IMPROVE YOUR WORKERS’ HEALTH WITH OCSACARE
WHAT IS OCSACARE?

OCSACare is a joint venture between OCSA (Occupational Care South Africa (Pty) Ltd.) and the CareCross Health Group. It is an occupational health solution designed for the South African labour market to keep employees, who were previously excluded from any form of private healthcare, healthy and productive at work.

OCSACare offers premium, private, day-to-day healthcare through the private medical practitioners of the CareCross Health Group – a national network of GPs, Radiologists, Pathologists, Dentists and Optometrists and collectively embrace the concept of affordable healthcare. Keeping the South African workforce healthy on a day-to-day basis will in return lead to dramatically declining absenteeism percentages and thus contribute to the bottom line of the employer.

OUR EXTENSIVE OPERATIONS ARE SUPPORTED COUNTRYWIDE BY:

- **OCSA** – which stands for Occupational Care South Africa (Pty) Ltd. – has an 18-year track record of providing innovative workplace solutions to various multinational organisations.
- CareCross Health Group, the largest network of doctors and other healthcare providers in South Africa, has been the undisputable market leader in managed healthcare for the past 16 years.
- All of our operations are supported by state-of-the-art management and quality systems and our BEE strategy is in-line with the national direction of the Department of Trade and Industry.

MORE ABOUT OCSACARE:

- OCSACare complies with all relevant legislation and registration requirements.
- Medical Practitioners and other healthcare providers are registered with the Health Professions Council of South Africa (HPCSA), where applicable.
- Occupational Health Medical Practitioners are members of the South African Society for Medical Practitioners (SASOM).
- OCSACare is not a short/long-term insurance product. OCSACare is not a medical aid scheme, nor is it registered as a medical aid scheme and/or governed by the Medical Schemes Act.
- OCSACare is an occupational health solution.
DEFINING THE CHALLENGES OUR CLIENTS FACE

OCSACare is designed to address the health and business challenges our clients face:

**EMPLOYEES HEALTHCARE**

- Our clients’ workforce is their greatest asset, but historically only 20% of their employees could afford private healthcare.

**IDENTIFYING ILLNESSES**

- Identifying the illnesses that are prevalent in the workplace and treating illnesses in the current state medical facilities is impossible.

**STATUS OF HEALTH**

- The health of employees who cannot afford private medical care is constantly deteriorating.

**ABSENTEEISM**

- Deteriorating health conditions lead to a constant rise in absenteeism of sick employees.

**PRODUCTIVITY**

- Absenteeism drives a constant decline in productivity, therefore putting pressure on the client servicing.

**SICK NOTES**

- Managing sick notes and checking their credibility is an ongoing challenge for human resources managers.

**PROFITABILITY**

- Due to these challenges, the profitability of companies is constantly under pressure.

THE CHALLENGES OUR CLIENTS FACE

**THORBURN SECURITY**

John Hitchcock

Director

- The management at Thorburn Security looked at ways to assist and support our staff members medically. With OCSACare, there is dignity given back to our staff as they can go and visit a CareCross doctor of their choice.

**MCDONALD’S SOUTH AFRICA**

Faiek Opperman

General Manager - Samnas Franchise Restaurant

- It is extremely difficult for the average South African to get good medical care. It is important for us at McDonald’s that our employees stay healthy; with OCSACare they CAN! I have received good feedback from our employees. Having OCSACare as a benefit is a NO BRAINER!
There is pressure in the stores in terms of profitability. Affordability was a big drive. We saw the value when we introduced the OCSACare benefit to our employees. Now many of our PostNet stores have joined the OCSACare solution. The private CareCross doctors that our employees visit are reputable.

OCSACare was the best fit for our lower income employees. We still say “WOW”, how can we get this quality of service for this price? I was surprised when the OCSACare team agreed to travel to all our locations to do information sessions. I found that with OCSACare, there are very few complaints.

