



Administered by Discovery Health

Dear Member

Changes to Remedi's benefits and benefit increases for 2021

A very challenging 2020 is almost over. Most of our participating employer groups and many of our members are facing financial challenges due to COVID-19 and the lockdown regulations that the South African government has put in place. In recent weeks, the Board of Trustees have considered a number of options to assist members get through these tough times. After carefully considering the short- and medium- term implications, the Board approved the following measures:

1. A one-month contribution holiday for all Remedi members in November 2020;
2. Limiting the yearly contribution increases for 2021 while increasing benefits in line with medical inflation, and not reducing benefits.

We hope that this small token of relief, will bring you some joy. The Board would also like to take this opportunity to thank each member that was required to serve the nation due to being an essential worker. We acknowledge the stress and challenges you faced during this tough time.

According to the Council for Medical Schemes: "The long-run macroeconomic consequences of the current COVID-19 global pandemic is likely to be dire. The COVID-19 induced economic recession is likely to be prolonged with muted demand, lower corporate earnings, higher government debt, rising unemployment rate and dwindling household earnings.

We trust that Remedi's measures will bring relief to members and participating employer groups.

Financial results and contribution increases

The projected financial results for Remedi are favourable compared to the budget for 2020. This is mostly due to COVID-19 and the associated lockdown, but is also a result of having fewer high-cost cases than in 2019. The future claims impact of COVID-19 remains an unknown which complicates the planning process for 2021.

The Board of Trustees has agreed to limit the annual contribution increases for 2021 to only 3.9% whilst increasing benefits in line with medical inflation and without any reductions to benefits.

The below table illustrates the value of the contribution holiday compared to the contribution increase for 2021:

Option	Monthly Contribution 2020	Monthly Contribution 2021	% Increase	Annual value of Contribution Increase	Value of Contribution Holiday	Nett Saving
Comprehensive	R 4,193	R 4,357	3.9%	R 1 968	R 4 193	R 2 225
Classic	R 3,287	R 3,415	3.9%	R 1 536	R 3 287	R 1 751
Standard	R 1,685	R 1,751	3.9%	R 792	R 1 685	R 893

The Board of Trustees believes that the contribution holiday was only made possible following years of prudent management of the Scheme and its reserves, which enabled the Scheme to sustain the impact of the COVID-19 pandemic, while also continuing to offer cost-effective healthcare benefits to its members and providing its members with peace of mind during these uncertain times.

Remedi will also be introducing some new benefits from 1 January 2021.

To make sure that you have the right cover to suit your individual healthcare needs for 2021, we have included the Benefit Brochure for 2021. It is important to read and understand it. The brochure is also available on the website at www.yourremedi.co.za.

Benefit changes for 2021

Here are the key benefit option changes for 2021:

Standard Option

- **Cover for pregnancy scans by sonographers**
Until 2020, Remedi only covered pregnancy scans on the Standard Option if your GP performed the scan. From 2021, members on this benefit option are covered if the scan is done by a sonographer or your chosen GP.

Comprehensive Option

- **Specialised Medicine Benefit: Introducing the Reference Price List**
From 1 January 2021, the Scheme will start using the prices on the Reference Price List to determine how much we pay for medicine and the treatment of certain Prescribed Minimum Benefit (PMB) conditions such as rheumatoid arthritis, Crohn's disease and ulcerative colitis.

Members who are currently registered for more expensive biologicals will still have the same cover for the medicine that they are already registered for in 2021. However, we encourage members to engage with their healthcare service

provider regarding alternatives. Using an alternative biosimilar could assist members in avoiding the 10% co-payment that they may currently be experiencing.

From 1 January 2021, members who register for cover for specialised medicine will only have cover for the more affordable medicine on the Reference Price List. To obtain more information with regard to the alternatives available to you, you should consult your treating doctor as you may be required to pay the difference if the specialised medicine you need costs more than the price on the Reference Price List.

All benefit options

- **New PMB Network for Prescribed Minimum Benefit (PMB) conditions**

From 1 January 2021, the Scheme is introducing a hospital network specifically for PMB conditions, as well as a provider network for day-to-day and hospital treatment of PMB conditions.

You have to visit a provider (GP or specialist) or hospital in the PMB Network to have full cover for the diagnosis, treatment and management of PMB conditions. If you use the PMB Network, you will not have to pay part of the cost yourself (have a co-payment). If you are on the Standard Option, your chosen GP is also part of the PMB Network.

Only the Mediclinic group of private hospitals are part of the PMB Network.

If there is no Mediclinic hospital within 30 km of your home or work, you are allowed to visit another hospital for treatment of your PMB condition and we will still pay for your PMB treatment in full as if this hospital was in the PMB Network. If a network GP or a healthcare provider in the PMB Network admits you to a Mediclinic hospital, Remedi will cover the full cost of the treatment related to your PMB condition in full from end to end.

Note that not all doctors or specialists who work at Mediclinic hospitals are part of the PMB Network. You will have to ask the doctor or specialist whether they are contracted with the Scheme as a preferred provider to treat PMB conditions.

