



**Product
enhancement
highlights
2023**

bestMed

personally yours

Bestmed's commitment to offering our members value for their medical aid contributions and remaining competitive in the market, were the key drivers for the 2023 benefit enhancements and changes.

What's new for 2023?

For the year ahead, our focus will remain on providing superior healthcare cover to our valued members, in terms of both quality and price.

Below is a summary of our enhancements across the benefit options:

LIMITS AND SUB-LIMITS

All limits and sub-limits were increased by 5.7% across all benefit options.

TEMPO WELLNESS BENEFITS

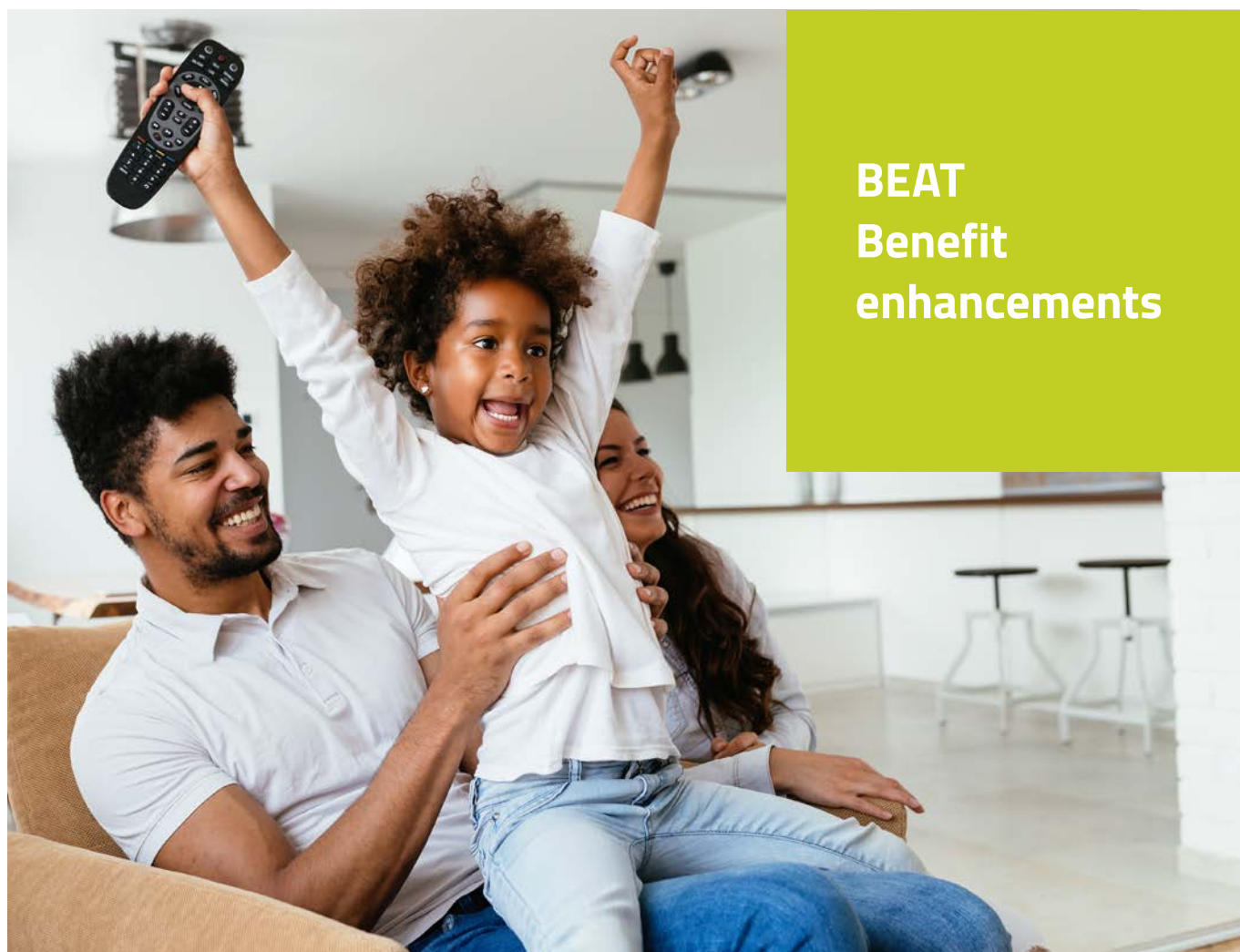
The Emotional Wellbeing Journey has been added to the two existing Tempo journeys, the Get Active- (Fitness) and Nutritional Health Journeys. The new journey is intended to offer you the support you need to identify and manage your emotions and how it affects your mental health.

