

A Medical Aid built for the Industry, by the Industry

Established in 1964, The Building and Construction Industry Medical Aid Fund was specifically created with the healthcare needs of employers and employees in the Building, Construction and Civil Industries in mind.

Some of BCIMA's **Benefits and Features** include:

- Only the Main Member pays, the rest of his Registered Dependents are covered for Free
- Contributions are based on income, e.g., hourly Rate of pay or monthly salary (excluding over time)
- Contributions can be paid Weekly or Monthly
- Full access to Private Healthcare, as well as access to Specialist Services
- Members can join for a specific period when working on a contract (LDC's)
- Drug and Alcohol Abuse - 21 days treatment per beneficiary per year in a Rehabilitation Centre
- Unlimited HIV Benefit when registered on the LifeSense Disease Management Programme
- Unlimited COVID-19 Admissions
- Unlimited PREVENTIVE Care Benefits
 - ◊ Conservative Dentistry for children under 6yrs
 - ◊ Mental Health Benefit - 1 Clinical Psychologist Consultation, per beneficiary, per year
- Health-on-Line - 24-hour Emergency/Non-Emergency Telephonic Advice and Information
- Ambulance Emergency Service: Netcare911. Telephone Number: 082 911

2026

BENEFITS – BASIC OPTION

LifeSense Disease Management - HIV / AIDS	Unlimited
COVID - Admission and Related Treatment	Unlimited
PREVENTIVE CARE BENEFIT	Unlimited
HOSPITAL LIMIT	1 118 000
CHRONIC MEDICATION LIMIT	18 100
ANNUAL LIMIT (Day-to-Day)	23 600

SUB-LIMITS (Subject to the Annual Limit)

General Practitioners/Specialists (out-of-hospital) Visits and Consultations

Member	5 200	Member +3	9 030
Member +1	6 470	Member +4	10 300
Member +2	7 750	Member +5 +	11 600

Acute (Prescribed Medication) Benefit (85% of cost)

Member	7 970	Member +3	11 000
Member +1	8 910	Member +4	12 000
Member +2	9 980	Member +5 +	13 400

P.A.T. (Patient Advise Therapy) or OTC (Over-the-Counter) Medication (100% of cost)

Single	2 220	Family	3 610
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Subject to R260 per script, per beneficiary, per day

Optical

Spectacles (lenses and frames): A 24-month Optical cycle per beneficiary in the Universal Network range or

Contact lenses - R1 200 per beneficiary per annum

Dentistry

Basic/Conservative Dentistry (Two consultations per beneficiary per annum)	4 950
Specialised Dentistry	7 110

Other

Psychiatry	5 200
Appliances	5 300
Traditional Healers	1 810

Auxiliary Service

Member	1 550	Member +3	2 700
Member +1	1 930	Member +4	3 090
Member +2	2 320	Member +5 +	3 480

I-Medical Aid eyenzelwe Imboni, eyenziwe Imboni

I-Building and Construction Industry Medical Aid Fund eyasungulwa ngo-1964, futhi yasungulwa kucatshangwa ngezidingo zempilo yabaqashi kanye nezisebenzi Ezimbonini Zokwakha.

Ezinye **Zezinzuzo Nezici** ze-BCIMA zihlanganisa:

