

MEDICAL AID COVER GUIDE

2015

Visa Regulations for study in South Africa

All international students taking up studies in South Africa must comply with the Visa Regulations in the Immigration Act (Act No. 13 Of 2002).

Regulation 12(f) of the recently published schedule stipulates the requirement:

(f)... proof of medical cover renewed annually for the period of study with a medical scheme registered in terms of the Medical Schemes Act.

This legislation clearly states that all international students wishing to take up studies in South Africa must be in possession of appropriate medical cover with a registered South African medical scheme for the duration of their studies. This minimum basic cover as prescribed in the Medical Schemes Act can be obtained through very affordable medical scheme products, which are specifically suited to the needs of international students and which minimise the university's or a student's liability for medical costs.

In this regard, the International Education Association of South Africa (IEASA) and through your university's affiliation with that body - also this institution, has appointed Absa Healthcare Consultants (ABSA HCC) who are specialist health cover intermediaries, to assist international students with obtaining appropriate medical cover. ABSA HCC, together with IEASA do an annual evaluation of available schemes and make clear proposals to universities around the most appropriate schemes, against the background of a wide range of criteria, including financial stability, benefits and costs and service offering.

Students can contact ABSA HCC for further guidance on the process of applying for medical cover which complies with the relevant requirements, using the following contact details:

E-mail: international.students@absa.co.za

Tel: (+27) 860 100 380

Choosing appropriate medical cover in South Africa

Prior to submitting your application, universities recommend that students carefully study three proposed medical cover products – a summary of the cost and benefits for each product is attached to this document. You can also obtain further information by following these links and completing your application electronically once you have made your decision.

CompCare Wellness Medical Scheme | Networx:

<http://www.compcare.co.za/TheScheme/Networx.aspx>

Discovery Health Medical Scheme | KeyCare Plus 360 for students:

<http://www.360students.co.za>

Momentum Health Medical Scheme | Ingwe :

<http://www.ingwehealth.co.za>

Electronic payment facilities directly to the Schemes are provided for your convenience. Alternatively, 3rd party payments can also be facilitated, in which instance proof of payment needs to be uploaded onto the Scheme application process or emailed to ABSA HCC, using the scheme membership number as reference. ABSA HCC will then forward it to the relevant Scheme on your behalf.

Key points to comply with Visa Regulations

1. Requirements for international student's registration

Prior to academic registration at universities, all international students must pre-register with the International Office. For pre-registration purposes, the universities require proof of a valid study permit, proof of payment of fees for the academic year and full medical aid cover with a South African registered medical aid scheme for the academic calendar year (being from the first day of the month of registration until the last day of December).

2. Payment of medical cover

It is thus advisable that international students make the necessary financial arrangements for the medical aid cover prior to entry into South Africa. Should the student rely on sponsorship he/she should ensure that the sponsor is advised of this requirement at the onset of the sponsorship. Payment for the required medical aid cover must be made directly to the medical aid scheme.

3. Consultation

ABSA HCC currently operate nationally as healthcare consultants to most South African higher education institutions. ABSA HCC or representatives of the selected medical schemes will be on campus during scheduled times throughout the academic year to assist students with any medical aid related queries. Please confirm the consultation times with the International Office. Membership cards can be collected during these consultation times. Any questions students might have with regard to their medical cover whilst in South Africa can also be dealt with during these visits. A training session will be facilitated during pre-registration in February on all aspects of medical aid cover.




4. Further important notes




Students taking modular programmes are not required to submit proof of medical insurance for pre-registration with the International Office, however, should such students remain in South Africa for the continuation of the year, and they will be required to purchase medical cover as stipulated above. Full degree students must obtain medical cover for the full duration of study while resident in South Africa.




5. Factors to take into consideration when comparing and selecting medical cover options

- i) Your specific medical needs eg spectacles, chronic medication, dentistry etc: please consider the benefits in this regard at the different schemes
- ii) The cost payable per month - the cost will be payable upfront for the duration of study, eg cost x 11 months
- iii) Benefits offered - please compare the benefits as summarized below
- iv) Proximity of network of providers (e.g. is your provider accessible or within walking distance from your residence?)
The products offered generally offer network doctors in close proximity.