IN-HOSPITAL BENEFITS

- The benefit increases in functional and vascular internal prosthesis limits exceed the annual inflationary sub-limit increases (more detail in the tables that follow).
- Artificial discs will be paid from the spinal internal prosthesis limit on all options.

AVERAGE WEIGHTED CONTRIBUTION INCREASE

The average weighted contribution increase across all options is 8.5%.



BENEFIT	BEAT1	BEAT2	BEAT3	BEAT4
Dental and oral surgery (In- or out of hospital)	PMBs only at DSP day hospitals.	100% Scheme tariff. Subject to savings. Beneficiaries 7 years and younger funded from Scheme risk up to R5 782 per family.	Benefit limit of R8 893 per family.	Benefit limit of R11 117 per family.
Prosthesis - internal	Limits increased to: <ul style="list-style-type: none"> Functional limit: R31 000. Vascular limit: R50 000. Artificial discs to be paid from the spinal internal prosthesis limit.		Limits increased to: <ul style="list-style-type: none"> Functional limit: R32 000. Vascular limit: R60 000. Artificial discs to be paid from the spinal internal prosthesis limit.	Limits increased to: <ul style="list-style-type: none"> Functional limit: R34 000. Vascular limit: R65 000. Artificial discs to be paid from the spinal internal prosthesis limit.
Chronic	-	-	-	Fund approved costly medicines directly from Scheme risk and not the chronic limit.
Preventative care				Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist once every 5 years.

