



**Benefit
changes**

2024

bestMed
personally yours

Bestmed remains committed to offer our members quality and value-for-money healthcare benefits and remain a financially sustainable scheme.

What's new for 2024?

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

BENEFIT LIMITS AND SUB-LIMITS INCREASE

An average of 5%.

NEW BEAT3 PLUS OPTION

It is Beat3, PLUS more, with optometry benefits every 24 months, benefits for supplementary services and a savings account of 25%.

OUT-OF-HOSPITAL BENEFITS

Specialised diagnostic imaging (MRI scans, CT scans, isotope studies and PET scans):

- One (1) scan per lumbar and cervical spine region will be funded from the existing Specialist diagnostic imaging benefit.
- MRI and CT scans in-hospital benefit remains unchanged and out-of-hospital are two (2) scans per beneficiary per year on Pace2, 3 and 4.

MEDICINE

- The acute medicine limit on Pace4 remains unchanged for 2024.

PREVENTATIVE CARE BENEFITS

- Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist has now been extended to the Beat2, Beat3 and *Rhythm1-2 options. Once every five (5) years.
**The Rhythm Network of FPs and gynaecologists applies to the Rhythm options.*
- Consultation fee will be funded with the pap smear procedure on Beat4 and across the Pace range (Pace1-4).
- Glaucoma screening once per year at a network optometrist for beneficiaries 50 years and older, to be paid from preventative care benefit on Pace2, Pace3 and Pace4.

TEMPO BENEFIT*

The Tempo wellness programme has been bolstered by the additional features and functionalities (On-demand exercise classes, self-assessments relating to mental health issues, and fitness and nutrition challenges) that are available to members via the online Tempo Fitness, Nutrition and Emotional Wellbeing Journeys. The Tempo journeys can be accessed via the Tempo portal on the Bestmed App and Member portal on the Bestmed website.

**Please consult the Comparative guide 2024 for a comprehensive overview of Tempo benefits.*

OTHER DEVELOPMENTS

From 1 January 2024:

- Netcare911 will be the new emergency services provider.
- The Beat EDO and Rhythm hospital network will change. These hospital networks will be consolidated as of 2024.
 - Mediclinic and National Hospital Network (NHN) will replace Netcare and Life Healthcare.

AVERAGE WEIGHTED CONTRIBUTION INCREASE

The average weighted contribution increase across all options is 9.6%.



BEAT

Benefit changes

BENEFIT	BEAT1	BEAT2	BEAT3	BEAT3 PLUS	BEAT4
IN-HOSPITAL					
Hospital networks for the BEAT EDO options	Mediclinic and National Hospital Network (NHN) will replace Netcare and Life Healthcare.			N.A.	N.A.
OUT-OF-HOSPITAL					
Specialised diagnostic imaging (Including MRI scans, CT scans and isotope studies. PET scans only included as indicated per option)	100% Scheme tariff. R6 179 per family (excluding PET scans). One (1) scan per lumbar and cervical spine region per beneficiary per annum.		R12 979 per family (excluding PET scans). One (1) scan per lumbar and cervical spine region per beneficiary per annum.		100% Scheme tariff. R19 638 per family (excluding PET scans). One (1) scan per lumbar and cervical spine region per beneficiary per annum.

BENEFIT	BEAT1	BEAT2	BEAT3	BEAT3 PLUS	BEAT4
Optometry	No benefit.	Savings account.		<p>Benefits available every 24 months from date of service.</p> <p>Network Provider Consultation - One (1) per beneficiary. Frame = R 860 covered AND 100% of cost of standard lenses (single vision OR bifocal OR multifocal) OR Contact lenses = R1 630 OR</p> <p>Non-network Provider Consultation - R350 fee at non-network provider Frame = R598 AND Single vision lenses = R210 OR Bifocal lenses = R445 OR Multifocal lenses = R1 000</p> <p>In lieu of glasses members can opt for contact lenses = R1 630</p>	<p>Benefits available every 24 months from date of service.</p> <p>Network Provider Consultation - One (1) per beneficiary. Frame = R1 000 covered AND 100% of cost of standard lenses (single vision OR bifocal OR multifocal) OR Contact lenses = R1 840 OR</p> <p>Non-network Provider Consultation - R365 fee at non-network provider Frame = R750 AND Single vision lenses = R215 OR Bifocal lenses = R460 OR Multifocal lenses = R982.50</p> <p>In lieu of glasses members can opt for contact lenses = R1 840</p>
Supplementary services	No benefit.	Savings account.		R2 000 per family per annum. Thereafter, savings account.	Savings first. M = R5 768, M1+ = R11 714. (Subject to overall day-to-day limit)
Emergency services			Netcare 911 will be the new emergency services provider.		
PREVENTATIVE CARE					
Intrauterine device (IUD)	N.A.	Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist once every 5 years.			
Pap smear	Pap smear – ages 18 and above, every 24 months.				Pap smear (procedure and consultation) – ages 18 and above, every 24 months.

