



BMW EMPLOYEES MEDICAL AID SOCIETY WORLD HEALTH ORGANIZATION (WHO) GLOBAL OUTBREAK BENEFIT

Overview

From time to time, there are viruses or diseases that affect world health. These outbreaks are closely monitored by the World Health Organization (WHO) and are, depending on the severity and spread, declared as epidemics that place the global population's health at risk.

We recognise the importance of being prepared for these public health emergencies. Through careful benefit design and in support of public health initiatives aimed at containing and mitigating the spread of such outbreak diseases, you now have access to supportive benefits during the outbreak period. The outbreak is actively monitored by a dedicated team that closely assesses the evolution and progression of such outbreaks. Having a timely and effective response to global epidemics help to improve the health outcomes for our members.

This document explains the cover and support we provide to you when faced with a WHO-recognised epidemic.

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members of BMW Employees Medical Aid Society during a declared outbreak period. The benefit provides cover for relevant healthcare services, as well as a defined basket of care for out-of-hospital healthcare services, related to the outbreak disease.

This benefit ensures members have access to screening consultations, testing, and management and appropriate supportive treatment as long as they meet the Scheme's Benefit entry criteria.

Understanding COVID-19

In January 2020, the World Health Organization declared COVID-19 a global population health threat. With many countries around the world confirming an outbreak, BMW Employees Medical Aid Society is taking proactive steps to respond effectively to COVID-19 infections in South Africa.

COVID-19 is a disease caused by a type of coronavirus. The vast majority of people who contract COVID-19 experience only mild symptoms, potentially including fever, a cough and shortness of breath. In a small percentage of people, it may result in severe disease and even death.

Detailed information about the prevention and transmission of COVID-19 is available on www.bemas.co.za

How you are covered from the WHO Global Outbreak Benefit

How you are covered?

This benefit, available to all members of BMW Employees Medical Aid Society, is covered by the Society for cases of outbreak diseases and out-of-hospital healthcare services related to COVID-19 and does not affect your day-to-day benefits, where applicable.

COVID-19 vaccine

The overall aim of the COVID-19 vaccines are to prevent COVID-19 related disease and deaths, and to prevent transmission between individuals. Even if you get the virus, the vaccine is believed to help prevent you from getting seriously ill. The vaccine contains weakened or inactive parts of the virus which teach or stimulate the body's immune system to recognise the virus as a "threat" when it attacks, and to promptly fight the virus.

It typically takes a few weeks after vaccination for the body to build protection (immunity) against the COVID-19 virus. That means it is possible a person could still get COVID-19 just after vaccination; this is because the vaccine has not had enough time to provide protection. Sometimes after vaccination, the process of building immunity can cause symptoms, such as fever; these symptoms are normal and are a sign that the body is building immunity.

Vaccines are critical in the battle against COVID-19, but as we learn how they work best, it is still important to continue to protect yourself by washing your hands regularly, wearing a mask and practicing safe social distancing.

Administration of the COVID-19 vaccines is covered in accordance with the National Department of Health COVID-19 guidelines. All South Africans have access to the COVID-19 vaccines and boosters which are provided by the National Department of Health to public sector facilities and private service providers free of charge.

What you are covered for?

This benefit offers cover for out-of-hospital management and appropriate supportive treatment of global World Health Organization (WHO) recognised disease outbreaks and out-of-hospital healthcare services related to COVID-19.

The basket of care includes:

- Screening consultations with a network GP (either virtual consultations, telephone or face-to face).
- A defined basket of pathology tests for COVID-19 positive members.
- A defined basket of x-rays and scans for COVID-19 positive members.
- A defined basket of physiotherapy treatment for COVID-19 positive members.
- A defined basket of mental health consultations/treatment for COVID-19 positive members.
- Supportive treatment and medicine.

Cover is subject to the Society's preferred providers (where applicable), protocols and the treatment meeting the clinical entry criteria and guidelines. Any recommended treatment and healthcare services that are not included in the basket of care are covered according to the benefits available on your day to day limits or in accordance with Prescribed Minimum Benefits where applicable.

The benefits covered from the WHO Global Outbreak Benefit are outlined below:

These healthcare services are covered from the WHO Global Outbreak Benefit up to a maximum of 100% of the Society Rate. This cover does not affect your day-to-day benefits. These benefits are available up to the limits set out by BEMAS. You may apply for additional cover from the Society, where clinically appropriate.

