

Annual PCF Meeting 16 November 2023

Presented by:

Andre Coetsee (AC)- Chairperson

Annual PCF Meeting 16 November 2023

A warm welcome to all

Apologies received

John Mc Donald

Mark du Plooy

Karien Scott

Sakkie Koekemoer

Dirk Heydorn

William Langley

Malett Venter

Peter Bellingham

Coralie Paul

Sam van Rensburg

Heloize Maré

Martie Engelbrecht

Johan du Toit

Sandra Cronje

Johan Ehlers

Agenda - AC

No items were added to the agenda?

Current Representatives of the PCF- AC

Up to November 2023		PCF Service/Necsa Experience
1. Themba Tyobeka	Member	<u>7</u>
2. André Coetsee	Chairperson	<u>5 / 24</u>
3. Petra Grundling*	Member	<u>5 / 32</u>
4. Mervyn Govender	Treasurer	<u>4</u>
5. Benji Steynberg*	Vice Chairperson	<u>3 / 3</u>
6. Fred Botha*	Member	<u>3 / 15</u>
7. Wynand Oosthuizen	Member	<u>2 / 20+</u>
8. Roy Jamie[#]	Co-opted Member	<u></u>

* Available for re-election

[#] Available to be elected

Appointment and election chart of Representatives- AC

Year	Month	Roy Jamie	W Oosthuizen	F Botha	B Steynberg	M Govender	P Grundling	A Coetsee (Chair)	T Tyobeka
2016	Oct								Co-opted 16/11/16
	Nov								Nom & Elected
2017	Oct								
	Nov								
2018	Apr							Co-opted 18/04/18	
	Oct						Co-opted 24/10/18		
	Nov							Nom & Elected	
2019	Jul					Co-opted 24/06/19			
	Nov					Nom & Elected			Re-elected
2020	Oct								
	Nov			Nom & Elected	Nom & Elected		Nom & Elected	Elected Chair	
2021	Feb		Co-opted 14/02/21						
	Nov		Nom & Elected					Re-elected	
2022									
	Nov					Nom & Elected			Nom & Elected
2023		Co-opted 12/09/23							
	Nov			Election	Election		Election		

Resignations- AC

Lenie Heystek resigned during the year due to her work taking her all over the country and even to countries in Africa.

We thank Lenie for the time spent with us and we appreciate the fact that she was prepared to take the minutes whenever she could and sometimes even when she was not at home.

Election of Representatives- AC

Re-election: Petra Grundling

Benji Steynberg

Fred Botha

Vacancies: 1 (co-opted member Roy Jamie)

Information is not advice

- Any information we may share with you during the meeting must not be considered as advice.
- If any of the information worries you, please consult your adviser and discuss with him/her the possible impact the information may have on you.

PSG

- We thank PSG and especially Nerine Brink, Lynette Fourie, Kays Mokgothu and Pieter Janse van Rensburg for their support during this year.
- A special thank you for arranging and sponsoring the Necsa Pensioners' Day scheduled for 24 November 2023 at the Atterbury Theater and
- Managing the Necsa Pensioner Forum meetings (Microsoft Teams) during the past year.

The **cash option members** should please note that PSG may not be your consultant but you can complete a Third Party consent form to appoint PSG as your consultant. There is **no additional cost** involved should you appoint them

PCF members' contact information - AC

It is critical for each of us to keep our contact information up to date with the following institutions:

Necsa:- anita.wright@necsa.co.za or lebogang.boikhutso@necsa.co.za

PSG, Discovery:- lynette.fourie@PSG.co.za

Momentum:- via Necsa and PSG.

Pensioners' Communication Forum:- necsa.pensioners@gmail.com

Please note: The more contact information you provide the better e.g. your email address and phone number and if applicable that of your spouse as well and consider also giving a relative's contact information.

PCF Voluntary Member Contributions - AC

According to the PCF's constitution we have an obligation to discuss this point yearly.

The current recommended ***voluntary*** contribution is R100 per year which can be paid in one or more instalments.

Your Representatives discussed the R100 contribution at their last meeting and decided not to recommend an increase.

Should we increase the amount or not?

A number of PCF members made contributions during the year which we highly appreciate.