2024 Contribution increases

CONTRIBUTION INCREASE IN PERCENTAGE

BEAT1		BEAT2		BEAT3		BEAT3 PLUS	BEAT4
Network	Non-network	Network	Non-network	Network	Non-network		
9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	N/A	9.9%

CONTRIBUTIONS IN RAND

		BEAT1 N	BEAT1	BEAT2 N	BEAT2	BEAT3 N	BEAT 3	BEAT3 PLUS	BEAT4
Medical Savings Account		N/A		16%		15%		25%	14%
Principal Member	Risk	R1 873	R2 082	R1 923	R2 138	R2 849	R3 165	R3 225	R5 211
	Savings	R0	R0	R366	R407	R503	R559	R1 075	R848
	Total	R1 873	R2 082	R2 289	R2 545	R3 352	R3 724	R4 300	R6 059
Adult Dependant	Risk	R1 456	R1 616	R1 494	R1 660	R2 032	R2 258	R2 318	R4 303
	Savings	R0	R0	R285	R316	R359	R398	R773	R701
	Total	R1 456	R1 616	R1 779	R1 976	R2 391	R2 656	R3 091	R5 004
Child Dependant	Risk	R789	R875	R809	R900	R1 006	R1 117	R1 177	R1 288
	Savings	R0	R0	R154	R171	R177	R197	R392	R210
	Total	R789	R875	R963	R1 071	R1 183	R1 314	R1 569	R1 498



PACE
Benefit changes

BENEFIT	PACE1	PACE2	PACE3	PACE4
OUT-OF-HOSPITAL				
Specialised diagnostic imaging (Including MRI scans, CT scans and isotope studies. PET scans only included as indicated per option)	100% Scheme tariff. R16 891 per family (excluding PET scans). One (1) scan per lumbar and cervical spine region per beneficiary per annum.	MRI/CT scans: Maximum of two (2) scans per beneficiary: One (1) scan of the lumbar and cervical spine region for conservative back and neck scans per beneficiary per annum. PET scan: One (1) scan per beneficiary. Subject to pre-authorisation.		
Emergency services	Netcare 911 will be the new emergency services provider.			
MEDICINE				
Acute medicine	Savings first. M = R2 721, M1+ = R5 631. (Subject to overall day-to-day limit).	Savings first. M = R3 150, M1+ = R6 300. (Subject to overall day-to-day limit).	Savings first. M = R2 100, M1+ = R4 725. (Subject to overall day-to-day limit).	M = R9 809, M1+ = R15 237. (10% co-payment) (Subject to overall day-to-day limit).
PREVENTATIVE CARE				
Glaucoma screening	N.A.	Ages 50 and above, once every 12 months. The benefit is subject to service being received from the contracted Optometrist Network only.		
Pap smear	Pap smear (procedure and consultation) – ages 18 and above, every 24 months.			

2023 Contribution increases

CONTRIBUTION INCREASE IN PERCENTAGE

PACE1	PACE2	PACE3	PACE4
9.5%	9.9%	9.9%	9.9%

CONTRIBUTIONS IN RAND

		PACE1	PACE2	PACE3	PACE4
Medical Savings Account		19%	14%	14%	3%
Principal Member	Risk	R4 099	R6 202	R7 121	R10 033
	Savings	R962	R1 010	R1 159	R310
	Total	R5 061	R7 212	R8 280	R10 343
Adult Dependant	Risk	R2 880	R6 082	R5 732	R10 033
	Savings	R675	R990	R933	R310
	Total	R3 555	R7 072	R6 665	R10 343
Child Dependant	Risk	R1 034	R1 367	R1 225	R2 350
	Savings	R243	R223	R199	R73
	Total	R1 277	R1 590	R1 424	R2 423



RHYTHM

Benefit changes

BENEFIT	RHYTHM1	RHYTHM2
IN-HOSPITAL		
Hospital networks	Mediclinic and National Hospital Network (NHN) will replace Netcare and Life Healthcare on the Rhythm hospital network.	
OUT-OF-HOSPITAL		
Specialised diagnostic imaging (CT scans and isotope studies. Excluding PET scans)	PMB only.	PMB only.
Emergency services	Netcare 911 will be the new emergency services provider.	
PREVENTATIVE CARE		
Intrauterine device (IUD)	Intrauterine device (IUD) insertion (consultation and procedure) by a network family practitioner (FP) or gynaecologist once every 5 years.	