Our lower income employees can now access private GPs, dentists and optometrists; something they could not previously afford. We value our employees, therefore it is incredibly important for them to get regular check-ups. The success of introducing OCSACare into our company has given our employees the medical care to manage prevalent illnesses and chronic conditions. OCSACare has added a huge benefit to our company and our staff.
OCSACare offers three product options which ensures that our clients will be able to choose a solution that meets their company’s needs:

**THE SILVER OPTION** is our cost-effective, entry-level option and is offered to household employees (domestics and gardeners) and smaller companies with less than 10 employees.

Please refer to the OCSACARE EMPLOYEE BENEFITS table overleaf for full details of each plan.

**THE SILVER PLUS OPTION** is an intermediate option and has additional benefits. This product is offered to small or medium-sized companies with less than 10 employees.

Please refer to the OCSACARE EMPLOYEE BENEFITS table overleaf for full details of each plan.

**GOLD** is our comprehensive option aimed at larger companies with 10 or more employees. This option offers day-to-day benefits for employees who cannot afford Medical Aid. The main benefits for the employer are to improve production in the workplace and to curb absenteeism.

Please refer to the OCSACARE EMPLOYEE BENEFITS table overleaf for full details of each plan.

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**PROVIDING THE SOLUTION TO OUR CLIENTS**

**WORKPLACE HEALTHCARE**

OCSACare helps employers to meet their occupational health obligations as well as addressing the workplace healthcare challenges of our clients.

**PREVIOUSLY EXCLUDED EMPLOYEES**

OCSACare ensures that previously excluded employees, who would otherwise have been denied private healthcare, can receive quality treatment.

**AFFORDABLE HEALTHCARE**

OCSACare brings private quality healthcare to the workforce of South Africa through the utilisation of the private doctor, dentist and optometry infrastructure of our country. The national network of private doctors, dentists and optometrists who support OCSACare, is committed to the concept of affordable healthcare.

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**QUEST**

Bonita Strydom
Operations Manager

It was a strategic decision made by Adcorp Holdings for Quest to take on OCSACare for our flexi staff. Value is very important to Quest and we like to show that value to our flexi staff as well as aligning it with our clients’ strategies. Often our clients ask us what we offer as far as the well-being and healthcare for our staff. This is a fantastic opportunity that we can use to explain what OCSACare has to offer. OCSACare has been very accessible, their service has been above average and I would recommend them to anybody.

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**OCSACARE PRODUCT OPTIONS**

**EMPLOYERS PAY R189 PER EMPLOYEE PER MONTH**

**EMPLOYERS PAY R205 PER EMPLOYEE PER MONTH**

**EMPLOYERS PAY R225 PER EMPLOYEE PER MONTH**
OCSACARE EMPLOYER BENEFITS

**EMPOWERING EMPLOYEES**
- Giving employees the advantages of OCSACare is the right thing to do. Companies are empowering their employees to take care of their own health, thus improving their lifestyle and ensuring a better life experience.

**IMPROVES ILLNESS**
- Giving employees access to private, quality healthcare on a daily basis dramatically improves the illness trends that cripple companies.

**PRODUCTIVITY**
- Healthier employees are more productive.

**LESS ABSENTEEISM**
- Healthier employees are less absent.

**CREDIBLE SICK NOTES**
- The credible sick notes that employees receive from a quality, private healthcare provider reduce the challenges of sick-note management.

**LOYALTY**
- Companies that sign up with OCSACare generate loyalty among their employees.

**DECLINE IN STAFF TURNOVER**
- Loyal employees stay in the employment of their company, causing a drop in staff turnover ratios.

**TAX DEDUCTIBLE**
- The company contribution towards OCSACare may be tax deductible in terms of section 11(a) of the ITA.

**BEE SCOREPOINTS**
- Employers earn BEE scorepoints when introducing OCSACare. OCSACare is classified as a Value Adding Supplier with a level 4 BEE certificate. Our clients can therefore claim R1.375 (R1.10 x 1.25) in each rand of BEE procurement spend.

