

WHO IS SAMWUMED?

Samwumed (South African Municipal Workers Union Medical Scheme) is a restricted medical aid scheme which is available to all local government employees and related services.

Our Business Partners



WHY SAMWUMED?

- **The most affordable scheme in local authority**
SAMWUMED strongly believes in giving their members the benefits they need, therefore do not capitalise on over-inflated benefits or huge overall annual limits. The scheme did extensive research into how much members generally spend and calculated their benefits accordingly. The result? Affordable, good quality medical aid.
- **No Contribution Increase from 2005 to 2006**
0% increase in contributions. Due to the financial stability of the scheme no increase in contribution was necessary.
- **No underwriting**
No underwriting for the member or any of his/her beneficiaries, including special beneficiaries such as mothers and fathers. Beneficiaries will only be underwritten if they are added to the membership more than 3 months after the main member joined; this applies to newborn babies as well.
- **Started by workers, for workers, and run by workers**
“This is my Scheme. I elect my representative to the Board of Trustees. My representative knows what I can and cannot afford.”

The Board of Trustees is composed of 51% elected trustees and 49% appointed by the SAMWU CEC (Central Executive Committee). All Trustees must be members of the Scheme.
- **Self administered**
Everything from membership, finance, claims assessing, customer service to marketing and communication is internally managed.
- **No late-joiner penalty fees**
35 years older and never belonged to a medical scheme? Do not worry. SAMWUMED will not charge the Late-Joiner Penalty Fee. What you see is what you pay.

- **Pay for a maximum of four dependants**
- **Financially strong scheme**
Don't just join. Look for financial stability. All schemes should have had a solvency ratio of 25% by the end of 2004. SAMWUMED boasts a solvency ratio way above the minimum requirement.
- **Proudly associated with the Metropolitan Health Group.**
SAMWUMED leases the administration software from the Metropolitan Health Group, which provides administration to more than a million individuals on 20 medical schemes within South Africa. A truly African company with a strong empowerment record, MHG was awarded the A rating in the 2005 Empowerdex survey and is fully accredited as a medical scheme administrator with the Council for Medical Schemes.

MANAGEMENT OF SAMWUMED

Strong worker control is paramount in the governance of the Scheme and the Board is composed of a 100% worker base, who have been trained in the essentials of medical aid governance. Our Trustees are regularly trained to ensure they have the necessary skills to manage a dynamic scheme.



Self-administration and a no frills policy, such as new age loyalty programmes, has allowed the Scheme to manage a prudent contribution policy, whilst ensuring that the basic healthcare needs of our members are met. This allows the scheme to boast a reserve ratio of over 100%, whilst the MSA requires a reserve of 25% - this will go a long way in ensuring the long-term sustainability of the Scheme. This is as a result of good corporate governance, in-house healthcare delivery model, prudent in-house administration and a progressive HR policy that does not prescribe to iniquitous market trends.

SAMWUMED MANAGED CARE PROGRAMMES

SAMWUMED provides the following managed care programmes through Qualsa, a leading managed care company.

- Chronic medication management
- HIV/AIDS management
- Disease management
- Forensics

HOSPITAL BENEFIT MANAGEMENT

Hospital benefit management is handled in-house. All hospital and major medical expenses must be pre-authorized.

Members will be charged a R500 penalty for non-authorization.

PRESCRIBED MINIMUM BENEFIT

The registration of PMB's is also managed internally. SAMWUMED has preferential agreements with some of the leading private and public hospital groups in the country. A 12% penalty with a maximum of R600 will be charged if a member makes voluntary use of a non-DSP.