



RESOLUTION

CONTRIBUTION AND BENEFIT CHANGES FOR 2024

The Board of Trustees of Retail Medical Scheme, at their meeting of 14 September 2023, considered contribution and benefit changes, and unanimously adopted a resolution whereby contributions and benefits will be amended for the 2024 benefit year as indicated in the summary below:

1. Implement an average total contribution increase of 6.8% for 2024 for the Scheme, based on the average 2023 membership and benefit utilisation trends. The specific increases per benefit option are:
 - Essential Option: 6.7%
 - Essential Plus Option: 8.1%
2. Increase most benefit limits by 5.6%, the assumed rate of inflation for 2024. Some benefit limits were retained at current levels, due to applicability.
3. Implement the following benefit changes effective 1 January 2024, applicable to the Essential and Essential Plus Options:

3.1 WELLTH Fund

A once in a membership-lifetime benefit, available to every beneficiary of the Scheme, allocated according to the size and make-up of the membership and calculated as follows:

- R2,500 per adult (>18 years old)
- R1,250 per child (>2 years old)
- Up to a maximum of R10,000 per membership

The benefits of the **WELLTH Fund** will be available to existing members of the Scheme for a 2-year period, from 1 January 2024 to 31 December 2025. New members joining after 1 January 2024 will have access to the benefits in the year they joined the Scheme, and to the end of the next year.

The WELLTH Fund is automatically activated once all beneficiaries (who are older than 2 years) on a membership have undergone basic screening assessments at a participating provider in the Scheme's Network.

- Adult beneficiaries must undergo the following screening assessments: blood pressure, blood sugar and cholesterol or lipogram tests, a weight assessment (BMI).
- Children between the ages of 2 and 18 must complete weight and blood pressure assessments, and a health behaviour and developmental questionnaire.

Benefits are offered in these categories:

General health:

access to primary healthcare services, which include screenings for visual, hearing, dental and skin conditions. Members also have access to one GP consultation for every beneficiary on the membership.



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Women and men's health:

access to a range of women and men's healthcare services. These include Gynaecological, Prostate and/or heart consultations, and bone density checks.

Children's health:

access to a child wellness visit, which includes growth and developmental milestone assessments with an occupational or speech therapist and/or a physiotherapist.

Physical health:

access to a physical wellbeing screening at a dietician, biokineticist and/or physiotherapist.

Mental Health:

access to a mental wellness check-up to support mental wellbeing.

Medical monitoring devices:

benefits for certain approved medical monitoring devices, which allow for personal monitoring of key health metrics, including blood pressure, cholesterol and blood sugar.

3.2 Payment for wigs and low vision devices

Subject to Prescribed Minimum Benefits (PMB,).

Wigs:

- On the Essential Plus option, payment for one wig per beneficiary per year will be limited to R5 000, paid from the Medical Savings Account (MSA) and/or limited Above Threshold Benefit (ATB).
- On the Essential Option, payment for only one wig per beneficiary per year will be made from the limited Out-of-Hospital Benefit.
- Wigs for alopecia must be requested by a dermatologist or be prescribed.

Low vision devices:

will be paid as External Medical Items from the MSA and limited ATB on the Essential Plus Option and the Out-of-Hospital Benefit on the Essential Option, subject to the applicable overall limits.

3.3 Digital therapeutics for Cognitive Behavioural Therapy (CBT)

Members have access to internet-based/virtual cognitive behavioural therapy, on the Silver Cloud platform, if registered on the Scheme's Mental Care Programme for Depression. The benefit will be paid from the existing basket of care benefits for out-of-hospital PMB for depression, on recommendation by a psychiatrist, psychologist, general practitioner, or clinical social worker.

3.4 Spinal conservative care (enhanced access)

In addition to the current process for referral by Network Specialists, Network GPs will be permitted to refer eligible patients to the Spinal Conservative Care Programme, subject to the use of HealthID, authorisation, clinical entry criteria, treatment guidelines and protocols, ensuring better access to the benefits of the Programme.

3.5 Oncology Value Based Care via the ICON Network

The Scheme supports a Value Based Care agreement with Oncologists operating in the ICON Network. The Scheme will promote the use of the services of oncologists in the ICON network to ensure members and the Scheme benefit from the outcomes in terms of efficiencies and quality of care.

Note: the ICON Network is not appointed as the Scheme's Designated Service Provider.

3.6 Programme and benefits to manage cardio-metabolic risk syndrome

This programme is built to provide support to at-risk beneficiaries to prevent progression to diabetes. It is coordinated by a Network Primary Care provider, supported by Dietitians and health coaches, and offers risk benefits to cover a basket of care. Access to the programme is subject to eligibility and clinical criteria, established once the beneficiary has undergone a screening assessment at a Network Pharmacy, using the Screening Benefit already offered by the Scheme.



3.7 Day Surgery procedures

Introduce an extended list of procedures that must be undergone in a Day Surgery facility to ensure full cover. The following conditions were added:

Gynaecological Procedures (existing category with new procedures added)

- Diagnostic laparoscopy
- Simple vulval and introitus procedures: Simple hymenotomy, partial hymenectomy, simple vulvectomy, excision Bartholin's gland cyst
- Vaginal, cervix and oviduct procedures: Excision vaginal septum, cyst or tumour, tubal ligation or occlusion, uterine cervix cerclage, removal cerclage suture
- Suction curettage
- Uterine evacuation and curettage

Simple hernia procedures (new category)

- Umbilical hernia repair
- Inguinal hernia repair

Nerve procedures (new category)

- Neuroplasty median nerve, ulnar nerve, digital, nerve of hand or foot, brachial plexus



This resolution is certified as having been adopted in terms of the Rules on 27 September 2023.

Haseena Khan
Chairperson

Kimberly Soobramoney
Trustee

Freddie Opperman
Principal Officer

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REGISTRAR OF MEDICAL SCHEMES