- Ilungu Eliyinhloko kuphela elikhokhayo, bonke abanye Abaxhomeke Kulo Ababhalisiwe banakekelwa Mahhala
- Iminikelo isekelwe eholweni, isib. Inani leholo elikhokhelwa ngeHora noma umholo wanyanga zonke (ngaphandle kwesikhathi sokusebenza esengeziwe)
- Iminikelo ingakhokhwa Masonto Onke noma Nyanga Zonke
- Ukuthola ngokugcwele Ukunakekelwa Kwempilo Esikhungweni Esizimele, kanye nokuthola Izinkonzo Zongoti
- Amalungu angajoyina okwesikhathi esithile lapho esebenza enkontilekeni (LDC's)
- Ukusebenzisa Kabi Izidakamizwa Notshwala - Ukwelashwa izinsuku ezingu-21 ngonyaka kwalowo nalowo obhaliswe njengozozuza Esikhungweni Esisiza Abantu Abayimilutha
- Inzuzo Engenamkhawulo Ye-HIV uma ubhaliswe ku-LifeSense Disease Management Programme
- Ukungeniswa Esibhedlela Okungenamkhawulo Lapho Uphethwe Yi-COVID-19
- Izinzuzo Ezingenamkhawulo Zokunakekela KOKUVIMBELA
 - ◊ Ukunakekelwa Kwamazinyo ezingane ezingaphansi kweminyaka engu-6
 - ◊ Izinzuzo Zempilo Engokwengqondo - 1 Ukubonana Nodokotela Wokusebenza Kwengqondo, umuntu ngamunye ozuzayo, ngonyaka
- Ukunakekelwa Ngocingo- Iseluleko Nemininingwane Yezimo Eziphuthumayo/ Ezingaphuthumi amahora angu-24
- Inkonzo Yezimo Eziphuthumayo Ye-Ambulance: Netcare911. Inombolo Yocingo: 082 911

2026

IZINZUZO – ONGAKUKHETHA OKUVAMILE

I-LifeSense Disease Management - HIV/AIDS	Akunamkhawulo
COVID - Ukulaliswa Esibhedlela Nokwelashwa Okuhlobene Nalokho	Akunamkhawulo
INZUZO YOKUNAKEKELWA OKUVIMELA UKUGULA	Akunamkhawulo
UMKHAWULO WASESIBHEDLELA	1 118 000
UMKHAWULO WEMITHI OYISEBENZISA NJALO	18 100
UMKHAWULO WONYAKA (Usuku Nosuku)	23 600

IMIKHAWULO-ENGAPHANSI (Kuxhomeke Emkhawulweni Wonyaka)

Odokotela Abavamile/Ungoti (ongekho esibhedlela) Ukuvakasha Nokuhlolwa

Ilungu	5 200	Ilungu +3	9 030
Ilungu +1	6 470	Ilungu +4	10 300
Ilungu +2	7 750	Ilungu +5 +	11 600

Isifo Esibi Kakhulu (Imithi Ekhishwa Udokotela) Izinzuzo (I-85% yezindleko)

Ilungu	7 970	Ilungu +3	11 000
Ilungu +1	8 910	Ilungu +4	12 000
Ilungu +2	9 980	Ilungu +5 +	13 400

P.A.T. (Ukwelashwa Kwesiguli Ngokunikezwa Iseluleko) noma OTC (Phezu Kwetafula Lasesitolo) Umuthi (100% wezindleko)

Umuntu oyedwa	2 220	Umnndeni	3 610
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Kuyi-R260 umbhalo ngamunye, umuntu ozuzayo ngamunye, usuku ngalunye

Okwamehlo

Izibuko (amalensi namafreyimu): Umjikelezo wezinyanga ezingama-24 womuntu ngamunye ngaphansi kohlu lwezinkonzo ze-Universal Network noma

Amalensi oxhumana ngqo namehlo (contact lenses) – **R1 200** ngomuntu ngamunye ngonyaka.

Okwamazinyo

Amazinyo Esisekelo (Izinhlobo ezimbili ngomuntu ngamunye ngonyaka)	4 950
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Ungoti Wezamazinyo	7 110
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Okunye

UCwaningo Nokwelashwa Kokugula Ngengqondo	5 200
Okusebenza ngogesi	5 300
Izinyanga	1 810

Isimemo se-Auxiliary

Ilungu	1 550	Ilungu +3	2 700
Ilungu +1	1 930	Ilungu +4	3 090
Ilungu +2	2 320	Ilungu +5 +	3 480

Leano la Thuso ya Bongaka le etseditsweng Indasteri, ke Indasteri



Le thehilwe ka 1964, Letlole la Thuso ya Bongaka la Indasteri ya Kaho le Meaho (Building and Construction Industry Medical Aid Fund) le etseditse ka kotloloho ho nahannwe ka ditlhoko tsa tlhokomelo ya kalafo bakeng sa bahiri le basebeletsi ba Diindasteri tsa Dikaho, Kaho le tse amanang le tsona.

