Product Enhancement Highlights 2021

My Best Life

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2021 benefit enhancements

We are very pleased to announce that our annual average increase for 2021, at 4%, is the lowest in the history of the Scheme. For a second successive year, Bestmed has no benefit cuts or reductions. For the first time in our history, the benefit limit increase, at 5%, exceeds the price increase which means that members really do get more value for their money in 2021.

Increases per option:

The increases per option are detailed below and range from 3.9% to 4.2%.

Beat

Beat1	Beat1 N	Beat2	Beat2 N	Beat3	Beat3 N	Beat4
3.9%	**3.9%**	**3.9%**	**3.9%**	4%	4%	4%

Pace

Pace1	Pace2	Pace3	Pace4
3.9%	4.2%	4.2%	4.2%

Pulse

Pulse1	Pulse2
4.2%	4.2%

Limits and sub-limits increased with more than the average price increase

All limits and sub-limits were increased by 5% across all benefit options.

In-hospital benefits

Palliative care and Home-based care in lieu of hospitalisation

Palliative care and Home-based care in lieu of hospitalisation have been included as a benefit on all options. This is basically specialised medical care for members with serious illnesses as a replacement for hospital care and the goal is to improve quality of life for both patient and family. Different benefit limits apply to each option and the benefit is subject to pre-authorisation and utilisation of our Designated Service Providers (DSPs).

Day procedures

Day procedures will be **funded at Day hospital rates on all options that cover day procedures.** In other words, Day clinics should preferably be used for day procedures e.g. removal of wisdom teeth, to avoid co-payments. Day procedures will still be subject to pre-authorisation and DSPs may apply to PMBs.

Out-of-hospital benefits

Hearing Aids

Pace1, hearing aids will be paid from a **separate benefit limit (medical appliances/apparatus) and no longer from savings** but will still be subject to the overall day-to-day limit.

Preventative care updates

Travel vaccinations

Bestmed provides cover for certain mandatory travel vaccines for typhoid, yellow fever, tetanus, meningitis, hepatitis, and cholera from Scheme risk benefits. This benefit applies to all options except Beat1 and Beat1 Network.

Antenatal supplements

The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a **maternity supplement, listed on the formulary,** can be **claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months** on the **Beat3, Beat4, Pace1, Pace2, Pace3, Pace4, Pulse1 and Pulse2** options.

Mammogram

A **mammogram (tariff code 34100)** has been added for members aged 40 and above, every 24 months on **Pulse1 and Pulse2.**

Co-payments

Co-payments for the voluntary use of non-DSP hospitals increased to **R11 874 on the Beat Network and Pulse options.**

Beat1

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R8 000 per month, over 3 months. Total benefit limited to R24 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.

2021 subscription increases:

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

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R8 000 per month, over 3 months. Total benefit limited to R24 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 16% has remained unchanged.

2021 subscription increases:

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

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R8 000 per month, over 3 months. Total benefit limited to R24 000. Subject to preauthorisation and DSPs.

- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 16% has remained unchanged.

2021 subscription increases:

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

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R10 000 per month, over 3 months. Total benefit limited to R30 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 14% has remained unchanged.

2021 subscription increases:

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

Pace1

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R10 000 per month, over 3 months. Total benefit limited to R30 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Hearing aids will be paid from a separate benefit limit of R8 000 per family every 24 months and not from savings. Subject to the overall day-to-day limit.
- Savings account percentage of 19% has remained unchanged.

2021 subscription increases:

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

Pace2

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R15 000 per month, over 3 months. Total benefit limited to R45 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 14% has remained unchanged.

2021 subscription increases:

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

Pace3

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R15 000 per month, over 3 months. Total benefit limited to R45 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 14% has remained unchanged.

2021 subscription increases:

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

Pace4

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R15 000 per month, over 3 months. Total benefit limited to R45 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- Savings account percentage of 3% has remained unchanged.

2021 subscription increases:

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

Pulse1

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R8 000 per month, over 3 months. Total benefit limited to R24 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.

- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- A mammogram (tariff code 34100) has been added for members aged 40 and above, every 24 months.
- Income levels have remained unchanged.

2021 subscription increases:

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

Pulse2

- All limits and sub-limits have been increased by 5%.
- Palliative care and Home-based care. Limited to R15 000 per month, over 3 months. Total benefit limited to R45 000. Subject to preauthorisation and DSPs.
- Day procedures to be funded at Day hospital rates.
- The formulary for antenatal supplements has been enhanced for members registered on the Maternity care programme. Any item categorised as a maternity supplement, listed on the formulary, can be claimed up to a maximum of R100 per claim, once a month, for a maximum of 9 months.
- Travel vaccines included as part of preventative care benefits.
- A mammogram (tariff code 34100) has been added for members aged 40 and above, every 24 months.

2021 subscription increases:

Pulse2	2021 Subscription
Principal member	R6 012
Adult dependant	R6 012
Child dependant	R1 429

We want to take this opportunity to thank you for your business in 2020 and look forward to working with you for the remainder of the year, as well as into 2021. Although we have not included the detail here, we invite you to contact us for more information about our Bestmed Tempo wellness programme for individuals as well as corporates, and our exciting virtual wellness offerings.

With you, our valued partner, we remain committed to ensuring that we are large enough to create value for our members; that we be personal enough to provide care for each one of them; and that we be humble enough to listen and to respond with agility to realign our service to our mutual vision of helping members live their best lives in 2021 and beyond.

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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 Telkom lines

Hotfax: 080 020 0796

Hotmail: fraud@kpmg.co.za

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

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