



Healthcare

# Your *life* lived **better**

Connect with healthcare  
that has impact

Heineken Beverages South Africa  
Medical Aid Integration 2024

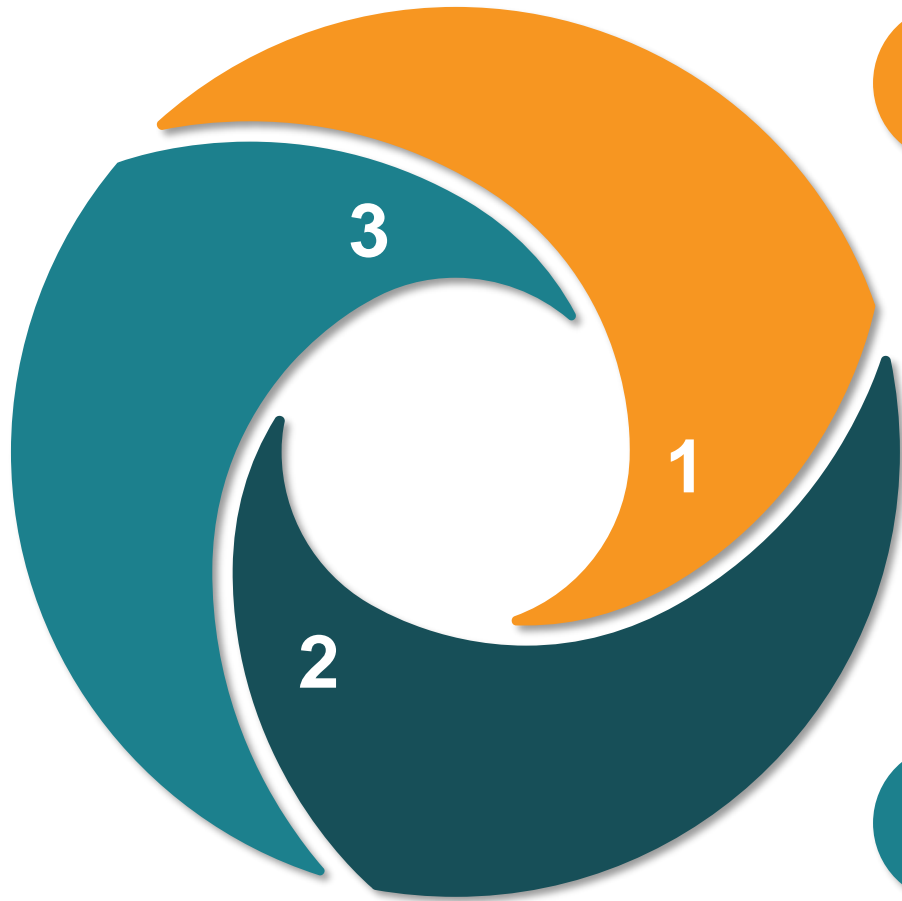




# Why the change?



# Why the change?



## 1 Compulsory membership with flexibility and choice Bonitas and Discovery Health

### Exceptions:

- Spouse's medical scheme
- Legacy Distell bargaining unit for whom medical aid membership is optional

## 2 Alignment on 1 Jan 2024

- HBSA Medical scheme providers for all: Bonitas and Discovery
- Medical scheme calendar year (1 Jan – 31 Dec)
- Post retirement medical aid subsidy (PRMA) – still eligible

## 3 Alexforbes Health appointed

Independent advisors specialising in health advice to assist with transition

*Note: All legacy Distell employees joining a medical aid for the first time from now until December 2023, will join either Bonitas or Discovery.*

# Alexforbes' role

- help you choose the best option for you and your family

- provide tools and information

- help you understand your benefits

- liaise with your medical scheme on your behalf to make sure you are treated fairly



**alexforbes**  
insight • advice • impact



**HEINEKEN**  
beverages

- strategic consulting services and advice, ensuring employer is up to date with benefits available

- industry updates including legislative changes

- Alexforbes Health is a business unit within Alexander Forbes Financial Services - an approved financial services provider (**FSP 1177**)
- General, consultants and product suppliers' disclosures are available on request
- Alexander Forbes Financial Services is accredited by the Council for Medical Schemes (**ORG 0468**)
- All information in this presentation is factual and **not advice**. We compiled the content with care but **please note that scheme rules and benefits always apply**.