E meng ya **Melemo le Dikateg** tsa BCIMA e kenyeletsa:

- Ho lefa feela Setho se ka Sehloohong, ba bang kaofela ba Ngodisitsweng tlasasasa Setho ba sireletswa Mahala
- Menehelo e itshetlehile ka lekano, e.g Tefo ya Reiti ka hora kapa mokgolo wa kgwedi (ho sa kenyeletse dihora tse eketsehileng)
- Menehelo e ka lefuwa ka Beke kapa ka Kgwedi
- Phihlelo ka botlalo Dipetlele tsa Poraefete, hammoho le ho fihlella Ditshebeletso tse ikgethang
- Ditho di ka kenela bakeng sa nako e itseng ha ba sebetse ka konteraka (di-LDC)
- Tshebediso ya Dithethefatsi le Tahi - kalafo ya matsatsi a 21 bakeng sa motho ka mong ka selemo Setsing sa Tlhabollo
- Molemo o sa lekanyetswang wa HIV ha o ngodisitse ho Lenaneo la Bolaodi ba Malwetse la LifeSense
- Ho robatswa sepetelele ka makgeetlo a sa lekanyetswang ka COVID-19
- Melemo e sa lekanyetswang ya tlhokomelo ya THIBELO
- Bongaka ba Meno bo tswaelehleng bakeng sa bana ba ka tlasa dilemo tse 6
 - ◊ Molemo wa Boitekanelo Kelellong - Ketelo e le 1 ya Ngaka ya Kelello, motho a le mong, ka selemo
 - ◊ Bophelo bo botle ka Mohala - Dikeletso le Tlhabisoleding ka Mohala
- Maemo Tshohanyetso/ao e seng a Tshohanyetso bakeng sa dihora tse 24
- Tshebeletso ya Ambolense ya Boemo ba Tshohanyetso: Netcare911. Nomoro ya mohala: 082 911

2026

MELEMO - KGETHO YA MANTLHA

Bolaodi ba Malwetse ba LifeSense - HIV/AIDS	Tse sa lekanyetswang
COVID - Ho robatswa sepetelele le Kalafo e Amehang	Tse sa lekanyetswang
MOLEMO WA TLHOKOMELO YA THIBELO	Tse sa lekanyetswang
TEKANYETSO YA DIPETELELE	1 118 000
TEKANYETSO YA MERIANA YA MAFU A SA FOLENG	18 100
TEKANYETSO YA SELEMO (letsatsi le letsatsi)	23 600

DITEKANYETSO TSE TLASE (ho itshetlehile ka Tekanyetso ya Selemo)

Diketelo le Dikopano le Dingaka tse Tlwaelehleng/Ikgethang (tseo e seng tsa sepetelele)

Setho	5 200	Setho +3	9 030
Setho +1	6 470	Setho +4	10 300
Setho +2	7 750	Setho +5 +	11 600

Molemo wa Meriana e Matla (Meriana e Laetsweng ke Ngaka) (85% ya ditshenyehelo)

Setho	7 970	Setho +3	11 000
Setho +1	8 910	Setho +4	12 000
Setho +2	9 980	Setho +5 +	13 400

P.A.T. (Kalafo ya Keletso ya Bakudi) kapa Meriana ya OTC (E rekiswang Mabenkeleng) (100% ya ditjeo)

Ha o le mong	2 220	Lelapa	3 610
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Ho itshetlehlwe hodima **R260** taelo ka nngwe, mokgolamolemo ka mong, ka letsatsi

Tsa Mahlo

Dipalamahlong (lense le diforeimi): Potoloho ya dikgwedi tse 24 ka motsamaiisi ka mong ka fa tlase ga lenane la ditshebeletso tsa Universal Network kapa

Dipalalense tsa mahlo (contact lenses): **R1 200** ka motsamaiisi ka mong ka ngwaga.