2024 Contribution increases

CONTRIBUTION INCREASE IN PERCENTAGE

RHYTHM1	RHYTHM2
9.5%	9.5%

CONTRIBUTION INCREASE IN RAND

RHYTHM1				
Income level		R0 – R9 000 p.m.	R9 001 – R14 000 p.m.	> R14 001 p.m.
Medical Savings Account		N/A		
Principal Member	Risk	R1 432	R1 670	R2 983
	Savings	R0	R0	R0
	Total	R1 432	R1 670	R2 983
Adult Dependant	Risk	R1 432	R1 670	R2 983
	Savings	R0	R0	R0
	Total	R1 432	R1 670	R2 983
Child Dependant	Risk	R590	R710	R1 545
	Savings	R0	R0	R0
	Total	R590	R710	R1 545

RHYTHM2				
Income level		R0 – R5 500 p.m.	R5 501 – R8 500 p.m.	> R8 501 p.m.
Medical Savings Account		N/A		
Principal Member	Risk	R2 100	R2 523	R3 027
	Savings	R0	R0	R0
	Total	R2 100	R2 523	R3 027
Adult Dependant	Risk	R1 996	R2 397	R2 725
	Savings	R0	R0	R0
	Total	R1 996	R2 397	R2 725
Child Dependant	Risk	R1 264	R1 514	R1 514
	Savings	R0	R0	R0
	Total	R1 264	R1 514	R1 514

- Members on all options (Beat, Pace and Rhythm) pay for a maximum of three children.
- 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 value your continuous support. We look forward to a prosperous partnership in the new year.

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).

📞 086 000 2378

✉️ brokerindividual@bestmed.co.za

📞 068 376 7212

📠 012 472 6500

🌐 www.bestmed.co.za

✂️ @BestmedScheme

📘 [www.facebook.com/
BestmedMedicalScheme](https://www.facebook.com/BestmedMedicalScheme)



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

CLAIMS

Tel: 086 000 2378

Email: service@bestmed.co.za (queries)

claims@bestmed.co.za (claim submissions)

MATERNITY CARE

Tel: 012 472 6797

Email: maternity@bestmed.co.za

WALK-IN FACILITY

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

POSTAL ADDRESS

PO Box 2297, Arcadia,
Pretoria, 0001, South Africa

NETCARE 911

Tel: 082 911

Email: customer.service@netcare.co.za (queries)

INTERNATIONAL MEDICAL TRAVEL INSURANCE (EUROP ASSISTANCE)

Tel: 0861 838 333

Claims and emergencies: assist@europassistance.co.za

Travel registrations: bestmed-assist@linkham.com

PMB

Tel: 086 000 2378

Email: pmb@bestmed.co.za

BESTMED HOTLINE, OPERATED BY KPMG

Should you be aware of any fraudulent, corrupt or unethical practices involving Bestmed, members, service providers or employees, please report this anonymously to KPMG.

Hotline: 080 111 0210 toll-free from any Telkom line

Hotfax: 080 020 0796

Hotmail: fraud@kpmg.co.za

Postal: KPMG Hotpost, at BNT 371,
PO Box 14671, Sinoville,
0129, South Africa

INDIVIDUAL CLIENTS APPLYING FOR NEW MEMBERSHIP AFTER THE FINAL DEBIT ORDER CLOSING DATE, WILL BE SUBJECT TO REGISTRATION DATE CHANGE. PLEASE CONSULT YOUR ADVISOR OR BESTMED FOR MORE INFORMATION.

For a more detailed overview of your benefit option and to receive a membership guide please contact service@bestmed.co.za

Disclaimer: All the 2024 product information appearing in this brochure is provided without a representation or warranty whatsoever, whether expressed or implied, and no liability pertaining thereto will attach to Bestmed Medical Scheme. All information regarding the 2024 benefit options and accompanying services including information in respect of the terms and conditions or any other matters is subject to prior approval of the Council for Medical Schemes (CMS) and may change without notice having due regard to the CMS's further advices. Please note that should a dispute arise, the registered Rules, as approved by the Registrar of Medical Schemes, shall prevail.

Please visit www.bestmed.co.za for the complete liability and responsibility disclaimer for Bestmed Medical Scheme as well as the latest Scheme Rules.

Bestmed Medical Scheme is a registered medical scheme (Reg. no. 1252) and an Authorised Financial Services Provider (FSP no. 44058). ©Bestmed Medical Scheme. Bestmed 2024 Product Enhancements Highlights Brochure A4. This brochure was updated in September 2023. For the most recent version please visit our website at www.bestmed.co.za

Documents are printed on paper procured from sustainable sources.

bestMed
personally yours