2015 MEDICAL COVER COMPARISON

	COMPCARE MEDICAL SCHEME 	DISCOVERY HEALTH MEDICAL SCHEME 	MOMENTUM HEALTH MEDICAL SCHEME 
OPTION	NETWORKX	KEYCARE 360	INGWE
CONTRIBUTION	R325 per month	R330 per month	R349 per month
IN HOSPITAL BENEFITS			
Network	No	Yes	No
Overall Limit (non-PMB)	R1 000 000 per family per annum at any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)	There is no overall hospital limit for PMB and non PMB admissions Members have a choice of over 120 private KeyCare network hospitals across the country	R1 060 000 per family per annum at any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)
Specialised Radiology (MRI & CT scans)	Subject to scheme approval & protocols/Prescribed Minimum Benefits	Covered in full for scans related to approved admissions (for both Prescribed Minimum Benefits and non-Prescribed Minimum Benefits)	Subject to scheme approval & protocols/Prescribed Minimum Benefits
OUT OF HOSPITAL BENEFITS			
Network	Universal GP network	KeyCare Primary Care network	Ingwe Active Primary Care network
GP consultations	Unlimited GP visits at network GP Clinical motivation required from 4 th visit per beneficiary. Out-of-network GP visits: two per beneficiary.	Unlimited GP visits at a network GP Out-of-network GP visits: one annual GP, radiology, pathology and pharmacy claim. After Hours visit: Three annual visits per person at chosen GP	Unlimited GP visits at network GP Out-of-network GP visits: one per beneficiary, 2 per family, up to R900/10% co-payment

	COMPCARE MEDICAL SCHEME 	DISCOVERY HEALTH MEDICAL SCHEME 	MOMENTUM HEALTH MEDICAL SCHEME 
OPTION	NETWORKX	KEYCARE 360	INGWE
OUT OF HOSPITAL BENEFITS			
Prescribed medication	Unlimited at network GP subject to formulary	Unlimited at network GP subject to formulary	Unlimited at network GP subject to formulary
Pathology (Blood tests)	Unlimited to network provider subject to specific list	Unlimited when requested by network GP, subject to KeyCare formulary	Unlimited at network provider subject to specific list
Radiology (x-rays)	Unlimited to network provider subject to specific list	Unlimited when requested by network GP, subject to KeyCare formulary	Unlimited to network provider subject to specific list
Annual Flexi Benefit	R2 532 per beneficiary, R3 780 per family	Not applicable	N/A Refer to specific benefit applied
Dentistry	Payable from Annual Flexi Benefit, subject to protocols	Unlimited cover for basic dentistry in KeyCare dentist network	Unlimited basic dentistry at network provider and subject to protocols
Specialist consultations	2 consultations per year, max 3 per family, 2 additional for pregnancy, subject to Annual Flexi Benefit , referral by network GP and pre-authorisation	Referral by chosen GP, covered up to R3 000 per person per year - includes cover for consultations, x-rays and blood tests	2 visits per family - 10% co-payment, up to R1 400 or R850 per beneficiary. Referral by Ingwe GP and pre-authorisation required
Casualty benefit	Payable from Annual Flexi Benefit, limited to 1 visit per beneficiary per annum	Unlimited visits to KeyCare hospital casualty units. R250 co-payment applies	1 visit per beneficiary, 2 per family. Pre-auth required within 72 hours and 10% co-payment
Optometry (2 year cycle - including eye test)	Payable from Annual Flexi Benefit, subject to 1 eye test and one pair of standard bifocal lenses and frames every 2 years, subject to protocols	Cover for one eye test, one pair of white mono- or bifocal lenses or basic contact lenses through preferred provider - every two years	1 eye test and one pair of standard bifocal lenses and frames every 2 years, subject to protocols.

OPTION	NETWORK	KEYCARE 360	INGWE
	<p>COMPCARE MEDICAL SCHEME </p>	<p>DISCOVERY HEALTH MEDICAL SCHEME </p>	<p>MOMENTUM HEALTH MEDICAL SCHEME </p>
<p>OUT OF HOSPITAL BENEFITS</p> <p>Other benefits</p>	<p>Cover for repatriation of mortal remains</p> <p>Repayment of contributions upon early departure</p> <p>International travel benefit (90 days)</p> <p>R5 million emergency medical cover Activation required before departure</p> <p>Free loyalty program (Universal 360)</p>	<p>Repayment of contributions: Get one month's contributions in December when you go home</p> <p>Repatriation of mortal remains to their home country is covered if the member passes away in South Africa.</p> <p>International travel cover: Members are covered for up to R5 million if they require emergency medical care in their home country</p> <p>Ambulance or helicopter cover in a medical emergency through any provider, whether member is admitted into hospital or not</p> <p>Trauma Recovery Extender Benefit: Risk cover for certain day-to-day treatment after specified trauma events</p> <p>Antenatal Benefit: Cover for 4 consults at a gynaecologist, one routine scan and selected blood tests</p> <p>Access to join Vitality – A wellness programme with lifestyle rewards for being healthy</p>	<p>Cover for repatriation of mortal remains, Free cover for December if student leaves SA</p> <p>International travel benefit (90 days)</p> <p>R5 million emergency medical cover - R1300 Co-payment per claim. Activation required before departure</p> <p>Unlimited Emergency transportation via Netcare 911</p> <p>Antenatal Benefit: 4 visits to gynaecologist, midwife or GP, plus limited scans and paediatrician visits</p> <p>Free loyalty/reward program (<i>Base Multiply</i>) and free mobile healthcare support via <i>Hello Doctor</i>.</p>

Please note: Although utmost care has been taken to summarise benefits as correct as possible, the scheme rules remains the official source, should any dispute arise.