# Introducing the new medical schemes



# Medical Schemes on Offer



1

## Bonitas Medical Fund

- 2<sup>nd</sup> largest open medical scheme
- 15 options
- Savings and traditional options
- Administered by Medscheme

2

## Discovery Health Medical Scheme (DHMS)

- Largest open medical scheme
- 21 options
- Savings options
- Administered by Discovery Health (Pty) Ltd

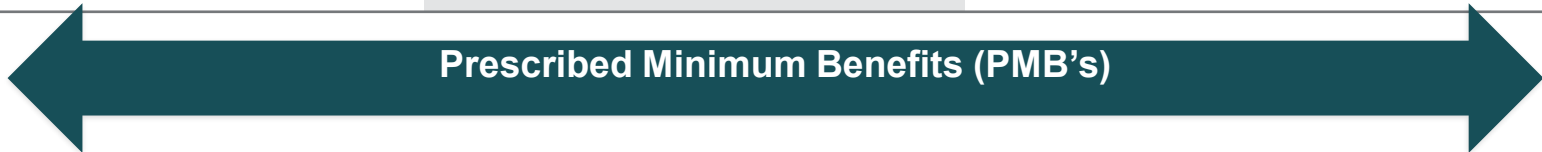
# ● Underwriting

- All existing Remedi members (active employees and pensioners) and their dependants will be accepted without waiting periods or late joiner penalties
  - Must move effective 1 January 2024
  - Extends to special dependants currently on the membership
- All uncovered employees (bargaining unit employees) will be accepted without waiting periods or late joiner penalties
  - Join dates of 1 January 2024, 1 February 2024 and 1 March 2024
- Employees on spouse's medical aid will be accepted without waiting periods or late joiner penalties
  - Join dates of 1 January 2024, 1 February 2024 and 1 March 2024
- Active employees or dependants joining after 31 March 2024 will be underwritten (may receive waiting periods or late joiner penalties)
  - Except newborns and newlyweds as per scheme rules



# Medical scheme options on offer

Type of cover	remedi	Bonitas	Discovery	kaelo
High Cover	-	BonComprehensive, <b>BonClassic</b>	Executive, Classic Comp, <b>Classic Smart Comp</b>	Gap Cover
Medium High Cover	Remedi Comprehensive	<b>BonComplete</b> , Standard, <b>Standard Select</b>	Classic Priority, Essential Priority, Classic Saver	
Medium Low Cover	Remedi Classic	<b>BonSave</b> , <b>BonFit Select</b> , Primary, <b>Primary Select</b> , <b>BonStart</b> , <b>BonStart Plus</b>	<b>Classic Delta Saver</b> , Essential Saver, <b>Essential Delta Saver</b> , <b>Coastal Saver</b> , <b>Classic Smart</b> , <b>Essential Smart</b>	
Hospital Cover	-	BonEssential, <b>BonEssential Select</b> , Hospital Standard	Classic Core, <b>Classic Delta Core</b> , Essential Core, <b>Essential Delta Core</b> , <b>Coastal Core</b> , Essential Dynamic Smart, <b>Keycare Core</b>	
Network Cover	Standard	<b>BonCap</b>	<b>Keycare Plus</b> , <b>Keycare Start</b>	



Prescribed Minimum Benefits (PMB's)



# ● Medical scheme terminology

## Prescribed Minimum Benefits (PMBs)

- The *Medical Schemes Act* and PMBs:
  - 271 specified conditions
  - 26 chronic conditions
  - Emergency medical conditions - where lack of treatment could result in weakened bodily function, serious and lasting damage to organs, limbs or other body parts or even death
- PMBs defined by specific clinical entry criteria
- Clinical treatment protocols
- Emergency PMB cover – Any provider
- Non-emergency PMB cover – Designated Service Provider

# Prescribed Minimum Benefit (PMB) chronic conditions

1	Addison's Disease	14	Epilepsy
2	Asthma	15	Glaucoma
3	Bronchiectasis	16	Hemophilia
4	Bipolar Mood Disorder	17	HIV/AIDS
5	Cardiac Failure	18	Hyperlipidemia (high cholesterol)
6	Cardiomyopathy	19	Hypertension (high blood pressure)
7	Chronic Obstructive Pulmonary Disease	20	Hypothyroidism (inactive thyroid gland)
8	Chronic Kidney Disease	21	Multiple Sclerosis
9	Coronary Artery Disease	22	Parkinson's Disease
10	Crohn's Disease	23	Rheumatoid Arthritis
11	Diabetes Insipidus	24	Schizophrenia
12	Diabetes Mellitus (Type 1 & 2)	25	Systemic Lupus Erythomatosus
13	Dysrhythmia (irregular heartbeat)	26	Ulcerative Colitis