Healthcare service	Description
Screening consultations and tests	You are covered for Covid-19 screening consultations where you have been referred by a network GP. You can choose to either access virtual, telephone or face-to-face screening consultation with a network provider. Virtual consultations or telephone consultations provide a safe alternative to face-to-face consultations for patients and doctors and contributes to the important containment measures that will continue to reduce the impact of the outbreak.
Diagnostic and follow up tests for COVID-19 positive members	You have access to a defined basket of diagnostic and follow up pathology tests if you are diagnosed with COVID-19, up to the Society Rate.
COVID-19 screening PCR and antigen tests	You have access to two COVID-19 PCR tests and two COVID-19 antigen tests, per beneficiary per annum, regardless of the outcome of the test. Screening tests are funded in full from the WHO Global Outbreak Benefit, when referred by the doctor that screened you. This includes pre-admission PCR testing for approved hospital admissions, subject to referral by a doctor.
Diagnostic and follow up consultations for COVID-19 positive members	You have access to a defined basket of diagnostic and follow up consultations if you are diagnosed with COVID-19, up to the Society Rate. (including virtual or telephone consultations and consultations at a casualty unit)
X-rays and scans	You have access to a defined basket of x-rays and scans up to the Society Rate
Supportive treatment & medicine	We pay for defined supportive medicines prescribed by your doctor for symptom management and treatment of COVID-19, up to the Society Rate.
Physiotherapy and Mental Health	You have access to a defined basket of physiotherapy treatments and Mental health consultations up to the Society Rate.
In-hospital	Your hospital admission is subject to approval and preauthorisation. Sub-limits and clinical guidelines apply to certain healthcare services in hospital. In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit based on your benefit option and in accordance with Prescribed Minimum Benefits (PMB) where applicable.

It is important to note that where you do not complete the risk assessment and the outcome of the PCR test is negative, your consultation will be funded from day to day. Healthcare services not covered by the WHO Global Outbreak Benefit will pay from available day-to-day benefits.

How to access the WHO Global Outbreak Benefit

To access the benefits outlined above, as part of the WHO Global Outbreak Benefit, you must meet the Society's Benefit entry criteria. The following criteria need to be met before claims will be paid from the **WHO Outbreak Benefit:** |

- The disease needs to be a WHO recognised outbreak disease;
- Cover is for diseases during a declared outbreak period;
- May be subject to use of preferred providers, where applicable;
- Subject to referral by a health professional for testing;
- Subject to the Society's treatment guidelines and protocols.

Am I covered if I am in a waiting period?

The BMW Employees Medical Aid Society resolved to change its approach to underwriting for the duration of the outbreak, specifically for cover related to COVID-19. Members who are diagnosed with COVID-19 after joining the Society will have access to cover for COVID-19, even if they are subject to a waiting period at the time of being diagnosed with COVID-19.

Members that are diagnosed with COVID-19 before joining the Society, are subject to normal underwriting rules and waiting periods, and will not have access to the cover.

Understanding Long COVID-19

'Long COVID' is the term commonly used to describe signs and symptoms that continue or develop after acute COVID-19 illness. It includes both ongoing symptomatic COVID-19 (from four to 12 weeks) and post COVID-19 syndrome (12 weeks or more). Some symptoms may only start for the first time three to four weeks after the acute COVID - 19 infection.

Common symptoms of Long COVID include:

- Fatigue
- Persistent loss of smell and taste
- Shortness of breath
- Joint or muscle pains
- Persistent cough
- Headaches
- Difficulty thinking or concentrating (sometimes referred to as "brain fog")

Other symptoms that have been reported include chest or stomach pain, fast-beating or pounding heart (also known as heart palpitations), pins-and-needles, diarrhoea, sleep problems, fever, dizziness on standing (light-headedness), body rash, mood changes, changes in menstrual cycles.

Illness severity can range from mild to critical:

- Mild to moderate – mild symptoms, mild pneumonia, occurs in approximately 80% of cases
- Severe - difficulty breathing, requiring oxygen, generally results in a hospital admission
- Critical - requiring intensive care.

Benefit activation:

Members who have been identified through qualifying claims will be allocated the benefit depending on their severity levels. You can also apply for the benefit by using the PMB application form.

Contact us

You can call us on 0860 002 107 or visit the website on www.bemas.co.za for more information.