2023 Contribution increases

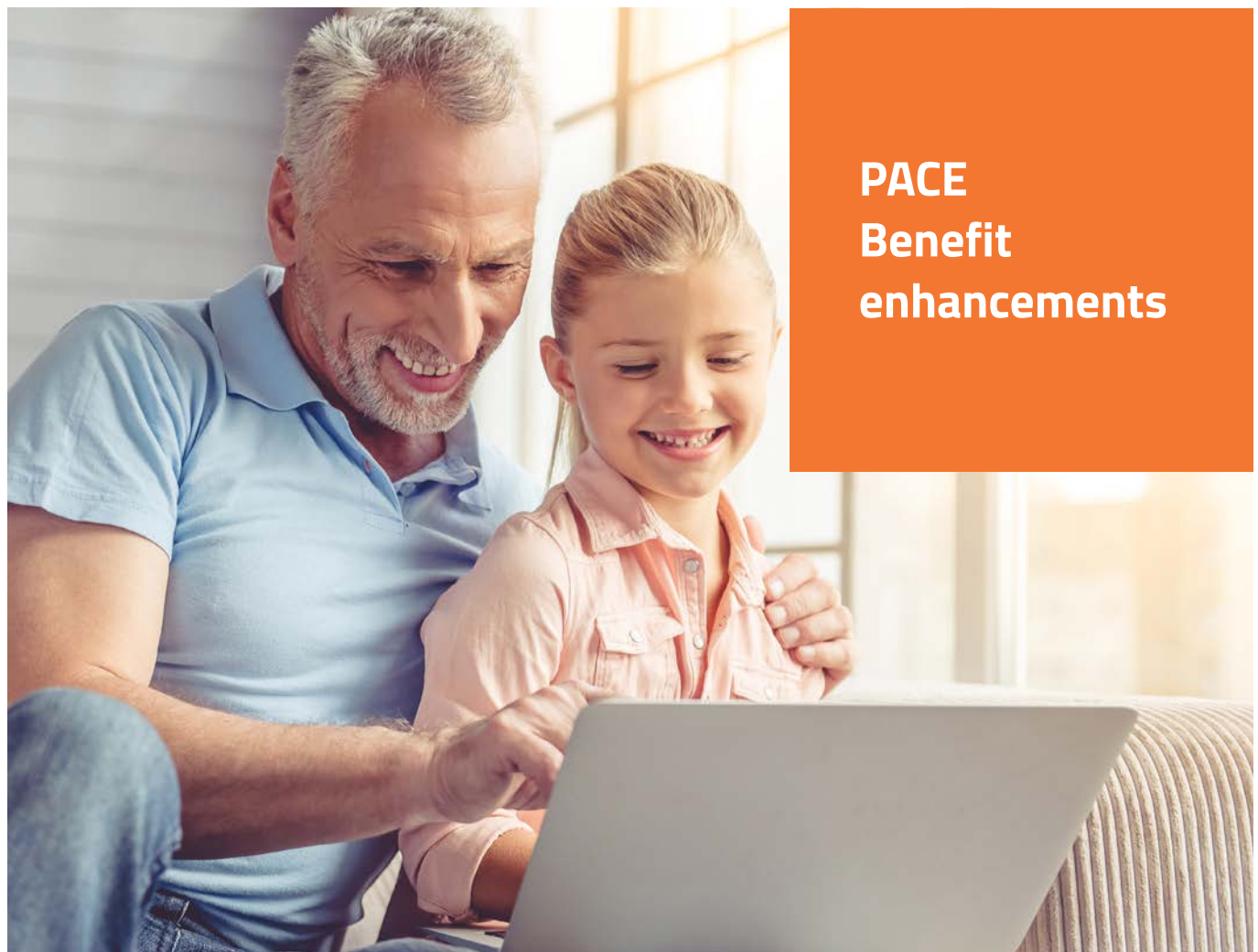
CONTRIBUTION INCREASE IN PERCENTAGE

	BEAT1		BEAT2		BEAT3		BEAT4
	NN	N	NN	N	NN	N	NN
Principal Member					5.0%	7.3%	
Adult Dependant	8.9%	8.9%	8.9%	8.9%	5.4%	7.6%	8.9%
Child Dependant					-4.0%	-2.0%	

CONTRIBUTION INCREASE IN RAND

		BEAT1		BEAT2		BEAT3		BEAT4
Non-network (NN) / network (N)		NN	N	NN	N	NN	N	NN
Medical Savings Account		N/A		16%		15%		14%
Principal Member	Risk	R1 901	R1 710	R1 952	R1 756	R2 890	R2 659	R4 741
	Savings	R0	R0	R371	R334	R510	R469	R772
	Total	R1 901	R1 710	R2 323	R2 090	R3 400	R3 128	R5 513
Adult Dependant	Risk	R1 475	R1 329	R1 515	R1 364	R2 061	R1 896	R3 916
	Savings	R0	R0	R289	R260	R364	R335	R637
	Total	R1 475	R1 329	R1 804	R1 624	R2 425	R2 231	R4 553
Child Dependant	Risk	R799	R720	R821	R739	R1 020	R938	R1 172
	Savings	R0	R0	R157	R140	R180	R166	R190
	Total	R799	R720	R978	R879	R1 200	R1 104	R1 362
Maximum contribution child dependants*					3			
Recognition of a child dependant		Child dependants under the age of 24 years and registered students up to the age of 26 years, in accordance with the Rules, are regarded as child dependants.						

* You only pay for a maximum of three children. Any additional children join as beneficiaries of the Scheme at no additional cost.



BENEFIT	PACE1	PACE2	PACE3	PACE4
Prosthesis - internal	Limits increased to: <ul style="list-style-type: none"> Functional limit: R34 000. Vascular limit: R65 000. <p>Artificial discs to be paid from the spinal internal prosthesis limit.</p>	Limits increased to: <ul style="list-style-type: none"> Functional limit: R36 000. Vascular limit: R65 000. <p>Artificial discs to be paid from the spinal internal prosthesis limit.</p>	Limits increased to: <ul style="list-style-type: none"> Functional limit: R36 000. Vascular limit: R69 000. <p>Artificial discs to be paid from the spinal internal prosthesis limit.</p>	Limits increased to: <ul style="list-style-type: none"> Functional limit: R40 000. Vascular limit: R69 000. <p>Artificial discs to be paid from the spinal internal prosthesis limit.</p>
Chronic	Fund approved costly medicines directly from Scheme risk and not the chronic limit.			
Preventative care	Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist once every 5 years.			

2023 Contribution increases

CONTRIBUTION INCREASE IN PERCENTAGE

	PACE1	PACE2	PACE3	PACE4
Principal Member				
Adult Dependant	8.9%	8.9%	8.9%	8.9%
Child Dependant				

CONTRIBUTION INCREASE IN RAND

		PACE1	PACE2	PACE3	PACE4
Medical Savings Account		19%	14%	14%	3%
Principal Member	Risk	R3 742	R5 643	R6 479	R9 129
	Savings	R878	R919	R1 055	R282
	Total	R4 620	R6 562	R7 534	R9 411
Adult Dependant	Risk	R2 629	R5 534	R5 216	R9 129
	Savings	R616	R901	R849	R282
	Total	R3 245	R6 435	R6 065	R9 411
Child Dependant	Risk	R944	R1 245	R1 114	R2 139
	Savings	R222	R202	R182	R66
	Total	R1 166	R1 447	R1 296	R2 205

Maximum contribution child dependants*

3

Recognition of a child dependant Child dependants under the age of 24 years and registered students up to the age of 26 years, in accordance with the Rules, are regarded as child dependants.

* You only pay for a maximum of three children. Any additional children join as beneficiaries of the Scheme at no additional cost.



