



Dear Members

The results of the recent member elections were announced at the Annual General Meeting held in Cape Town on 22 June 2011.

Firstly, the Scheme would like to thank all the members who took the time to vote. Your new member-elected Trustees are:

- Philip (Phil) Drewitt Gallie
- Johannes (Johan) Marthinus Kemp

Our newly-elected Trustees will serve on the Board together with our existing Trustees who are:

- | | |
|----------------------------|-------------------|
| • Jerry van Vuuren | Chairman |
| • Callie du Plessis | Vice Chairman |
| • John Rollason | Principal Officer |
| • Jan Burger | Co-Opted Trustee |
| • Cobus Fourie | Trustee |
| • Lodewyk (Lood) la Grange | Co-Opted Trustee |
| • Hennie van Riel | Trustee |
| • Roelof van Tonder | Co-Opted Trustee |

In order to ensure continuity, the outgoing Trustees, Jan Burger and Lood la Grange, have been co-opted and remain on the Board until the end of this year. Heartfelt thanks go to our Trustees who serve the Scheme well by taking on the responsibility for the effective running of the Scheme. Being a Trustee is not only a daunting task, but it takes dedication and time spent and is a commitment that is appreciated by all.

AGM FEED BACK

If you could not make it to the Annual General Meeting on 22 June 2011, you can still read all about it. The minutes of the meeting are on the website: www.topmed.co.za under the secure member site.

Alternatively, you can call our service centre on 0860 00 21 58 and request a copy.

Split-billing vs balance-billing explained

Please be notified that the practice of split-billing by providers of service is not permitted, according to a ruling by the Health Professions Council and the Medical Schemes Act 1998.

The way in which split-billing differs from balanced-billing, (which is permitted) is as follows:

Split-billing (illegal): Provider charges twice for the same service by submitting more than one account for said service, e.g. a GP charges R1 000 for a consultation and submits one account for e.g. R200 to the Scheme for the portion that is covered by the member's benefits, and another account for the remaining R800 to the member for the part which the Scheme does not cover.

Balance-billing (legal): Provider submits one account for a service to either the Scheme or the member, or both, e.g. the GP charges R1 000 for a consultation and submits the account for R1 000 to either Scheme or member, or both, but keeping both in the loop and ensuring there is transparency in the dealing. This account specifies how much the Scheme must pay and the amount that the member must pay.

One of the reasons for split-billing not being allowed is that healthcare expenditure becomes impossible to track. Another is that when medical schemes pay providers directly at the NRPL rate, a separate account to the member would disguise the fact that the provider does not charge at the recommended rate.

Courtesy:
CMS New - Issue 3 2009-2010
BHF - MC.Biii.116 - 30th March 2004

A fun-filled day at the CESA Walk, Cycle Run Relay 2011

On the 27 August, the TopMed team spent the day at the annual CESA Relay hosted by SSI, which took place at the Eagle Waters Resort next to Hartebeespoort Dam. As the main sponsor of this year's relay, TopMed had the opportunity to reach over 2 200 participants from the engineering sector who took part in the day's activities.

The event was a roaring success with both our TopMed cycling and TopMed running teams coming out tops in the relay. Our cycling team, consisting of WJ de Klerk, Jacques Barlow, Warren Ozorio, Marcel de Witt and Dries Schoombee, barely broke a sweat as they breezed through the race into first place. We were honoured to have Daniel Gwangwa, South African Protea cross country runner, Kenyan runner Wesley Ruto and Zimbabwean, Luwis Masunda as part of our running team – which may have helped in giving us that extra boost to reach the finish line!

All entrants were well looked after by the TopMed team, who made sure it was a day of family fun. Massage therapists were on standby to help soothe any aching muscles and face painters kept the kids entertained while the race was on. During the day all those who underwent a wellness screening test at the TopMed tent were entered into a lucky draw, with Ryan Sweetman walking away with a brand new bicycle.

TopMed would like to thank ER24, as our partner for the event, who had their paramedics on standby and expertly handled all our health screening tests for entrants and their families.



Jerry van Vuuren (second from left) , Chairman of TopMed Medical Scheme, receives the award for being the main sponsor of the event.



The TopMed cycling team enjoying a well deserved break after the relay at our tent.



Ryan Sweetman was the winner of the TopMed lucky draw and walked away with a fantastic bicycle presented by Jerry van Vuuren, Chairman of TopMed Medical Scheme.



The TopMed tent hosted wellness assessments and other fun activities for everyone during the event.

What did you say?

Thank you for taking the time to participate in our survey. We truly value the information you have provided. Below are a few questions and responses from the survey.

The claiming process is understandable

	Reponses
excellent	30.96%
good	42.28%
acceptable	19.08%
does not meet requirements	4.05%
unacceptable	1.62%

Are you getting value for your money

	Reponses
Yes	79.58%
No	20.42%

The daily claims email is helpful

	Reponses
Yes	90.47%
No	9.53%

The claim statement is easy to understand

	Reponses
excellent	35.26%
good	40.49%
acceptable	17.31%
does not meet requirements	5.50%
unacceptable	1.44%

Your experience with the scheme's administrator (Momentum)

	Reponses
excellent	22.72%
good	43.26%
acceptable	27.17%
does not meet requirements	5.14%
unacceptable	1.17%

Survey Winners

Congratulations to the following members who have each won R1 000 in the survey lucky draw.

VA Madiba - Marikana

R. Murphy - Eden Glen - Jhb

I le Grange - Drostdy Park - Cape Town





Walk in centres

More centres, better service

The scheme's administrator, Momentum Medical Schemes Administrators (MMSA) has member service centres in all the major cities across the country.