PCF Account- AC

Due to continuous problems experienced with Absa over the past few years the Representatives decided to move the PCF's funds from Absa Bank to First National Bank.

Should any of you wish to make a voluntary contribution please do so to the following account.

Bank: **First National Bank**

Bank code: **250 655**

Account name: **Pensioners' Communication Forum**

Account number: **76204239521**

Meetings during the year - AC

No	Meeting	Date
1	Medical Scheme Committee (MSC) – MS Teams (Cancelled)	22 March
1	PCF Representatives (RC) – MS Teams	28 March
1	Necsa Pensioner Forum (PF) – Microsoft Teams	29 March
2	MSC – Microsoft Teams	19 July
2	PCF Representatives – Microsoft Teams	26 July
2	Necsa Pensioner Forum (PF) - Microsoft Teams	27 July
3	MSC - Microsoft Teams	11 October
3	PCF Representatives - Microsoft Teams	17 October
3	Necsa Pensioner Forum (PF) - Microsoft Teams	18 October
1	Annual Pensioner Meeting - Microsoft Teams	16 November


Matters Addressed by the RC during 2023- AC

- 1. The Constitution was updated and approved.**
- 2. Decision Register: Register was updated with 2023 decisions.**
- 3. Pensioner webpage active on Necsa's website (Link bottom left corner).**
- 4. Finances: ABSA account closed and FNB accounts opened.**
- 5. PCF Risk Register (no changes were made for 2023)**
- 6. PRMA benefit increase 2024.**
7. PSG support services to PCF members (e.g. Medical Plan Changes)
8. Discovery and Fedhealth year end medical cover and plan changes
9. Medical scheme industry review, benchmarking and NHI
10. Pensioner assistance and services by Necsa employees
11. PCF composition
12. Pensioner matters (e.g. Communication and PSG services)

Pensioners Deceased (01 Oct 22 – 30 Sept 23)- AC

- We were sad to hear that Dr Anthony Graeme Jackson, who was 83 years old, passed away on 23 February 2023.
- He was elected to represent the PCF directly after he retired.
- He resigned as PCF Representative during October 2018 and
- unselfishly represented the PCF for almost 11 years.
- Dr Tyobeka served with him on the PCF for 2 years and I for 8 months.
- He was always smiling whenever I saw him at work or at the PCF.

Pensioners Deceased (01 Oct 22 – 30 Sept 23)- AC

Description	†
Main Members	30
Spouses	16
Total	46
Previous period (01 October 2021 to 30 September 2022) Total	55
The PCF Representatives expresses their sincere condolences with the family members who lost a loved one.	

Pensioners Deceased (01 Oct 22 – 30 Sept 23) - AC

	Surname	Names / Initials	Age	Date Deceased
1	Mr JPW KRUGER	JOHANNES PIETER W	81	26/09/2023
2	Mr HG GREEFF	HENDRIK GIDEON	85	18/09/2023
3	Mr MM KLEINHANS	MILTON MARTIN	88	04/09/2023
4	Mr WM MOLOSE	WELCOME MANDLA	66	14/08/2023
5	Mrs AM HARTLEY	ANNA MARIA	88	27/07/2023
6	Dr D DE WAAL	DANITA	58	13/07/2023
7	Mr G VAN DER MARK	GERARDUS	84	12/07/2023
8	Mr DJ DE KLERK	DEWALDT JACOBUS	83	28/06/2023
9	Ms MC MARUPING	MPOTSENG CAROLINE	55	26/06/2023
10	Dr ET VAN DER KOUWE	EMILE THEODORE	88	22/06/2023
11	Dr HT BRODRICK	HAROLD	89	13/06/2023
12	Mr FJ BEZUIDENHOUT	FREDERICK JOHN	93	31/05/2023
13	Mr WJ DU RANDT	WILLEM JOHAN	77	25/05/2023