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**OCSACARE EMPLOYEE BENEFITS**

**UNLIMITED DOCTOR VISITS**
- To private CareCross Health Doctors countrywide

**ACUTE MEDICATION**
- According to the CareCross list

**RADIOLOGY**
- Private Radiology tests (as requested by a CareCross GP)

**PATHOLOGY**
- Private Pathology tests (as requested by a CareCross GP)

**CHRONIC MEDICATION**
- (waiting periods apply)

**PRIVATE DENTISTRY**
- (1,800 Dentists countrywide)
- (waiting periods apply)

**PRIVATE OPTOMETRY**
- (1,900 Optometrists countrywide)
- (waiting periods apply)

**PRIVATE SPECIALISTS’ COVER**
- No private specialist cover

**HIV BENEFIT**
- HIV ELISA blood test: Pre and Post - test counselling
- Symptomatic treatment due to HIV infection - e.g: pneumonia
- Medication from a state facility with doctors referral

**MATERNITY BENEFIT**
- 1st trimester sonar test
- 2nd trimester sonar test
- Selected blood tests related to pregnancy

**FLU VACCINATION**
- Annual Flu Vaccine available at any pharmacy with a clinic sister

**DOCTOR’S REFERRAL**
- To state hospital

**OFFERED TO**
- Employer group: (1 to 9 employees)
- Employer group: (10 or more employees)

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According to the CareCross list of pharmacies

**SILVER**

**SILVER PLUS**

**GOLD**
SOME OF OUR NATIONAL CLIENTS

CLIENT EXPERIENCES WITH OCSACARE

VITAFOAM
Johann Nortje
HR Executive

OCSACare is very affordable, and really covers a gap in the market of occupational healthcare that we are having an issue with in South Africa.

OCSACare is of a higher standard than what our employees can find at state hospitals. They feel that they are looked after and that they have access to first-class medical treatment and assessments.

OCSACare is adding value to stakeholders, employees and our companies.
When I was on the Bargaining Council I needed to make an appointment at the optometrist and you usually wait 2/3 months to get an appointment. When you eventually got an appointment, you had to wait in a queue on a first-come-first-served basis.

Now with my OCSACare Gold Card I can access 1,800 optometrists.

Charmaine Scheepers - Triumph International

When I went to the doctor my experience was great. Everything was much quicker, it took me less than 5 minutes to give my details and get submitted where I could get my treatment.

Enoch Maswanganyi - Parmalat

PENINSULA BEVERAGE COMPANY (PTY) LTD
Bryn Morse
Human Resources Director

As a leading employer offering excellent staff benefits we strive to ensure a holistic approach to employee wellness. Bringing OCSACare on board has enabled the company to provide an excellent healthcare offering that takes care of a broad range of healthcare issues, thereby benefiting both the employee as well as the company.

SPUR GROUP (PTY) LTD
Mark Farrelly
Chief Operating Officer

The package is unbelievable. I believe OCSACare is good for business, good for South Africa and good for staff morale.

We are in the process of rolling out OCSACare to most of our Spurs countrywide.

EMPLOYEES’ EXPERIENCES WITH OCSACARE

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EMPLOYEES’ EXPERIENCES WITH OCSACARE

Considering that we offer a lot of medical aids in the HR department, OCSACare has turned out to be the most affordable medical plan that I would recommend to my employees. The company is actually not losing a lot of money in terms of absenteeism anymore because of the proper care that OCSACare gives. OCSACare liaises with the CareCross doctors, they pay their clients directly and the employee doesn’t have to worry about paying anything or doing any paper work. The service levels that we receive from OCSACare are excellent and consistent.

Palesa Letebele - Unitrans

Fortunately, thanks to OCSACare, I could get these new spectacles. I have also been to the dentist and had my teeth polished! My CareCross doctor is just around the corner from our store which is very convenient.

Mary-Lee Gunnel - PostNet

WORKING TOWARDS A BETTER AND HEALTHIER SOUTH AFRICA

Before OCSACare it was very tough. We only get paid once a month and if we had to see the doctor during the month we needed money. But with OCSACare I don’t need money, I can go to the doctor whenever I am ill!

“I’m happy to be on OCSACare”

Ernest Siyali - Thorburn Security Services

It is just fantastic having this healthcare product that my boss at Pennypinchers organised. I now visit the doctors and love my regular visits to the dentist, that’s why I have a polished smile!