If you get treatment in another hospital or from a provider who is not part of the PMB Network and **it is not a medical emergency** and you receive treatment at a hospital or provider who is not part of the PMB Network, you may have to pay an amount upfront (deductible) or have a co-payment. We will only pay for treatment up to the Scheme Rate or agreed rates with preferred providers in cases of non-emergency or if a member does not make use of the PMB Network to treat PMB conditions.

You do not have to use the PMB Network if your condition qualifies as a medical emergency. Emergency medical treatment is not affected by the new PMB Network and Remedi covers emergency medical conditions in

line with the Medical Schemes Act and Regulations. This is also true in cases, where you or your doctor had no choice but to obtain services from a non-network provider or hospital.

To avoid co-payments and deductibles, it is important to familiarise yourself with the Scheme's networks as set out in the Benefit Brochure. Further information is also available on Remedi's website at www.yourremedi.co.za.

- **Contraceptive Benefit**

From 1 January 2021, we will have a separate benefit to cover oral contraceptives (birth-control pills) at up to R160 for each female Remedi member a month. This means we will no longer cover oral contraceptives through the Insured Out of Hospital limits on the Classic and Comprehensive options.

- **Maternity Programme: Down syndrome testing**

The Board of Trustees has approved cover for Chromosomal testing. This gives pregnant women a chance to detect certain abnormalities or chromosomal conditions in pregnancy, such as Down Syndrome. This benefit will be available to members who meet the criteria, as part of the maternity basket of care on all three benefit options.

As a Non-invasive Prenatal Test (NIPT) cannot diagnose a disorder but only indicate if the risk is 'high' or 'low', it may be necessary to do a similar **non-invasive test (NT)** to follow up on a NIPT. The Scheme can consider funding the NT in addition to NIPT, **but the Board agreed that clinical motivation would be needed to have cover for both tests.**

Therefore, the Board agreed to structure the benefit to cover either the NIPT or NT, but not both **although a NT could follow and could also be funded in addition to the NIPT, as long as this is clinically motivated and appropriate.**

We encourage pregnant women to speak to their healthcare providers for more information on these tests.

- **Human papillomavirus (HPV) testing**

In line with the latest international clinical guidelines, we are changing the current screening and prevention benefits. From 1 January 2021 Remedi will cover human papillomavirus (HPV) testing for female Remedi members on all benefit options.

The HPV test aims to detect the presence of certain strains of HPV, a virus that can lead to the development of genital warts, abnormal cervical cells or cervical cancer.

Female members will have funding for either the HPV test or a Pap smear (which Remedi already funds), but not both.

- **Diabetes-cardiometabolic population health management**
Remedi is introducing a new diabetes-cardiometabolic population health management programme, managed by Discovery Health, for all Remedi's benefit options from 1 January 2021. This new programme replaces the Centre for Diabetes and Endocrinology (CDE) programme on the Comprehensive Option, as well as the current Remedi Diabetes Care programme.

The programme is designed to provide an integrated chronic care model for members who have **diabetes and related cardiometabolic** conditions.

Remedi will contact all members who are registered on the current programmes to facilitate a smooth transition to the new programme and to answer your questions or respond to any concerns.

Please consult the Benefit Brochure and other material on this topic that may be available on the Scheme website at www.yourremedi.co.za to remain updated about this new patient management programme.

Other important changes

- **Virtual consultations**
To keep up to date with the changing environment and technology, Remedi will fund virtual consultations from 2021.

This platform will give members the ability to connect to their healthcare providers remotely. We will fund virtual consultations in the same way as physical consultations, but virtual consultations normally cost less than physical consultations.

You have to use the Remedi app for virtual consultations. To find out if you can have a virtual consultation with your treating doctor, open the Remedi app. If your treating doctor is able to consult with you in a virtual setting, a video camera will be available on screen when you open the options to consult your doctor.

Please go to www.yourremedi.co.za for more information. If you haven't downloaded the Remedi app yet, go to the Apple iStore or Android Play store to download the app.

- **MedXpress**
MedXpress is a convenient medicine-ordering service, particularly for monthly medicine repeats. The Board approved MedXpress as an additional medicine

delivery service for all members from 1 January 2021.

If you order your medicine from MedXpress, you do not pay for delivery. Visit www.yourremedi.co.za for more information about MedXpress and how using it can benefit you.

Let us know by 18 December 2020 if you want to change your benefit option for 2021

As a member of Remedi, you can choose between three benefit options, namely Remedi Standard, Remedi Classic and Remedi Comprehensive. This makes sure that you have access to affordable and quality healthcare benefits.

You have to let us know if you want to change your Benefit Option from 1 January 2021. To change your benefit option, you need to complete the *Benefit Option Change Form* and we must receive it by 18 December 2020.

For more information, so you can make an informed choice, read the Benefit Brochure.

The trustees wish to thank you for your support in 2020. Remedi looks forward to providing continued healthcare cover to you and your family.

Regards

Jaco Janse van Vuuren
Principal Officer
Remedi Medical Aid Scheme

