of the Schemes offerings. We extend our best wishes to you, Our Valued Members, and Your Family for 2023.

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Ms S M Nyembe

**PRINCIPAL OFFICER**

*Enclosed are:*

- Option Change Form (to be completed and returned by 31 December 2023).*
- Membership Contact Details: Update Form.*
- 2023 Benefits Brochure (please note contributions are "(without subsidy)")*