“Good health is priceless”

Ishmael Mdidiomba - Pennypinchers
OCSA – YOUR TRENDSETTING PARTNER IN WORKPLACE HEALTH

Established in 1995, OCSA (Occupational Care of South Africa) is a world-class South African company and leader in workplace health and wellness in South Africa.

OCSA provides healthcare to over 500 companies with 200,000 clients’ employees nationwide and can partner with companies of any size to build a full-circle health and wellness solution. With a network of over 2,000 qualified professionals, OCSA has a strong national presence.

OCSA services include: workplace clinics, absenteeism management, health risk assessments, workplace health audits, employee wellness services, mobile medical surveillance services, occupational and primary health services and health and safety consulting. OCSA strives to identify risks, develop and implement cost-effective, tailor-made solutions.

They are at the forefront of technology in occupational health and with a bespoke management information system, OCSA 360° MIS, has changed the way decision-makers are able to tap into statistics, easy-to-read reports and executive summaries.

OCSA – THE 360° WORKPLACE HEALTH SOLUTION

OCSA offers a complete integrated solution for their clients. Their services include:

**WORKPLACE HEALTH**
- Providing health and safety advice and information to both employers and workers.
- OCSA will ensure compliance with legislation, investigate incidents, complaint resolution and targeted inspections and audits.

**RISK MANAGEMENT**
- OCSA has a preventative process for strategic risk reduction and can help companies minimise their risk exposure.

**ABSENTEEISM MANAGEMENT**
- By measuring and recording absenteeism data and helping clients understand the absenteeism drivers, initiatives can be put into place to help overall productivity.

**INJURY MANAGEMENT**
- The proactive injury management system manages injuries while on duty and limits the loss of work time due to workplace injuries.

**ACADEMY OF EXCELLENCE**
- Provides customised training in occupational health and safety.

**OCCUPATIONAL HYGIENE AND ENVIRONMENT (AIA)**
- Can help evaluate and monitor conditions in the workplace to ensure clients comply with all occupational health legislation.

**EMPLOYEE WELLNESS**
- OCSA understands the impact of employee health and wellness on business and will help build a healthy workplace through positive employee wellness programmes.
The CareCross organisation was developed 16 years ago in response to escalating medical costs in South Africa. The primary objective was to bring affordable, sustainable healthcare to all in South Africa through long-term, trusted partnerships with an entire base of local partner providers. There is now an extensive network of 2,500 doctors, 1,800 dentists and 1,900 optometrists throughout South Africa.

CareCross Health addresses the challenges that face the South African healthcare industry by:

- Containing escalating costs.
- Building sustainable relationships with providers.
- Controlling and ensuring quality of service.
- Managing downstream costs.
- Developing state-of-the-art IT systems.
- Supplying affordable pharmaceutical, medical and surgical products.

MAJOR CLIENTS

- BANKMED
- BESTMED
- ENGGEN
- NEDGROUP
- OCSACARE
- PHAROS
- TOPMED
- HORIZON MEDICAL SCHEME
- LIBERTY MEDICAL SCHEME
- PLATINUM HEALTH
- MOTO HEALTH CARE
- OLD MUTUAL
- REMEDI
- WOOLTRU HEALTH

CARECROSS DOCTOR NETWORK

CARECROSS HEALTH
We built our business over 8 years through referrals from satisfied customers – and we intend to keep on following that route.

Our biggest satisfaction comes from touching the lives of our members. We are in the business of improving real people’s health and changing their lives.

OCSACare is proudly South African – together with business leaders in our client base, we are making South Africa a better place to invest in and do business in.

OCSACare supports the true heroes in the South African medical industry: our own doctors, dentists and optometrists who collectively support the concept of quality, but affordable healthcare for all!

Our team will not let you and your employees down! Every one of our clients is allocated a personal manager.

Our team is built on passion and loyalty.

Try us!

Annie Radmanovic
CEO

OUR COMMITMENT TO YOU

THE OCSACARE TEAM