Pensioners Deceased (01 Oct 22 – 30 Sept 23) - AC

	Surname	Names / Initials	Age	Date Deceased
14	Mr DJ VAN WYK	DANIEL JAKOBUS	83	23/05/2023
15	Mr PP ROOS	PHILIPPUS PETRUS	75	17/05/2023
16	Mr JT RICHARDS	JAMES THOMAS	75	28/03/2023
17	Mr GC SNYMAN	GERHARDUS CHRISTOFFEL	80	13/03/2023
18	Mr JC SWANEPOEL	JAN CHRISTIAAN	81	06/03/2023
19	Mr DJ GOUWS	DANIEL	95	04/03/2023
20	Mr HF WEIMANN	HELGE FRANK	82	27/02/2023
21	Dr AG JACKSON	ANTHONY GRAEME	83	23/02/2023
22	Mr H COPE	HENRY	93	19/02/2023
23	Mr MJ VAN DEN BERG	MATHYS JOHANNES	84	08/02/2023
24	Mrs ASE VAN BILJON	ANNA SUSANNA E	86	05/02/2023
25	Mr CJV ARLOW	CORNELIUS JOHANNES V	67	25/01/2023
26	Mrs J ROESCH	JACOBA	80	23/01/2023

Pensioners Deceased (01 Oct 22 – 30 Sept 23) - AC

	Surname	Names / Initials	Age	Date Deceased
27	Mr SW NEETHLING	SCHALK WILLEM	75	02/01/2023
28	Mr JN STOOP	JOHANNES NICOLAAS	87	11/12/2022
29	Mr FAW DU BUY	FRANS ADOLF W	85	12/10/2022
30	Mr HJT VENTER	HENDRIK J T	88	10/10/2022

This list is updated during the year on the Necsa website. There is a “Pensioners” link at the bottom left corner of the website.

Spouses Deceased (01 Oct 2022 - 30 Sep 2023) - AC

	Surname	Names / Initials	Age	Date Deceased
1	Ms MA DIKSHOORN	MELANIE ANTOINETTE	79	17/07/2023
2	Ms DM SMITH	DINA MARIA	91	19/06/2023
3	Mrs AM VAN HEERDEN	ANNA MAGARETHA	82	15/06/2023
4	Mrs L KRUGER	LEONI	83	23/05/2023
5	Ms JAF STRYDOM	JACOBA ALETTA FREDRIKA	81	13/04/2023
6	Ms ME HOBBS	MARIA ELIZABETH	97	15/03/2023
7	Mrs MM LOTZ	MARIA MAGDALENA	87	01/03/2023
8	Ms J FERREIRA	JOAN	82	27/02/2023
9	Mrs W VAN WYK	W	87	27/02/2023
10	Ms MEA BRITS	MILLICENT E A	86	18/02/2023

Spouses Deceased (01 Oct 2022 - 30 Sep 2023) - AC

	Surname	Names / Initials	Age	Date Deceased
11	Ms HM HORDIJK	HERMINA MARIA	90	02/02/2023
12	Ms MA BADENHORST	MAGRIETA ALBERTINA	88	18/01/2023
13	Mrs JH FRITZ	JOHANNA HELENA	67	31/12/2022
14	Ms SM HEYNEKE	SUSARA MADALENA	87	16/10/2022
15	Ms AC BOTES	ANNA C	93	06/10/2022
16	Ms JC BOTHA	JOHANNA CORNELIA	89	03/10/2022

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Members per Medical Scheme Oct 2023- AC