# ● Chronic diseases

- 26 chronic conditions are covered on all options
  - Medical scheme may require members to use a DSP (Designated Service Provider), use of non-DSP may result in member co-payment
  - Medical scheme will require members to use a medicine formulary (list), use of non-formulary medicine will result in non-payment of the whole claim or a co-payment for the member
  - Additional chronic conditions (in addition to the 26 chronic conditions) may be covered on certain medical scheme options – please check if your condition is covered
  - Existing Remedi chronic approvals will be transferred to your new medical scheme subject to scheme rules
- New chronic conditions will be subject to the chosen medical scheme application process and clinical entry criteria



# Gap Cover





# Kaelo Gap Optima

Benefits that accumulate towards the Overall Annual Limit of **R198 660**

Tariff  
shortfall  
benefit  
600%

Co-  
Payments &  
Deductibles

Shortfalls  
from Sub-  
Limits

Oncology  
Tariff  
Shortfalls

Oncology  
Sub Limits

**2024 – R189 pfpm**

Oncology  
Co-  
Payments

Out-of-  
Hospital (out-  
patient  
procedures)  
Tariff  
Shortfalls

Penalty  
Co-Payment

Innovative  
Oncology  
Medicines

Dental  
Reconstruction  
Benefit



# Kaelo Gap Optima

Benefits that **do not** accumulate towards the Overall Annual Limit of **R198 660**

Family  
Booster

Casualty –  
Child  
illness

Accidental  
Casualty

Oncology-  
First  
Time  
Diagnosis

2024 – R189 pfpm

Hospital  
Booster

Family  
Protector

Medical  
Scheme  
Contribution  
Waiver

Gap Cover  
Premium  
Waiver

# The process

- Simple as possible – data transfer
  - Paperless with no signatures
  - Privacy statement and declaration acceptance online
- Assistance in multiple formats and languages
  - Onsite presentations
  - Onsite helpdesk sessions
  - Live member webinars
  - Video recordings
  - Virtual one-on-one sessions
  - Website
  - Contact centre and mailbox





# Process

## Communication

13 October – 30 November  
Heineken → in service  
Alexforbes → pensioners

1

6

## New medical scheme

Remedi until 31/12/2023  
New scheme 01/01/2024  
Medical savings transfer May/June 2024

## Assistance

Heineken sites  
Alexforbes sites (pensioners)  
MS Teams consults  
Webinars  
Website  
Mailbox  
Contact centre

2

5

## Membership number

Download a digital card  
Deliver to Heineken sites  
Post to pensioners

3

4

## Complete the chronic process

Data transfer (chronic conditions, medical scheme option formularies and limits apply)

## Make a selection

Website  
Option change form

# Things to consider when choosing a medical scheme option

- Is my condition covered?
- Is my medicine on the formulary?
- What pharmacy do I use?
- Am I registered on the programme?
- Do I have family history
- Do I require specialised treatment or medicine?





# Tools to assist members



# Website



## Your health journey

Alexforbes is appointed by Heineken as independent advisors to help you transition your medical scheme from Remedi to the Heineken medical schemes



### Changing from Remedi to the Heineken Medical Schemes

Heineken's medical schemes are Bonitas Medical Fund and Discovery Health Medical Scheme and you will be moved to these schemes on 1 January 2024 with no waiting periods and penalties. See how the options compare in terms of benefits and contributions.



### Transitioning your chronic and disease management registrations

Find all the information you will need with regard to chronic medication, disease management programmes, formularies and more.



### Top up cover to your medical scheme membership

Heineken offer Kaelo Gap as a top up short-term insurance to complement your medical scheme membership and cover some gaps you may experience when in hospital.






### Make your selection

Make your selection on Bonitas or Discovery Health. We will transfer the information from Remedi to your new medical scheme.

- <https://health.alexforbes.com/heineken/>
- Online communication
- Benefit comparison
- Rate calculator
- Choosing your plan
- Company policy
- Benefit brochures
- Forms

