



30 October 2020

Dear Valued Sizwe Stakeholder/Employer

Thank you for choosing to be a part of the Sizwe family and allowing us to care for the health of your employees.

2020 has certainly been a trying year for us all amidst the global COVID-19 pandemic. South Africa has never seen as rapid and far-reaching an economic depression as has been brought about by this global crisis.

President Cyril Ramaphosa's swift response saw the declaration of a national state of disaster in order to free up resources to mitigate the impact this event and save many lives.

Similarly, Sizwe Medical Fund ("the Fund") acted swiftly to free members' financial resources within the Fund to help ease the economic impact of contributions for 2021. Through increased efficiencies, renegotiated tariffs and thoughtful benefit design, Sizwe Medical Fund continues to bring value to you in these unusual times.

THE SCHEME SUSTAINABILITY

Before we move forward, we need to look back at the Sizwe's sustainability based on 2019's audited financial statements. This is to give our valued members peace of mind regarding the governance of the Fund.

The financial stability of the Fund has been largely driven by the turnaround of the Copper Core Plan.



Between December 2019 and July 2020, the Fund saw **1.3%** growth i.e. an increase from **46,935** to **47,541** members.



1% Membership growth (2018 to 2019)



Stable membership in 2020 despite the impact of COVID-19



Average Age: **32.1**



36.5% solvency
Highest of the 5 largest open schemes



R925 million in reserves

CREDIT RATING:



AA-
GCR affirms Sizwe's financial strength rating



Outlook: Stable



Strong solvency and liquidity

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2021 Product Highlights

The Fund be keeping most of your benefits for 2021 relatively unchanged, whilst ensuring affordable premiums.

1. THE COLLAPSE OF INCOME BANDS



The Fund has collapsed the income band structure of our plans with the exception of the Copper Core Plan, in order to help reduce the complexity and costly administration of such a model. This will help create a more efficient and fair path to a healthier scheme that can bring greater value.










The Titanium and Platinum plans have now been condensed into a single income band whilst the Copper Core retains its three income bands for greater plan equity by paying according to what employees earn.

We have tabled the 2021 contributions for all Sizwe Medical Fund plan with a weighted **average increase of 3.1%** for the scheme as a whole.

The EDO plans for Platinum Enhanced and Gold Ascend shall remain priced at a discount of 5%.

PLAN	Income Band	Principal	Adult	Child
TITANIUM EXECUTIVE	R0+	R5 885	R5 345	R1 200
PLATINUM ENHANCED	R0+	R3 555	R3 400	R905
PLATINUM ENHANCED EDO	R0+	R3 377	R3 230	R860
GOLD ASCEND	R0+	R2 685	R1 905	R785
GOLD ASCEND EDO	R0+	R2 551	R1 810	R746
SILVER SAVER	R0+	R2 180	R1 600	R725
COPPER CORE	R0 - R9 250	R1 125	R1 125	R480
	R9 250 - R13 734	R1 370	R1 290	R525
	R13 735+	R2 250	R2 025	R600

2. COPPER CORE PLAN HIGHLIGHTS

BENEFIT	2021
 In-Hospital	PMB only
 Prosthesis Limit	R20 000 per family per year
 In-Hospital Radiology & Pathology	PMB only
 C-Section	For elective c-sections, a co-payment of R5 000 applies
 OH Specialists	Member = 3 Member +1 = 3 Member +2 = 4
 GP Consultations	Unlimited
 Acute Over-The-Counter Medication Limit	R650 per family per year Limited to R280 per beneficiary per year (R90/claim)

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Acute Medication (at pharmacy)		2021
	Acute Medication (at pharmacy)	R3 550 per family per year
	Pathology	R865 per beneficiary per year
	Radiology	R865 per beneficiary per year
	MRI/CAT/PET/ (IH/OH)	2 scans per beneficiary per year, limited to 4 per family per year
	Chronic Medication	Cover for 26 PMB chronic conditions
	Female Contraceptives	R768 per family per year
	Wellness & Screening	<p>All wellness screening includes HIV, Blood sugar, Cholesterol and BMI (Body Mass Index)</p> <ul style="list-style-type: none"> ◆ Women above 40 years: 1 Mammogram every 2 years ◆ Women above 21 years: 1 Pap Smear every 2 years ◆ Men above 40 years: 1 Prostate Specific Antigen (PSA) test per year

3. SILVER SAVER PLAN BENEFITS



The Silver Saver Plan offers great day-to-day benefits through the plan's Medical Savings Account, as well as excellent in-hospital benefits.

Acute Medication (at pharmacy)		2021
	Radiology	R26 660 per family per year, limited to 2 scans per beneficiary per year

4. GOLD ASCEND, PLATINUM ENHANCED & TITANIUM EXECUTIVE PLAN BENEFITS



The oncology benefit for Gold Ascend, Platinum Enhanced and Titanium Executive Plans has been increased for better cover in 2021.

ONCOLOGY BENEFIT		2021
	Gold Ascend	Unlimited, 80% Sizwe rate above R200 000 per beneficiary per year
	Platinum Enhanced	Unlimited, 80% Sizwe rate above R500 000 per beneficiary per year
	Titanium Executive	Unlimited, 80% Sizwe rate above R625 000 per beneficiary per year

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5. EFFICIENCY DISCOUNTED OPTIONS (EDOs)



An Efficiency Discounted Option (EDO) is available on our Gold Ascend and Platinum Enhanced Plans. This means that members can enjoy all the benefits of their plan at a reduced contribution within Sizwe's hospital network.

What you need to know about EDOs:

- ◆ All claims will be paid at 100% of Sizwe's rate.
- ◆ Members on the EDO option can select any hospital within the network.
- ◆ All hospital admissions must be authorised. A co-payment of R1 500 will be applied if authorisation is not obtained prior to admission, except in an emergency.
- ◆ Members who choose to be hospitalised outside of a preferred network hospital will be subject to a co-payment of R12 000, except in an emergency.
- ◆ Your membership number will not change should you switch to an EDO option.
- ◆ The EDO option change form can be accessed from our website: **www.sizwe.co.za**.
- ◆ Further enhancements on the provider network will be on-going and will be communicated.

We encourage you to visit our newly re-designed website for detailed information about our EDOs.


Visit www.sizwe.co.za to view the hospital network in your area as well as access to all relevant information on these EDO options. Please remember that you can always consult your intermediary partner and/or broker to further advise you about our EDO offerings.

6. OPTION CHANGE DEADLINE



Please take note that should you wish to change your plan option for 2021, the **deadline is the 11th of December 2020**. It is extremely important that you advise us of any option plan changes prior to this deadline.

7. SELF HELP OPTIONS

 Sizwe Medical Fund brings self-service functionality directly to your phone. A quick way to submit and view your claim, check your benefits, chronic requests and more by downloading the Sizwe App through your App store.

 Ensure that your email address is registered with Sizwe by contacting us on **0860 100 871**.

For any inquiries or assistance, kindly contact our call centre number on **0860 100 871**, email us - queries@sizwe.co.za or visit www.sizwe.co.za

With Care

Sizwe Medical Fund

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