



Bestmed 2021 launch highlights



The year 2020 will be recorded in history as exceptional and traumatic in many ways, it also introduced some exciting technological changes. This will certainly also apply to medical schemes. Due to the COVID-19 pandemic, medical schemes had to provide for benefits which were certainly not budgeted for and at the same time adapt to new ways of operating. The uncertainty will continue for the remainder of 2020 and into 2021 as the COVID-19 pandemic runs its course.

Bestmed Medical Scheme provided some insight into their consideration of the above aspects during a virtual launch on 18 September for their 2021 benefits. Simeka Health as your appointed healthcare consultants conveniently provides a summary below of the highlights of the changes for 2021.

Increase:

Bestmed introduced an average weighted contribution increase of **4%**, the lowest increase in the history of the Scheme.

Increases per plan option:

- Beat1/Beat1N Beat2/Beat2N and Pace1 : **3,9%**
- Beat3/Beat3N Beat4 : **4%**
- Pace2 / Pace3 / Pace4 / Pulse1 / Pulse2 : **4,2%**

Benefits Enhancements:

- All limits and sub-limits were increased by 5% across all benefits options.
- Palliative care and Home-based care in lieu of hospitalisation have been included on all options, limits are applicable and subject to pre-authorization and DSP.
- Formulary on Ante-natal supplements extended on Beat3/Beat3N, Beat4, Pace and Pulse options.
- Pulse1 - Income brackets will remain same as 2020.
- Mammograms have been added to Preventative Care Benefits for Pulse options.

Further highlights:

- Tempo Wellness Program enhancements are still in process and will be communicated once available.
- Virtual Bestmed Tempo wellness offering:
COVID-19 / COVID-19 higher risk Information sessions
Virtual Pilatus Classes
Be the Best Me Workshops

COVID-19 support:

- Bestmed is in the process of establishing a 24/7 mental health support helpline which will offer member access to quality support from qualified psychologists

2021 contribution increases:

Beat Range:

Beat1 Non-network	2021 Subscription
Principal member	R1 680
Adult dependant	R1 303
Child dependant	R706
Beat1 Network	2021 Subscription
Principal member	R1 511
Adult dependant	R1 174
Child dependant	R636

Beat2 Non-network	2021 Subscription
Principal member	R2 053
Adult dependant	R1 594
Child dependant	R864
Beat2 Network	2021 Subscription
Principal member	R1 847
Adult dependant	R1 435
Child dependant	R777

Beat3 Non-network	2021 Subscription
Principal member	R3 117
Adult dependant	R2 215
Child dependant	R1 203
Beat3 Network	2021 Subscription
Principal member	R2 805
Adult dependant	R1 995
Child dependant	R1 085

Beat4	2021 Subscription
Principal member	R4 872
Adult dependant	R4 024
Child dependant	R1 204

Pace Range:

Pace1	2021 Subscription
Principal member	R4 083
Adult dependant	R2 868
Child dependant	R1 031

Pace2	2021 Subscription
Principal member	R5 800
Adult dependant	R5 687
Child dependant	R1 279

Pace3	2021 Subscription
Principal member	R6 658
Adult dependant	R5 360
Child dependant	R1 145

Pace4	2021 Subscription
Principal member	R8 318
Adult dependant	R8 318
Child dependant	R1 949

Pulse Range:

Pulse 1 R 0 – R 5 500	2021 Subscription
Principal member	R1 694
Adult dependant	R1 610
Child dependant	R1 019
Pulse 1 R5 501 – R8 500	2021 Subscription
Principal member	R2 035
Adult dependant	R1 934
Child dependant	R1 221
Pulse 1 R8 501>	2021 Subscription
Principal member	R2 442
Adult dependant	R2 198
Child dependant	R1 221

Further communication will commence over the next weeks to assist members with understanding their benefits and option choices.

Simeka Health

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