# Website – Benefit comparison



Benefits	 <small>Administered by Discovery Health</small> <b>Comprehensive Option - 2023</b>	 <b>Classic Comprehensive - 2023</b>	 <b>BonComprehensive - 2023</b>
	Plan Type	Hybrid - Savings and Traditional combined	New Generation with Threshold
Plan Operation - Hospitalisation	100% of Scheme neg. Tariff + 150% Specialist cover	Unlimited. Network Specialists:100% of Cost, Other: 200% of Scheme Rate	150% of Scheme Tariff (Bonitas Rate)
- Day-to-day	Set benefit limits, Savings Account & Overall Annual limit (OAL)	Medical Savings Account & Above Threshold Benefit (ATB)	Benefit Booster after wellness screening and then Medical Savings Account and Above Threshold Benefit
Overall Annual Maximum	Private Hospitals: Unlimited, State Hospitals: R600 000 pf	Unlimited	150% of Bonitas Rate, Unlimited
<b>Hospital Benefit</b>			
1 Private Hospital Care	Any Private Hospital, R720 000 pb Overseas Treatment Benefit paid at 80%	Any Private Hospital, Day Surgery Network for defined procedures (R6 300 co-pay for use of other facilities).	Any Private Hospital, DSP for hip and knee replacements. Network of day hospitals for selected procedures
2 Co-payment	R3 000 if not authorised 48 hours before admission, except emergency. Copays may apply to robotic assisted prostatectomies	Dentistry (<13 years R1 350-R3 000, >13 years R5 000-R7 800), Scopes (R4 050 - Day clinic, R5 900 - Hospital/R4 950 - Day Clinic, R7 300 - Hospital for gastro- and colonoscopy in same admission), Scans (R3 470) co-payment from MSA	R2 500 per scan except for PMB. R33 100 for not using DSP for hip and knee replacements. R2 430 for non use of network day hospital where required.
3 Oncology	R1 070 00 pf per 12 months. First R435 000 covered at 100%, balance at 80%, Subject to PMB's. Oncology meds from DSP only	R500 000 over 12 mth cycle -80% of Cost thereafter. Extended Oncology Benefit for defined list of cancers and treatments (20% co-pay will not apply). 75% of cost for defined list of innovative	R400 000, 80% of Cost thereafter or no cover if non DSP used. Biological Drugs: Limited to R260 600 pf (Included in limit). R220 800 pf for non-cancer



# Website – Calculator



Group by plan type

Back to Selection

Click on the options in the table below you would like to compare

Medical Scheme			
Option	BonComprehensive - 2023	Classic Comprehensive - 2023	Comprehensive Option - 2023
Risk Contribution	7294.00	5616.00	4231.00
Savings Contribution	1696.00	1871.00	470.00
<b>Subtotal</b>	<b>8990</b>	<b>7487</b>	<b>4701</b>
Annual Savings	20352.00	22452.00	5640.00
<b>Total</b>	<b>8990</b>	<b>7487</b>	<b>4701</b>
<b>Member Portion</b>	<b>8990</b>	<b>7487</b>	<b>4701</b>

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.



# Making the switch





# Log in



## Heineken Option Changes 2023

### Logon

SA Identity Number

Yes  No

\*Password

\*To access the password please refer to our communicate that was either attached to an email from [noreply@comms.alexforbes.com](mailto:noreply@comms.alexforbes.com) or refer to the SMS notification you would have received from us. Should you require any further assistance please email [Heineken@alexforbes.com](mailto:Heineken@alexforbes.com)

Logon



## Heineken Option Changes 2023

### Logon

SA Identity Number

Yes  No

Identity Number

621008

\*Password

.....

\*To access the password please refer to our communicate that was either attached to an email from [noreply@comms.alexforbes.com](mailto:noreply@comms.alexforbes.com) or refer to the SMS notification you would have received from us. Should you require any further assistance please email [Heineken@alexforbes.com](mailto:Heineken@alexforbes.com)

Logon

- Paperless for all members on Remedi
- Password is **HBSA2023**

# Making the switch



## Heineken Option Changes 2023

### Your details

Title  First name(s)  Surname

Date of birth  SA ID / Passport number  \*Total number of dependents

*\* To add or remove a dependant please send an email to [Heineken@alexforbes.com](mailto:Heineken@alexforbes.com) with your chosen medical scheme name.*

\*\* Cellphone number  \*\* Email address

### \*\* Residential address

Address 1   
Address 2   
Address 3   
Post code

*\*\* Please update if not correct*

### Your choice

[For more information on the scheme options please click here](#)

Medical scheme

**Warning:** pup, you have missed a required field. Scroll up & look for this icon

**Submit**



## Heineken Option Changes 2023

A confirmation email has been sent to you, if the email is not in your inbox, please check your Junk Mail folder.

# ● Making the switch

- Data transfers to medical schemes (allow 5 – 7 working days from date of selection)
- Once membership is activated confirmation will be sent by e-mail and SMS
- Membership number issued and welcome pack printed
- Dependant additions and removals to [heineken@alexforbes.com](mailto:heineken@alexforbes.com)
- Chronic applications and disease management registrations
- Transfer of hospital pre-authorisations in Dec/Jan



# Need more help?



**alexforbes**  
insight • advice • impact

011 269 2690

[heineken@alexforbes.com](mailto:heineken@alexforbes.com)



*Bonitas*

0860 002 108

[queries@bonitas.co.za](mailto:queries@bonitas.co.za)



 Discovery

0860 99 88 77





# Questions

Healthcare





# Thank you

Healthcare



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