

NATAL FURNITURE WORKERS' SICK BENEFIT SOCIETY



Your sick benefit society membership comprises of the following :

Day to Day Benefits :

➤ Consultations :

Consultations to a **panel doctor** (see attached list) will be covered to a maximum of 20 visits per annum, commencing on 01 July of each year. Members joining after 01 July of each year, will have their consultations pro-rated.

Accounts from non-panel doctors are not refundable, unless as a result of the non-availability of the panel doctor in the event of an emergency. In this instance, payment will be considered for one (1) visit only and the maximum payment will be 80% of the prescribed consultation fee.

➤ Specialist Consultations :

There is no specialist benefit.

➤ Dentistry :

Accounts for dental treatment are refundable upon submission and receipt to the Council office of the original invoice. Accounts will be refunded to a maximum of R250 per member per year.

Please note that advanced dentistry (bridging and crowns) are not covered.

A benefit of R800 per family per five (five) year cycle is available for cost and supply of dentures.

➤ Optical :

Accounts for optical treatment and spectacles are refundable upon submission and receipt to the Council office of the original invoice. Accounts will be refunded to a maximum of R250 per member per two (2) year cycle.

Hospital Benefit provided via the Council :

➤ Hospital Cash Benefit :

This benefit is payable after being admitted to a hospital ward for investigation, examination, treatment, or monitoring by a doctor. The benefit is payable as from the first day in hospital.

Type of Cover	Benefits per Day
General Ward	R550
ICU	R825
*Catastrophic Event	R1100

A Catastrophic event occurs when 2 or more family members are hospitalised at the same time as a result of an accident.

➤ Pre-Conditions and Exclusions

- Claims must be sub-mitted within four months of date of event giving rise to claim.

- Exclusions include (but are not limited to) IOD's, mental depression and stress related conditions, attempted suicide or any self inflicted injuries which include injuries due to participation in sports, professional or otherwise. Drug and / or alcohol abuse, criminal activity and war.
- Maximum benefit payable for Hospital Confinement in the event that a person is hospitalised for the treatment of tuberculosis and AIDS related complications shall be R5000.00 for any one twelve month period.
- Overall annual limits : R10,000 per family per annum.

Please take note, that you will have to submit a separate claim form and proof of hospitalisation.

Claim forms are obtainable from the offices of the Bargaining Council.

Membership :

➤ **Who can join :**

All eligible members as per the rules of the Natal Furniture Workers' Sick Benefit Society.

➤ **Who will be covered :**

The principal member and a maximum of 4 registered dependants (spouse and / or children)

➤ **How to join :**

Complete the attached application form and return to the council offices with copies of the Identity Documents/birth certificates of dependants (including principal member.)

➤ **When is the benefit activated :**

A new member and his/her dependants will only qualify for benefits after 13 weeks continuous contributions have been received by the society.

When a member is retrenched or retires, benefits will continue for 8 weeks after such date. Upon return to employment in the industry, after 8 weeks, such member will have to re-qualify (benefits will only be available after a further 13 weeks contributions have been received.)

Where a member resigns, his benefits will cease immediately, unless he is re-employed in the industry within one week and he notifies the society immediately of such re-employment.

For queries and/or assistance on the day to day benefits (panel doctors, dentistry and optical) please contact the Council on **[031] 301 7788**.

For queries and/or assistance on the hospital benefits, please contact the Council and/or Shaun Govender on **083 657 1169**.