



REASONS WHY REMEDI IS YOUR SCHEME OF CHOICE

Only certain people, who work for participating employer groups, can belong to Remedi Medical Aid Scheme. A medical scheme with restricted membership can have some advantages.

AFFORDABILITY

You belong to a Scheme that offers great benefits at very competitive rates. Here are four important points that illustrate this.



01

CONTRIBUTION INCREASES

6.4% average contribution increase over the past 15 years



02

CONTRIBUTION HOLIDAYS

R187 million given back to members in 2019 and 2020 to ease financial burden



03

NO BROKER FEES

Means **lower Scheme costs** and lower contribution increases

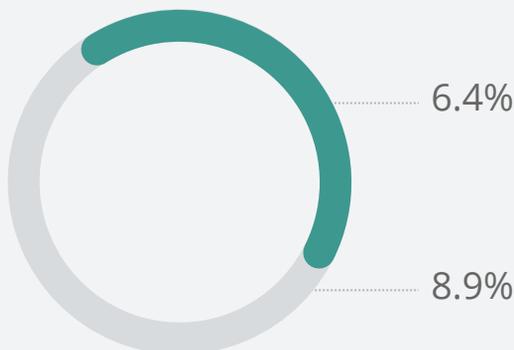


04

MARKETING & ADVERTISING

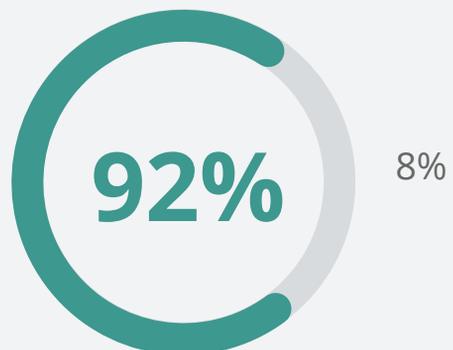
Costs are low because we don't advertise to the broader public

2009-2024
Average contribution increases



■ Remedi
■ Top 8 Open schemes

For every R100 you pay



■ Paid back in claims
■ Non-healthcare expenses and solvency

MORE VALUE

REMEDY BRINGS YOU MORE VALUE.



STEADFASTLY COMMITTED

We're a young, healthy scheme in a strong financial position. This means we can pay claims on time and continue paying them even in unexpected events like COVID-19. We can keep doing this well into the future.



DIGITAL RESOURCES

Our website and mobile app have all the information you need to manage your Scheme membership. Find your tax certificate, claims history and payments, educational content, and lots more.



HR SUPPORT

You never have to manage your benefits alone. Aside from the call centre, you can also contact your HR Department to help you with some administrative tasks like member applications and option changes.



EMPLOYER TRUST

Our relationship with our participating employer groups have been going strong since 1972. We keep the employer management team updated on the operations of the Scheme.



PERSONAL TOUCH

You elect the Trustees (management) of the Scheme. These are your co-workers, uniquely positioned to understand your needs and always put your interests first.



GREAT SERVICE AND SUPPORT

86% of members tell us that they are happy with the service our call centre provides.



YOU'RE ALWAYS INFORMED

Our newsletters and benefit brochures give you great content, but we also do regular webinars, giving you the opportunity to understand your benefits better or just be in touch with us.



WELLNESS ON YOUR DOORSTEP

You can do your wellness checks where you work on wellness days. This saves you time and money, and helps you stay in good health.



GREAT BENEFITS

REMEDI OFFERS YOU GREAT BENEFITS.



DIFFERENT OPTIONS

Our three options are specifically designed to suit your needs and stage of life. You can choose how much cover and freedom of choice you need.



COVER FROM DAY ONE

If you are a new employee joining Remedi for the first time, your claims are paid from day one, with no waiting periods if you join within the Scheme's prescribed time periods.



GREAT HOSPITAL COVER

Unlike most medical schemes, you are free to choose which hospital to use, across all three plans, with no upfront co-payments. You have full cover when you use a network hospital.



ENOUGH OUT OF HOSPITAL OR DAY-TO-DAY COVER

Our day-to-day limits are designed to cover most of your out of hospital needs like medicine, dentistry, and optometry.



ADDITIONAL CHRONIC COVER

Not only are you covered for Prescribed Minimum Benefits (PMBs) on all three options, but you also enjoy additional chronic cover on the Comprehensive and Classic options.



WIDE RANGE OF SCREENING BENEFITS

You have a wide range of screening benefits to help you be pro-active and to ensure that you understand your health status.



CONTINUOUS IMPROVEMENT

Our benefits are well designed, and the Trustees ensure that we consider your feedback in the changes we make to our benefits. This ensures that benefits remain relevant and offer great value.



GREAT PROVIDER NETWORKS

You can choose a General Practitioner, Specialist, Dentist, Optometrist, or Pharmacy from our extensive list of healthcare providers, so that you are covered in full.



MORE BENEFITS

REMEDI GIVES YOU SO MUCH MORE

LOWER CONTRIBUTIONS +

Remedi's contributions are 12% lower than the top eight open medical schemes.

MORE COVER =

Remedi offers 8% more benefits than the top eight open medical schemes.

GREATER VALUE

Remedi offers 20% more value than the top eight open medical schemes.



COVER FOR YOUR CHILDREN

Your kids remain on as child dependants until the age of 26, if they are full-time students and financially dependent on you.



DISCRETIONARY AND *EX GRATIA* COVER

Our Medical Advisory Committee use specific criteria to review and assess cases for additional funding that may not be available as Scheme benefits.



HOSPITAL AND DEVICES AT HOME

Not only are you covered for your hospital admission, but you also have cover at home if your doctor agrees that you can be treated at home for certain procedures and conditions.



GREAT HEALTHCARE PROGRAMMES

We have great programmes to support you when you are diagnosed with cancer, diabetes, HIV, cardiac or mental disorders. These programmes give you more benefits to manage your chronic conditions.



ABOVE INDUSTRY AVERAGE OPTICAL COVER

You have an annual optical benefit instead of only every two years, if you join the **Remedi Classic or Comprehensive**

MORE GP BENEFITS THAN THE INDUSTRY STANDARD

Your **Remedi Standard Option GP** benefits are designed to give you cover where you need it and when you need it. You select a Primary GP, and you can allocate a Secondary GP should you not be able to consult with your Primary GP. When on holiday, you have 3 Out-of-Area GP benefits which you can also use if you need an unforeseen emergency room visit.

A STANDALONE SPECIALISED DENTISTRY BENEFIT AND ACCESS TO SPECIALISED INNOVATIVE MEDICINES

You have a stand-alone specialised dentistry benefit if you are registered on the **Remedi Comprehensive Option**. This means your other day-to-day benefits are not reduced by specialised dental claims. This benefit option also gives members access to innovation drugs and specialised medicines. This extra cover is invaluable for those who need treatment not available on other Remedi options..

ENHANCED CHRONIC COVER

Remedi's Additional Disease List of Chronic Conditions covered on the **Remedi Classic and Comprehensive** benefit options are much more enhanced than the cover available in the broader industry. Contact us at **0860 116 116** should you need more information.