Bongaka ba meno

Lenono la motheo	4 950
Bongaka ba meno bo ikgethang	7 110

Tse ding

Bongaka ba Mahloko a Kelello	5 200
Disebediswa	5 300
Dingaka tsa Setso	1 810

Tlatseto Tsebeletso

Setho	1 550	Setho +3	2 700
Setho +1	1 930	Setho +4	3 090
Setho +2	2 320	Setho +5 +	3 480

Contributions

Contributions payable per family, applicable as from January 2026.

BASIC OPTION: 2026 SITE EMPLOYEES WEEKLY CONTRIBUTION SCHEDULE				
INCOME BAND	HOURLY WAGE BAND		WEEKLY CONTRIBUTION Per family	
			50 / 50	FULL
A	R1.00	R31.99	R282.45	R564.90
B	R32.00	R35.99	R333.80	R667.60
C	R36.00	R39.99	R359.80	R719.60
D	R40.00	R60.99	R387.05	R774.10
E	R61.00	R79.99	R488.60	R977.20
F	R80.00	R100.99	R556.65	R1,113.30
G	R101.00	R120.99	R620.60	R1,241.20
H	R121.00+		R708.00	R1,416.00

BASIC OPTION: 2026 EMPLOYER, ADMINISTRATION STAFF AND SITE EMPLOYEE'S MONTHLY CONTRIBUTION SCHEDULE				
INCOME BAND	MONTHLY INCOME BAND		MONTHLY CONTRIBUTION Per family	
			50 / 50	FULL
A	R1.00	R5,546.99	R1,129.80	R2,259.60
B	R5,547.00	R6,239.99	R1,335.20	R2,670.40
C	R6,240.00	R6,932.99	R1,439.20	R2,878.40
D	R6,933.00	R10,572.99	R1,548.20	R3,096.40
E	R10,573.00	R13,866.99	R1,954.40	R3,908.80
F	R13,867.00	R17,506.99	R2,226.60	R4,453.20
G	R17,507.00	R20,972.99	R2,482.40	R4,964.80
H	R20,973.00+		R2,832.00	R5,664.00

Contact Details

Client Services / Walk-In Centre

J C C I House
27 Owl Street
Cnr Empire Road
Milpark

Membership and Contributions

Tel: 011 208 1404 / 1370 / 1369 &
011 591 8205
Email: bcimafund@universal.co.za

Hospital Pre-Authorisation

Tel: 011 208 1100 / 011 591 8205
E-mail: preauthorisation@universal.co.za

Key Account Manager

Patrick Gegeza
Mobile: +27 60 449 7150
Tel: 011 208 1005 / 011 591 8205
E-mail: patrick.gegeza@universal.co.za

Chronic Medication

Tel: 011 208 1005 / 0860 111 900
E-mail: chronicmedicine@universal.co.za

Claims & Administration

Tel: 011 208 1005 / 011 591 8205
Email: bcimaclaims@universal.co.za

BCIMA is considered a low-cost fund and as such enjoys certain exemptions in terms of the provisions of the Prescribed Minimum Benefits (PMB) and Section (1)(n) of the Act, which have proved to be highly beneficial to its members.

Call back SMS facility:

SMS the word "CALL" followed by your membership number (e.g. CALL 1234567) to 47975, and one of our agents will phone you within 24 hours.
07h00 - 19h00 weekdays 08h00 - 13h00 Saturdays