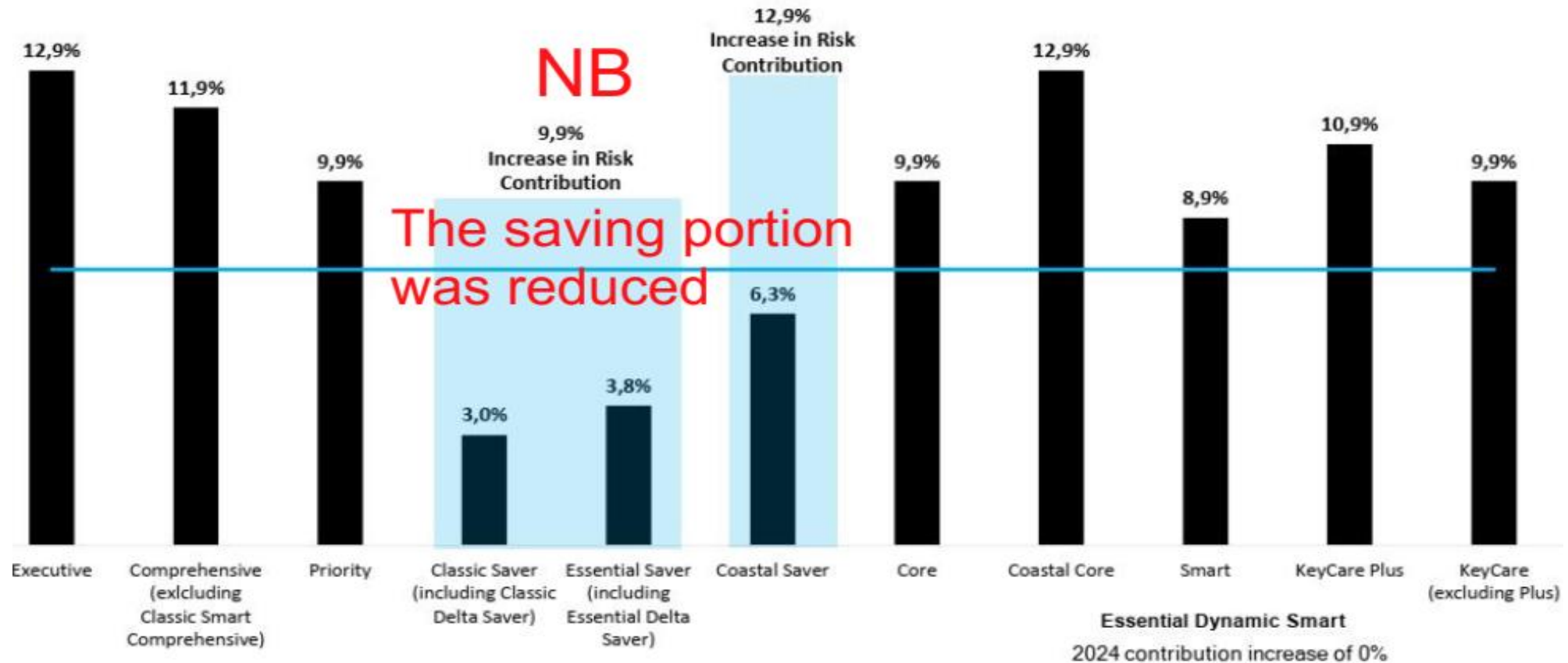
Medical Scheme	Principal Members	Spouses	Adult Dep*	Child Dep
Discovery	695 (718)	256 (276)	10 (22)	4 (4)
Fedhealth	8 (4)	1 (1)	0	0
Cash Option	151 (105)			
Total	854	257	10	4

Numbers for 2022 are in brackets.

*Not subsidised

Discovery Increases (01 January 2024) – AC

Weighted Average Increase of 7.5%



Please ensure that your plan option is the most suitable and affordable. PSG has sent out notices to members who are probably not on the right plan. Please contact PSG for any assistance. lynette.fourie@PSG.co.za, kays.mokgothu@psg.co.za, pieter.jvrensburg@psg.co.za

Discovery Comprehensive Range - AC

2024 Changes

NB

Simplification of the Comprehensive Series

2023

- Classic Comprehensive
- Classic Delta Comprehensive
- Essential Comprehensive
- Essential Delta Comprehensive
- Classic Smart Comprehensive



2024

- Classic Comprehensive
- Enhanced Classic Smart Comprehensive

Default Strategy Applied

Members registered benefits unique to Classic Comprehensive:

- ⊗ Oncology Benefit (R500 000 sub-limit)
- ⊗ A condition on the Additional Disease List
- ⊗ Specialised Medicines and Technology Benefit
- ⊗ And on the Essential Comprehensive, Classic Delta Comprehensive or Essential Delta Comprehensive plans



will be defaulted to **Classic Comprehensive**

Members who are **not** registered on one of these benefits and have used the Smart network



