

MEDICAL SCHEME REVIEW

Is your medical scheme option optimal for your needs?

SIMEKA
HEALTH

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When last did you review your medical scheme cover?

Are you sure that the medical scheme option you have chosen is the right fit for you?

It's hard to believe, but we are in the final quarter of 2022!

As soon as you get over the shock, and you have finished pondering where the first nine months of the year went to, remember that we are fast approaching that time of the year when you are given the opportunity to review your medical scheme option.

Reviewing your medical scheme option can be quite daunting, as there are quite a few to choose from, especially if you belong to one of the bigger medical schemes. But do not panic. You can make it easier to choose the right plan by keeping a few important factors in mind.

Think of your choices as a menu, from which you need to choose a meal that you cannot ONLY afford, but also one that is right for your appetite, your preferences, and your dietary requirements.

1. Consider whether you are likely to need to be admitted to hospital for any planned procedures in the next year. If not, you could reduce your cover for this type of benefit.
2. If something has changed in your life, e.g. you have been diagnosed with a chronic condition, or you have a new dependant to look after, factor this in as well.
3. If you plan on having a baby, or getting married, this also needs to be considered. Babies sometimes require a lot of medical cover. Your new spouse might need to be on your plan, or perhaps you will go onto theirs.
4. If your financial status is going to change in the next year, e.g. you are going to get a promotion and a salary increase, you could think about choosing a higher level of cover.
5. If you found that your cover was too little this year, you might need to consider choosing a more comprehensive plan for next year, or one with a higher savings contribution.
6. If you struggled to pay your monthly premium this year, you might need to consider choosing a lower plan for next year.
7. If you are getting older or planning to retire, this could also affect your decision, as your medical needs are likely to increase.
8. If you are moving to a different area, you should consider what network providers will be available in your new location. If there aren't any available in your new area as per your current medical scheme option, you might need to choose a plan that allows you to use any provider, rather than only network approved providers.

Be sure to review all the options available to you. You might find one that is a perfect fit that you didn't know about before, or that there is a new option that wasn't available before.

Remember!

It is always advisable to contact your appointed healthcare consultant before changing your option.

Make the most of the help that is at hand!

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