

UCT MEDICAL AID COVER GUIDE

2019

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 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 (Act No. 131 of 1998)

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 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 ACA Employee Benefits (Pty) Ltd (ACA Healthcare) – a division of Sanlam - who are specialist health cover intermediaries, to assist international students with obtaining appropriate medical cover. ACA Healthcare, 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, costs and service offering.

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

E-mail: aca.international.students@sanlam.co.za

Tel: (+27) 860 100 380

Choosing appropriate medical cover in South Africa

Prior to submitting your application, universities recommend that students carefully consider two proposed medical cover products – a summary of the cost and benefits of the products 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.studentplan.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 ACA Healthcare, using the scheme membership number as reference. ACA Healthcare will then forward it to the relevant Scheme on your behalf.

Please remember:

The medical cover starts on the date indicated on the membership confirmation letter. If the student's study plans changed, they need to advise the Scheme **one month before** the start date. Membership termination, or start date change requests where notification has reached the Scheme late, can unfortunately **not be backdated**.

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 and no cash payments are allowed as it is a security risk for all parties.

3. Consultation

ACA Healthcare currently operates nationally as healthcare consultants to most South African higher education institutions. ACA Healthcare 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, 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 e.g. spectacles, chronic medication, dentistry etc.: please specifically review these benefits at the different schemes
- ii) The cost payable per month - the cost will be payable upfront for the duration of study, e.g. cost x 12 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.

2019 MEDICAL COVER COMPARISON

	COMPCARE MEDICAL SCHEME 	MOMENTUM HEALTH MEDICAL SCHEME 
OPTION	NETWORX	INGWE
CONTRIBUTION	R404 per month	R407 per month
Hospital Network	No - any private hospital	No - any private hospital
Overall Limit (non-PMB)	R1 218 000 per family per annum at any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)	No overall annual limit - any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)
Specialised Radiology (MRI & CT scans)	Subject to scheme approval & protocols/Prescribed Minimum Benefits	Subject to scheme approval & protocols/Prescribed Minimum Benefits
Out of hospital Network	Universal Network GP	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, to value of R1100 per event, including medication, pathology, radiology, excluding facility fee. 20% co-payment applies	Unlimited GP visits at any GP in the network Out-of-network GP visits: 1 per beneficiary, 2 per family, R100 co-payment per visit including medication, pathology and radiology treatment.
Chronic medicine	Subject to a specific list of medicines for 27 Prescribed Minimum Benefit conditions, prescribed by the Universal Network GP	Subject to a specific list of medicines for 26 Prescribed Minimum Benefit conditions, prescribed by the network GP

	COMPCARE MEDICAL SCHEME 	MOMENTUM HEALTH MEDICAL SCHEME 
OPTION	NETWORKX	INGWE
Prescribed medication	Unlimited (Schedule 3 and higher) at network GP/accredited pharmacy subject to formulary	Unlimited at Ingwe Active network GP subject to formulary
Pathology (Blood tests)	Unlimited to network provider subject to specific list	Unlimited at Ingwe Active network provider subject to specific list
Radiology (x-rays)	Unlimited to network provider subject to specific list	Unlimited to Ingwe Active provider subject to specific list plus cover for the single view chest x-ray for visa and radiological report
Annual Flexi Benefit (AFB)	R3 080 per beneficiary, R4 600 per family	N/A - refer to specific benefit details
Dentistry	One annual consultation. Payable from Annual Flexi Benefit, subject to protocols (basic only) at network provider R1 575 per beneficiary, R2 620 per family	Member can visit one of the Ingwe Active Primary Care Network dentists for an annual dental check-up. We cover the consultation, cleaning, fillings and extractions of teeth. Subject to protocols.
Specialist consultations	2 consultations per year at Network hospitals, max 3 per family, 2 additional for pregnancy, subject to Annual Flexi Benefit, referral by network GP and pre-authorization. 2 antenatal visits per pregnancy	2 specialist or physiotherapists consultations per family – no co-payment per visit. Referral by network GP and pre-authorization required. Additional 4 gynaecologist visits for members registered on the maternity programme. R1000 per consultation and R2000 per family per annum. No co-payment and reimbursement at 100% of Momentum Health Rate.
Casualty benefit	Payable from Annual Flexi Benefit	1 visit per beneficiary, 2 per family combined limit with out-of-network visits. Pre-authorization required within 72 hours and R100 co-payment. Cover at 100% of Momentum Health Rate
Optometry	Payable from Annual Flexi Benefit, subject to 1 eye test and one pair of clear plastic single vision (R860) or bi-focal lenses (R1 380) including frames every 2 years, subject to protocols/limits and network provider.	1 eye test and one pair of single or bi-focal lenses and frames every 2 years, subject to protocols at Active Primary Care Network optometrist

OPTION	COMPCARE MEDICAL SCHEME 	MOMENTUM HEALTH MEDICAL SCHEME 
	NETWORX	INGWE
Other benefits	<p>Cover for repatriation of mortal remains (limited to R30 000 at contracted provider)</p> <p>Repayment of contributions <i>upon early departure</i></p> <p>Unlimited Emergency transportation via Netcare 911</p> <p>International travel benefit (90 days) R5m emergency medical cover Activation required before departure</p> <p>Free loyalty program (<i>Universal 360</i>)</p> <p>Antenatal benefit: 2 ante-natal visits to gynaecologist subject to Annual Flexi Benefit and 2 2D scans</p> <p>Free Lifestyle and preventative care <i>Blood pressure, blood sugar, cholesterol, BMI and waist circumference –R175 per beneficiary over 18</i></p> <p><i>Flu vaccinations – one per beneficiary per annum</i></p> <p><i>HIV tests – one per beneficiary per annum</i></p> <p><i>Emotional wellness benefit</i></p>	<p>Wellness benefit for students The benefit provides students with professional, confidential and free counselling services</p> <p>MegaReturns When student joins or renews his/her medical aid for 12 months effective 1 January 2019, he/she will earn R240 discount on a R600 Cell C airtime bundle (R 50 p.m.), meaning it will cost R360</p> <p>Cover for repatriation of mortal remains (limited to R50 000 at contracted provider)</p> <p>Repayment of balance of contributions <i>upon early departure (require proof from academic institution) and cancellation of study VISA</i></p> <p>Unlimited Emergency transportation via Netcare 911</p> <p>International travel benefit (90 days) R5m emergency cover- R1300 co-payment per claim. No Activation required. Request travel certificate for VISA</p> <p>Antenatal Benefit: 4 visits to gynaecologist, midwife or GP, plus limited scans and paediatrician visits</p> <p>Free loyalty/reward program (<i>Multiply Starter</i>) and free mobile healthcare support via <i>Hello Doctor</i>. Free annual health assessments: <i>blood pressure, cholesterol, blood sugar and BMI.</i></p> <p>HealthSaver can be added to provide for additional healthcare expenses – R 500 single contribution or R 100 per month</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.