Members please note that the service centre at the Sanlam Head Office is open to all TopMed members.

AREA	ADDRESS AND CONTACT
MMSA Johannesburg	Tel: 011 381 2000 Fax: 031 580 0405 101 De Korte Street Braamfontein Johannesburg
MMSA Cape Town	Tel: 021 680 7400 Fax: 021 686 3189 / 031 580 0423 1st Floor Liesbeek House River Park Mowbray
MMSA Durban	Tel: 0860 00 21 58 Cell: 082 235 0879 Fax: 031 580 0480 1-3 Canegate Road La Lucia Ridge
MMSA Bloemfontein	Tel: 051 4484632 Office Park nr 9 Corner of 3rd Avenue and President Reitz Street Westdene Bloemfontein
TopMed Cape Town - Sanlam	Tel: 021 947 4869 / 4897 Fax: 021 947 3834 Sanlam Head Office 2 Strand Street Belville
TopMed Port Elizabeth	Tel: 041 3630455 3rd Floor, Greyville House, Corner Cape Road Greyville Road and Ring Road Green Acres Port Elizabeth



CHRONIC Designated Service Provider (DSP) Network

Q&A



Implementation of TopMed's DSP Network

We are pleased to announce that we have finalised an open TopMed DSP Network, for the purchase of your PMB CDL (Prescribed Minimum Benefit – Chronic Disease List) chronic medication. To double check whether your chronic condition is a PMB CDL, please refer to the list of PMBs below:

Applicable to TopMed Traditional, TopMed Savings, TopMed Professional and TopMed Hospital Options Only

- Addison's Disease
- Asthma
- Bronchiectasis
- Cardiomyopathy
- Chronic Renal Failure
- Cardiac Failure
- Chronic Obstructive Pulmonary Disorder (COPD)
 - Emphysema
- Coronary Artery Disease
 - Ischaemic Heart Disease
- Crohn's Disease
- Diabetes Insipidus
- Diabetes Mellitus (Type I and II)
- Dysrhythmias
 - Ventricular Tachycardia
 - Arterial Fibrillation Flutter
- Epilepsy
- Glaucoma
- Haemophilia
- Hyperlipidaemia
- Hypercholesterolaemia
- Hypertension
- Multiple Sclerosis
- Parkinson's Disease
- Psychiatric Disorders
 - Bipolar Mood Disorder
 - Schizophrenia
- Rheumatoid Arthritis
- Systemic Lupus Erythematosus
- Ulcerative Colitis

What is a Designated Service Provider (DSP)?

A DSP is a provider that the Scheme has contracted to provide services to members at an agreed price.

When will I be required to start using the DSP Network for the purchase of my PMB CDL medication?

You were required to start utilising the DSP Network with effect from 1 August 2011.

What happens if I don't use the TopMed DSP Network from 1 August 2011?

Whilst you are free to go to any pharmacy of your choice, should you choose not to use one of the pharmacies on the TopMed DSP Network for the purchase of your PMB CDL chronic medication, TopMed will only pay a 70% benefit, subject to MMAP.

How will I know whether the pharmacy I am currently using is part of the TopMed DSP Network and what if I want to change my pharmacy, where will I find a list of pharmacies?

There are two ways that you can obtain this information, namely:

1. Go to the TopMed website www.topmed.co.za, where you will find an updated list under Network providers or, alternatively
2. You may call one of our Client Service Agents on 0860 00 21 58 who will be able to assist you.

What is MMAP?

MMAP is the Maximum Medical Aid Price paid by TopMed for the cost of generic medicine, where a generic alternative exists for branded medicine. If a generic alternative exists and you select the branded product, you will be liable to pay the

difference between the generic and branded product. The price difference is payable when the medicine is purchased. Please ask your pharmacist to advise you on generic equivalents.

MMAP is applicable to all medicines, except non-prescribed (PAT) medicines. Should a branded product be used where a generic product exists, only MMAP for the generic product will accumulate to threshold, where applicable.

Who is part of the TopMed DSP Network?

The Network currently comprises +/- 850 pharmacies and is updated on an ongoing basis as pharmacies request to join. Your pharmacy can apply to be a member of the Network. We are pleased to advise that all the major retail pharmacies are participating and these include:

- Dis-Chem
- Pick 'n Pay
- Clicks Retail
- MediRite (Checkers)

In addition, there are several courier pharmacies which include:

- Pharmacy Direct
- Clicks Directmedicines
- MediPost
- Chronic Medicine Dispensary

The balance of the pharmacies are independent pharmacies that have elected to participate.

Do I have to use the TopMed DSP Network if my chronic condition is not a PMB CDL?

No, you are not required to use the DSP Network if you have a chronic condition that is not a PMB CDL, and your normal chronic benefit will be paid according to the benefits of your current option. However, using a TopMed Network pharmacy will save you and the Scheme money, so we encourage you to use the TopMed Pharmacy Network.



Help us stay in touch

We don't want you to miss out on any communications, so please advise us if your contact details have changed. Please call our service centre on 0860 00 21 58 and update your details.



Multiply your health and reap the rewards

Did you know that as a member of TopMed Medical Scheme you have access to Momentum Multiply?

Momentum Multiply provides the tools, information and incentives for you to improve your overall wellbeing.

As a Momentum Multiply member, you'll enjoy discounts of up to 50% on Mango flights and NuMetro movie tickets for just R19 or less, plus a host of amazing benefits with our other great partners.

Visit www.multiply.co.za or contact the Multiply call centre on 0861 88 66 00 to find out more.

Terms and Conditions apply to all Multiply benefits. Visit www.multiply.co.za for full details. Momentum is an authorised financial services and credit provider.

