



Rhodes University Medical Scheme

Newsletter

Dear RUMed Member

As 2024 comes to a close, **we would like to express our heartfelt gratitude for your continued trust in RUMED as your healthcare partner.** This past year has seen many changes in the healthcare landscape, and we have worked hard to adapt and ensure that our members receive the best possible care. Your health and well-being are our top priorities, and we are committed to offering innovative solutions that meet the evolving needs of our members.

With 2025 approaching, **we are excited to share several key updates and enhancements to your benefits.** These changes are designed to provide you with more comprehensive coverage and better access to essential healthcare services. We understand that the cost of healthcare continues to rise, and our goal is to balance affordability with the quality of cover you deserve.

As always, we have your financial well-being in mind, and while contributions will see a necessary adjustment, we remain dedicated to delivering excellent value for money. **Our team is here to support you every step of the way, ensuring that you and your loved ones are well cared for throughout the coming year.**

2025 BENEFIT CHANGES

Here are some of the key benefit changes that will take effect starting 1 January 2025.

(Full benefit details for 2025 will be available in the brochure).

Benefit Category (tariffs and co-payments as per brochure)	2024	2025
PREVENTATIVE CARE/HEALTH MAINTENANCE	R1 500 per beneficiary with a maximum of R3 000 per family.	R2 000 per beneficiary with a maximum of R4 000 per family.
OPTOMETRY	Single Vision R600 Bi-focal R1 400 Multi-focal R2 400 Frames R1 000 Contact Lenses (annually) R1 800	Single Vision R640 Bi-focal R1 490 Multi-focal R2 540 Frames R1 060 Contact Lenses (annually) R1 900
MEDICAL APPLIANCES	80% of RUMed Tariff Combined limit of R4 400 per family plus an additional R18 000 for hearing aids paid at 90% of RUMed Tariff per ear per 4-year period	80% of RUMed Tariff Combined limit of R5 000 per family plus an additional R18 000 for hearing aids paid at 90% of RUMed Tariff per ear per 4-year period.
CHEMOTHERAPY AND RADIOTHERAPY	R330 000 PMF	R350 000 PMF

2025 CONTRIBUTION INCREASE

The contribution increase for 2025 is 6.5%.

The contribution bands for 2025 are as follows:

RUMed Contributions 2025

Income Bands	Adult	Child	Income Bands	Adult	Child
Under R6 000	R2 710	R490	R15 001 – R20 000	R3 420	R590
R6 001 – R8 000	R2 860	R520	R20 001 – R25 000	R3 540	R620
R8 001 – R10 000	R3 090	R540	R25 001 – R30 000	R3 580	R630
R10 001 – R15 000	R3 330	R560	R30 001+	R3 610	R640

INTRODUCING GAPSHIELD GAP COVER FOR UNEXPECTED MEDICAL COSTS

Are you prepared for the unexpected shortfalls in your medical bills? **With GapShield Gap Cover, you can protect yourself from the difference between what your medical scheme covers and what specialists charge**, ensuring you don't have to worry about high out-of-pocket expenses. Whether it's for in-hospital treatment, specialist consultations, or additional co-payments, GapShield fills the gap, giving you peace of mind when it comes to unexpected healthcare costs. Don't let medical bills catch you off guard—contact us today at www.admedonline.co.za to find out how GapShield can provide the coverage you need!

SOME THINGS TO CONSIDER BEFORE YOUR OPERATION

- Are you aware that you can **negotiate fees with all the members of the surgical team** when going for an operation? You are **entitled to know what a provider is charging prior to any services being rendered** to ensure that you can make an informed decision relating to your healthcare.
- You need to also remember that **those working with your doctor might not charge medical aid rates even if your doctor does**. Please ask your doctor what their assistant(s), anesthesiologist, and other service providers charge.
- **Please do not hesitate to contact RUMed if you require a quotation for your procedure**, our customer care team can provide you with a detailed quote of what the Scheme will cover. This will enable you to negotiate with your provider.



THE IMPORTANCE OF THE EX GRATIA PROCESS

Rumed is a scheme run by members for the benefit of members. Due to our sound financial position, we are able to, where clinically indicated and necessary, consider helping our members, even when such help exceeds the standard benefits we provide. Should you believe that you have an important medical need where you would like us to consider and evaluate special assistance, we encourage you to contact our Ex Gratia team at ex-gratia@rumed.co.za to obtain the necessary application forms.

CONCLUSION

We are proud to reflect on a year of significant change at RUMED. This year saw the retirement of most of our Trustees. We would be remiss not to express our gratitude to the outgoing RUMED Board of Trustees, especially our long-serving Chairperson, **Prof. Dave Sewry**, for their exceptional leadership and decades-long contributions to the growth of the Scheme. Thanks to their stewardship, we are fortunate to inherit a financially robust Scheme that continues to provide some of the best value for money in the market.

However, we recognize there are areas where we can improve. In 2025, we will **focus on enhancing our communication** with members, especially through our **electronic platforms**.

Yours sincerely,



Mark Arendse CA(SA)
PRINCIPAL OFFICER



Evert Knoesen Cert.Dir
CHAIRPERSON OF THE BOARD OF TRUSTEES

Contact Details

Customer Care: info@rumed.co.za
Member claims: claims@rumed.co.za
Provider claims: providerclaims@rumed.co.za

Membership: membership@rumed.co.za
Specialist Authorisations: specauth@rumed.co.za
Hospital Authorisations: hospauth@rumed.co.za

Photographs by Sara Garrun and Sophie Smith.

