

## Dear BVSA Client

### Important notice: Tax season 2018 opens on 1 July 2018

As of above date, we can start submitting your 2018 tax returns.

- Tax Season 2018 will be shortened by three weeks, running from 1 July to 31 October 2018
- This impacts all individual non-provisional taxpayers
- This deadline also applies to provisional taxpayers who opt to file at a branch.
- Provisional taxpayers who use eFiling have until 31 January 2019 to file.
- The deadline for manual submissions is 21 September.

To get ready to submit your tax return, you will need to gather all your tax information including your supporting documentation which includes the following:

- All IRP5/IT3(a) certificate(s) from your employer or pension fund
- IT3(b) and (c) certificates for investment returns
- Medical aid contribution certificates, including receipts for out of pocket medical expenses.
- Retirement annuity fund tax certificates
- Logbook and other documents in support of business travel expenses
- Any other relevant income tax documentation.

Kindly send these documents to your nearest BVSA office as soon as possible.

Thank you for your cooperation and please feel free to send us an email to [info@bvsa.ltd](mailto:info@bvsa.ltd), if you have any queries.

*Kind Regards*

*BVSA Management*



## Medical aid: How does it work?

### Practical Tips:

The BVSA Medical Aid Department wishes to share the following important information regarding medical funds/aid schemes, as many members are uncertain about the functioning of their specific funds.

#### 1. Contact details:

Your membership card displays the telephone number of the customer service department. You should use this number at all times for, among others, any inquiries, hospital authorization, follow-up claims, or change of banking details.

#### 2. Chronic medication:

- Depending on your fund, an application form must be completed by your doctor, or
- Your GP or pharmacist must log in to your medical aid to register the medication.
- All medical aid schemes, even hospital plans, are obliged to cover 25 chronic conditions (except if you are on a government option).
- You should register for chronic medication, otherwise the medication will be paid for from your savings or acute medication benefit.

#### 3. Claims:

- If the supplier does not submit the claim electronically, you can send the claim to your medical aid by fax or e-mail.
- If you have paid the account, the receipt must be submitted together with the claim. If you mail the claim via postage, always keep a copy.
- Claims must reach the fund within four months.

#### 4. Pre-authorizations:

- If you require any MRI/CT scans, endoscopies, dentistry procedures, or hospital, always arrange pre-authorization.
- When scheduled for an operation/procedure, ask in advance what the rate/cost is.
- Specialists who are out contracted (outside your medical aid scheme) charge more than what your fund pays. If you do not have "GAP" coverage, you will have to pay the difference from your own pocket.

#### 5. Day-to-day (out of hospital) cover:

- The savings component of new generation funds will always carry over a positive savings balance left on 31 December to the following year.
- In other words, traditional funds have limits for dentistry, medication, and doctors' visits which are not transferable to the next year.

#### 6. Registration of dependent/baby:

- New born babies should be registered on your fund within 30 days, otherwise the baby will be underwritten (i.e. waiting periods may be applied).
- For the addition of a dependent, complete the required form.

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### 7. How to get the most from your medical aid benefits:

- Make use of generic/formula medication which is cheaper.
- Most medical aid schemes offer preventative care benefits, for example mammograms, pap smears, prostate screening tests, and more.
- The benefit is annual or two yearly; you should look at the criteria. Find out what your fund offers!
- Keep your day-to-day benefits/savings for essential medical expenses and not to buy sunglasses, multivitamins or other lifestyle items over the counter.

### 8. Important points to know:

- What rate does my option pay for in-hospital specialists?
- What additional co-payments apply to procedures within the hospital.
- Make sure you have a GAP cover benefit that addresses the rates contracted out of medical aid networks and co-payments in hospitals.

We hope that this information will be of value to you. If you are not a member of a medical aid yet, kindly contact us at [info@bvsa.ltd](mailto:info@bvsa.ltd).

*Boshoff Visser Konsult*

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