will be defaulted to **Classic Smart Comprehensive**

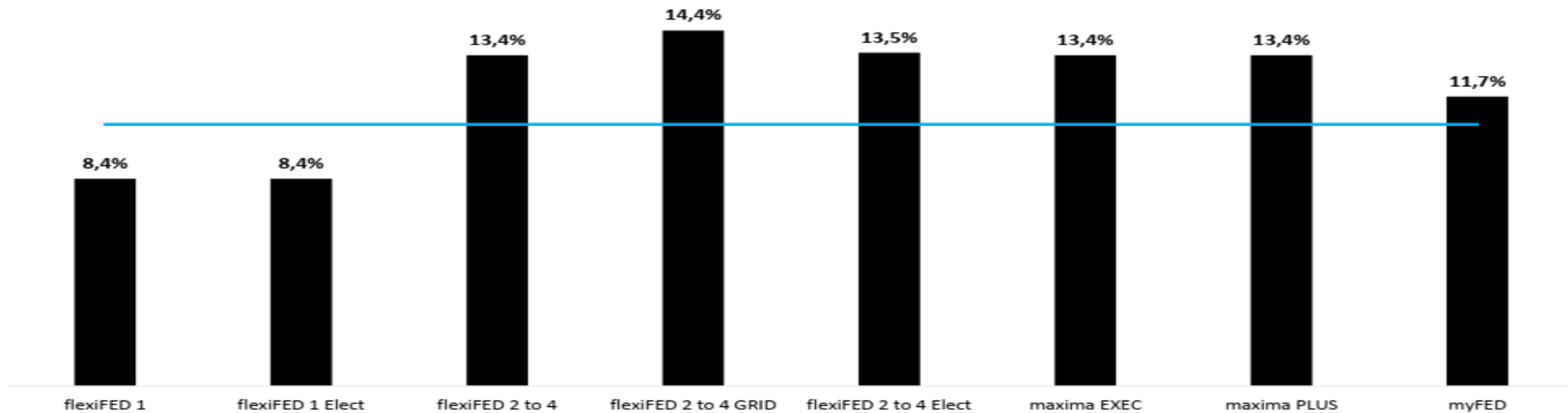
Plans will be defaulted on 1 January 2024, unless you have chosen an alternative plan by 25 November 2023. Defaulted members who did not change will have the opportunity to change until end March 2024

Fedhealth Increases (01 January 2024) – AC



Fedhealth | 2024 Premium Increases

Weighted Average Increase of 10,6%



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Please ensure that your plan option is the most suitable and affordable. PSG has sent out notices to members who are probably not on the right plan. Please contact PSG for any assistance.

lynette.fourie@PSG.co.za, kays.mokgothu@psg.co.za, pieter.jvrensburg@psg.co.za

2024 Western Gap Benefit update

- Core Benefit - overall annual limit increased from R 200 000 to R 210 579 per insured pa.
- Tariff shortfalls increased from 500% to 600%
- Co-payments, related to use of a DSP, increased to R 4050.00 per policy
- Standard co-payments or upfront deductible amount or the cost of a medical or surgical procedure, not related to the use of a non-DSP or outside the Medical Scheme rules relating to pre-authorisations - maximum R3 050, one occurrence
- Benefit limits increased by 6% for 2024, subject to Policy limits
- Xtra Care premium for 2024 = R366
- Percentage increase for 2024 = 5.8%

General information - AC

- The Gap cover increase for Jan 2024 is 5.8% (New premium R366) (2023, 9%) (223 members).
- Pensioners' Group Life Insurance rate will not increase (R1.78 per R 1 000) (Spouse is R0.32)
- The pensioner benefit increase is based on the September 2023 CPI of **5.37%** (**As calculated by Momentum**) (2022 – 7.48%).
- The benefit is payable by Momentum.
- We appreciate it that Necsa continues to honour their obligation in funding the benefit.

General information - AC

1. We currently have 742 email addresses for our members
2. The Necsa website www.necsa.co.za is functional. There is a link “Pensioners” at the bottom left corner on the Necsa website or you can type “Pensioners” in the search block.
3. PSG communicated with us as pensioners via email, sms messages, WhatsApp and by telephone.

Please communicate changes in addresses, telephone/cell phone numbers and email addresses to Anita (anita.wright@necsa.co.za), Lebogang (Lebogang.Boikhutso@necsa.co.za), Lynette (lynette.fourie@PSG.co.za) and your Representatives (necsa.pensioners@gmail.com)

Thank You - AC

We as your representatives would like to express our appreciation to all the PCF members for the trust placed in us and the good working relationship you have with us.

It has been an honour to serve you and we wish all of you good health and the best for the future.

Dankie/Thank You - AC

Geseënde Kersfees en 'n voorspoedige nuwe jaar!



**We wish you good health
over the festive season and the year ahead!**



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