

TIGER BRANDS



Medical Scheme



How to choose the right plan for you

We provide a list of the plans on offer through TBMS, as well as a brief description of the benefits on each option, below. So how do you know which benefit plan will be right for you?

+ 1. What are your healthcare needs?

Completing a quick personal healthcare needs analysis can help you to determine what level of health cover you need. If you are going to have any dependants on your plan, you will also need to check that their needs are adequately covered too. Consider how much you and your dependants have spent on medical expenses over the last year to help guide you.

To assist in determining your healthcare cover requirements you need to ask yourself:

- How often do you or your dependants visit the doctor?
- Do you or your dependants require medicine often?
- Do you and your dependants need to visit specialists?
- Do you and your dependants need extra cover for cancer, renal dialysis, HIV or any other medical conditions?

+ 2. Check how much cover you need

If you find that you hardly ever claim or have very few medical expenses, then you may consider a plan that offers a lower level of cover.

If you have had a lot of medical expenses in the past, or foresee additional healthcare expenses into the near future, then you should consider a plan that offers a higher level of cover.

+ 3. Decide if you are comfortable to use a network of healthcare providers

An option such as Base requires that you use a specific GP from a selection of preferred doctors (Network Providers) with whom we have negotiated special rates and services. If you are happy to use these selected GPs, you can minimise your healthcare costs and maximise the value of your hard-earned rand, Base may be for you. Should you wish to use a doctor of your own choice, on the other hand, you may want to look at one of the higher levels of TBMS options.

+ 4. Get expert advice

If you are still unsure about what plan to choose, you can contact the TBMS call centre on **0800 002 636** for further information on the plans and assistance.



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