

Medical Aid Cover Guide

Visa Regulations to study in South Africa

All international students need to comply with the visa regulations as determined by the Immigration Act, Act 13 of 2002.

Regulation 10(1) (i) determines the following:

**** An applicant for a study permit is required to provide:**

(i)*proof of medical cover with a medical scheme registered in terms of the Medical Schemes Act, 1998, recognized in the Republic*

Our institution's interpretation of the requirements in this regard is that appropriate medical cover via a registered South African medical scheme is required. This minimum basic cover as prescribed in the Medical Schemes Act, which can be obtained through very affordable medical scheme products, specifically suited to the needs of international students, is the best way to minimise the risk for the university or students to be liable for general medical costs.

1. Medical aid Registration requirements to study at UKZN

Although you may, with some other foreign medical insurance products, secure a study visa from a South African diplomatic mission, UKZN in accordance with the spirit of the Immigration Act will only accept South African registered medical schemes for registration purposes. **It is therefore recommended that you study the comparison of the proposed products below. You can also obtain further information by following the link provided and complete your application electronically once you have made your decision in this regard. Electronic payment facilities directly to the schemes are provided for your convenience.**

Should you require assistance in this regard, you can contact the official specialist intermediaries, appointed by UKZN to assist students, Absa Healthcare Consultants on:

international.students@absa.co.za

Tel: (+27) 860 100 380

Fax: (+27) 11 467 8486

You may also submit your application via Absa Healthcare Consultants to the above email and fax, together with proof of payment (copy of deposit slip). They will then forward it to the relevant scheme.

2. What evidence to provide for registration purposes

For registration purposes UKZN requires **proof** of full Medical Aid Cover with a South African registered medical aid scheme (No insurance products, from SA or abroad, will be accepted) for each full academic calendar year (being from the first day of the month of registration until the last day of November). Study Abroad and Exchange Students must secure medical cover for the full duration of their stay. A minimum of six (6) months cover is provided by medical aid companies, no less. English Skills Students are required to purchase cover for duration of six (6) months. Note that a medical scheme membership certificate which is required for a study permit will be provided to you within days after you have submitted the electronic application.

3. Payment of medical cover

It is thus advisable that international students make the necessary financial arrangements for the medical aid cover prior to entry into South Africa. Should the student rely on sponsorship he/she should ensure that the sponsor is advised of this requirement at the onset of the sponsorship and this requirement is applicable to (for example Post Graduate Research Scholarships) related bursaries as well.

Payment for the required medical aid cover fee is made directly to the Medical Aid Company, **separately** from the tuition fees.

4. Consultation

Please note that ABSA Healthcare Consultants have been appointed as product specialists for UKZN. They will operate nationally as Healthcare Consultants to most Higher Education Institutions from 2011 onwards.

Absa HCC will also be on campus during scheduled times to assist students with any medical aid related queries – please confirm the consultation times with your international office.

All membership cards can be collected during these consultation times. Any questions students might have with regard to their medical cover whilst in SA can also be dealt with during these visits.

5. Further important notes:

Block release students – Students are to submit proof of travel insurance for the full duration of their stay in South Africa. Should the student remain in South Africa for the continuation of the year, the student will be required to

purchase medical cover as stipulated in item 2. Degree Seeking Students doing in service training will be required to make payment for medical cover for the full duration of the stay of the academic period in South Africa.

6. Factors to take into consideration when considering medical schemes/options

- i) Specific medical needs you might have (e.g spectacles, chronic medication etc). Please consider the benefits in this regard at the different schemes
- ii) Benefits offered. Please compare the benefits as summarized below
- iii) Proximity of network of providers (e.g. if the student will not have transport – is the provider within walking distance from residence). The products offered generally offer network doctors in close proximity. You can change your selected doctor when you arrive on campus and find him/her not to
- iv) Cost of the option. The cost will be payable upfront for the duration of study, eg cost x 10 months
- v) Service provided by the Scheme on campus

	COMPCARE	MOMENTUM
OPTION	NETWORX	INGWE
HOSPITAL BENEFITS		
Network	NO	NO
Limit (non-PMB)	Overall Annual Limit (OAL) R270 000 per beneficiary and R550 000 per family per year – PMB's Unlimited.	R900 000 per year
Other	7 Day take out medication	7 Day take out medication
Specialised Radiology (MRI & CT scans)	Subject to scheme approval & protocols	Subject to scheme approval & protocols
DAY TO DAY BENEFITS		
Network	Universal Provider Network	CARECROSS & PRIMECURE
GP consultations	Unlimited GP visits	Unlimited GP visits
Prescribed medication	Unlimited at network GP subject to formulary	Unlimited at network GP subject to formulary
Pathology (Blood tests)	Unlimited, Any provider, subject to list of Pathology codes	Network provider subject to specific list
Radiology (x-rays)	Unlimited, Any provider, subject to list of Radiology codes	Network provider subject to specific list
Annual Flexi Benefit (AFB)	R2 120 per beneficiary and R3 180 per family per year	
Dentistry	Unlimited, subject to your Annual Flexi Benefit	Basic dentistry at Network provider and protocols
Specialist consultations	Subject to your Annual Flexi Benefit, 2 visits per beneficiary and max of 3 visits per family	2 consultations per year subject to referral, pre-auth and 10% co-pay maximum of R1150. A maximum of R 700 per event applies
Casualty benefit	Subject to Annual Flexi Benefit, for emergency medical treatment for injuries resulting from accident or trauma	1 visit per year, limited to R770 with 20% co-pay
Optometry (2 year cycle - including eye test)	Payable from Annual Flexi Benefit, R640 for clear single vision lenses and R800 for clear bi-focal lenses. Range of frames available	Subject to network provider and specific range of frames and lenses
Repatriation of mortal remains benefit	Transportation of the deceased's mortal remains back to the normal area of residence (home country) through Universal's free loyalty program.	Transportation of the deceased's mortal remains back to the normal area of residence (home country).
CONTRIBUTION	R 318 per month	R 329 per month

Please note that no cash payments for medical scheme will be accepted at the campus.

7. Apply for your membership online

Link for further information and application to: **CompCare NetworX:**

<http://www.studentplan.co.za/>

Link for further information and application to: **Momentum Health:**

momentum
health

<http://www.ingwehealth.co.za/>