RHYTHM Benefit enhancements

BENEFIT	RHYTHM1	RHYTHM2
<p>Prosthesis – internal</p>	<p>Limits increased to:</p> <ul style="list-style-type: none"> ▪ Functional limit: R31 000. ▪ Vascular limit: R50 000. <p>Artificial discs to be paid from the spinal internal prosthesis limit.</p>	
<p>Day procedures at a day-hospital facility</p>	<p>PMBs in network day-hospitals: Approved PMBs at DSPs. Subject to pre-authorisation.</p> <p>Non-PMBs in network day hospitals: 100% Scheme tariff. Subject to approved DSPs and pre-authorisation. Limited to R50 000 per family per annum for the 9 non-PMB day procedures. Voluntary use of a non-network hospital will result in a copayment of R2 500.</p> <p>Conditions covered:</p> <ul style="list-style-type: none"> ▪ Breast biopsy - lumpectomy ▪ Circumcision ▪ Colonoscopy ▪ Dilatation and curettage (D & C) ▪ Female sterilisation ▪ Gastroscopy ▪ Grommet insertion and myringotomy 	<p>PMBs in network day-hospitals: 100% Scheme tariff. Subject to pre-authorisation. DSPs apply for PMBs.</p>

BENEFIT	RHYTHM1	RHYTHM2
Day procedures at a day-hospital facility	<ul style="list-style-type: none"> Male sterilisation Tonsillectomy Subject to the Managed Healthcare (MHC) protocols and funding guidelines.	

2023 Contribution increases

CONTRIBUTION INCREASE IN PERCENTAGE

	RHYTHM1	RHYTHM2
Principal Member	8.9%	8.9%
Adult Dependant		
Child Dependant		

CONTRIBUTION INCREASE IN RAND

The contribution categories that apply to different income brackets on the Rhythm2 benefit option will be removed from 1 January 2023, and the single contribution payable is as follows:


		RHYTHM1		RHYTHM2	
Income level		R0 – R9 000 p.m.	R9 001 – R14 000 p.m.	> R14 001 p.m.	N/A
Medical Savings Account		N/A			
Principal Member	Risk	R1 307	R1 525	R2 723	R2 476
	Savings	R0	R0	R0	R0
	Total	R1 307	R1 525	R2 723	R2 476
Adult Dependant	Risk	R1 307	R1 525	R2 723	R2 342
	Savings	R0	R0	R0	R0
	Total	R1 307	R1 525	R2 723	R2 342
Child Dependant	Risk	R539	R648	R1 410	R1 359
	Savings	R0	R0	R0	R0
	Total	R539	R648	R1 410	R1 359
Maximum contribution child dependant*		N/A	N/A	N/A	3
Recognition of a child dependant	Child dependants under the age of 24 years and registered students up to the age of 26 years, in accordance with the Rules, are regarded as child dependants.				

Thank you!


We are truly grateful to you for your continuous support and for trusting Bestmed as your partner in healthcare. We look forward to growing together.

If you would like additional information on our benefits and other offerings, please do not hesitate to contact your Business Consultant (advisors) or Key Accounts Consultant (employer groups).

Contact Us

 086 000 2378

 brokerindividual@bestmed.co.za

 012 472 6760

 www.bestmed.co.za

 @BestmedScheme

 www.facebook.com/
BestmedMedicalScheme

 www.linkedin.com/company/bestmed/

CLAIMS

Tel: 086 000 2378

Email: service@bestmed.co.za (queries)
claims@bestmed.co.za (claim submissions)

ER24 (EMERGENCY EVACUATION)

Tel: 084 124

INTERNATIONAL TRAVEL COVER (EUROP ASSISTANCE)

Tel: 0861 838 333

Claims and emergencies: assist@europassistance.co.za
Travel registrations: bestmed-assist@linkham.com

MATERNITY CARE

Tel: 012 472 6797

Email: maternity@bestmed.co.za

HEAD OFFICE (WALK-IN FACILITY)

Block A, Glenfield Office Park,
361 Oberon Avenue,
Faerie Glen, Pretoria, 0081, South Africa

POSTAL ADDRESS

P. O. Box 2297, Arcadia,
Pretoria, 0001, South Africa

HOSPITAL AUTHORISATION

Tel: 080 022 0106
Email: authorisations@bestmed.co.za

CHRONIC MEDICINE

Tel: 086 000 2378
Email: medicine@bestmed.co.za
Fax: 012 472 6760

BESTMED HOTLINE, OPERATED BY KPMG

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Hotline: 080 111 0210 toll-free from Telkom lines

Hotfax: 080 020 0796

Hotmail: fraud@kpmg.co.za

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P. O. Box 14671,
Sinoville, 0129,
South Africa

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