



Dr. Pradeep
FINANCIAL & INVESTMENT SERVICES

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Benefit Summary 2019

BEAT3





BEAT3

BEAT3 OPTION	HOSPITAL PLAN (WITH SAVINGS)
Recommended for?	Beat3 is Bestmed's value-for-money prime option for new and young families. This option offers generous maternity benefits, extensive in-hospital cover at private hospitals and chronic benefits. Some preventative care benefits are also available to ensure you and your little ones are well taken care of.
Contribution range (Network choice available)	R2 752 - Principal member R1 956 - Adult dependant R1 063 - Child dependant R2 477 - Principal member (Network option) R1 761 - Adult dependant (Network option) R 957 - Child dependant (Network option)
Savings account/ Day-to-day benefits	Savings account available. Day-to-day benefits are available.
Value benefits	Preventative care benefits. Optometry. Preventative dentistry. Maternity benefits.
Over-the-counter medicine	Savings account.
Not recommended for?	Older individuals and families requiring more comprehensive cover for day-to-day expenses and certain diseases. The Pace range will be more beneficial to suit your needs.

Method of benefit payment

On the Beat3 option in-hospital services are paid from Scheme risk. Some day-to-day services are paid from the Scheme risk and other services will be paid from the savings account. Some preventative care services are available from the Scheme risk benefit.

Network option

- Beat1, 2 and 3 also offer you the decision to lower your monthly contribution in the form of a Network option
- The Network option provides you with a list of designated hospitals for you to use and also saves on your monthly contribution.
- The Non-network option provides you with access to any hospital of your choice. This is the standard option.
- Please refer to the contributions table.

In-hospital benefits

Note:

- All in-hospital benefits referred to in the section below require pre-authorization. Please contact 080 022 0106 to obtain a pre-authorization number.
- Clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP) may apply.
- Should a member voluntarily choose not to make use of a hospital forming part of a hospital network for the Beat Network benefit option a maximum co-payment of R10 750 shall apply to the voluntary use of a non-designated service provider.

MEDICAL EVENT	SCHEME BENEFIT
Accommodation (hospital stay) and theatre fees	100% Scheme tariff. DSP specialist network applicable if the discounted network option is chosen.
Take-home medicine	100% Scheme tariff. Limited to 7 days' medicine.
Treatment in mental health clinics	100% Scheme tariff. Limited to 21 days per beneficiary.
Treatment of chemical and substance abuse	100% Scheme tariff. Limited to 21 days or R29 240 per beneficiary. Subject to network facilities.
Consultations and procedures	100% Scheme tariff. DSP specialist network applicable if the discounted network option is chosen.

We are a Scheme managed by members, for members and will never compromise on quality service to you.

MEDICAL EVENT	SCHEME BENEFIT
Surgical procedures and anaesthetics	100% Scheme tariff.
Organ transplants	100% Scheme tariff. (Only PMBs)
Major medical maxillo-facial surgery strictly related to certain conditions	100% Scheme tariff. Limited to R11 718 per family.
Dental and oral surgery	Limited to R7 310 per family.
Prosthesis (Subject to preferred provider, otherwise limits and co-payments apply)	100% Scheme tariff. Limited to R72 133 per family.
Prosthesis - Internal Note: Sub-limit subject to the prosthesis limit.	Sub-limits per beneficiary: <ul style="list-style-type: none"> *Functional limited to R12 770 Pacemaker (dual chamber) R38 915 Vascular R28 595 Endovascular and catheter-based procedures - no benefit Spinal R28 595 Artificial disc - no benefit Drug-eluting stents - DSP products only Mesh R10 050 Gynaecology/Urology R8 300 Lens implants R6 235 per lens
*Functional: Item utilised towards treating or supporting a bodily function.	
Prosthesis - External	No benefit.
Exclusions Limits and co-payments applicable. Preferred provider network available.	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: <ul style="list-style-type: none"> Hip replacement and other major joints R30 208 Knee replacement R37 378 Minor joints R11 503

MEDICAL EVENT	SCHEME BENEFIT
Orthopaedic and medical appliances	100% Scheme tariff.
Pathology	100% Scheme tariff.
Diagnostic imaging	100% Scheme tariff.
Specialised diagnostic imaging	100% Scheme tariff. Subject to co-payments.
Oncology	PMBs only at DSPs.
Peritoneal dialysis and haemodialysis	PMBs only at DSPs.
Confinements	100% Scheme tariff.
Refractive surgery and all types of procedures to improve or stabilise vision except for cataracts.	100% Scheme tariff. Subject to pre-authorization and protocols. Limited to R7 525 per eye.
Midwife-assisted births	100% Scheme tariff.
Supplementary services	100% Scheme tariff.
Alternatives to hospitalisation	100% Scheme tariff.
Emergency evacuation	Services rendered by ER24.
Co-payments	Co-payment of R3 440 on all endoscopic investigations and specialised diagnostic imaging if done in a private hospital. Any other facility, no co-payment.



Out-of-hospital benefits

Note:

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).
- Most out-of-hospital expenses, such as visits to an FP or Specialist, are paid from your medical savings account.
- Some out-of-hospital benefits are paid for by the Scheme at 100% Scheme tariff.
- Should you not use all of the funds available in your medical savings account, these funds will be transferred into your Savings account at the beginning of the following financial year.
- Members choosing the efficiency discount option (Network option) are required to make use of Scheme-contracted service providers.

MEDICAL EVENT	SCHEME BENEFIT
FP and specialist consultations	Savings account. FP and specialist consultations only at Bestmed DSPs at network tariffs.
Basic and specialised dentistry	Basic: Preventative benefit or savings account. Specialised: Savings account. Orthodontic: Subject to pre-authorisation.
Medical aids, apparatus and appliances	Savings account.
Supplementary services	Savings account.

MEDICAL EVENT	SCHEME BENEFIT
Wound care benefit (incl. dressings, negative pressure wound therapy treatment and related nursing services - out-of-hospital)	100% Scheme tariff. Limited to R3 193 per family.

Optometry benefit (PPN capitation provider)	Benefits available every 24 months from date of service. Network Provider (PPN) <ul style="list-style-type: none"> • Consultation - 1 free per beneficiary. • Frame = R825 covered AND • 100% of cost of standard lenses (single vision/bifocal/multifocal/contact lenses). OR Non-network Provider <ul style="list-style-type: none"> • Consultation - R300 fee at non-network provider • Frame = R550 AND • Single vision lenses = R175 OR • Bifocal lenses = R410 OR • Multifocal lenses = R710 OR • Contact lenses = R1 435
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Diagnostic imaging and Pathology	Savings account.
Specialised diagnostic imaging	100% Scheme tariff. Limited to R10 160 per family.
Oncology	PMBs only at DSPs.
Peritoneal dialysis and haemodialysis	PMBs only at DSPs.

MEDICAL EVENT	SCHEME BENEFIT
Maternity benefits	100% Scheme tariff. <ul style="list-style-type: none"> • 9 x antenatal consultations at either FP/Gynaecologist/Midwife. • 1x 2D ultrasound nuchal translucency scan at 10-12 weeks at Gynaecologist. • 1x 2D ultrasound scan at 20-24 weeks at Gynaecologist. • 1x 2D ultrasound scan first trimester at radiologist. • 1x 2D ultrasound scan second trimester at radiologist. • Antenatal iron supplements (9 fills). • Antenatal folic acid (9 fills). • Please ensure that tests you undergo are covered. Tests, including urine dipstick tests and other tests, are covered. • 1x post-natal consultation at FP/ Gynaecologist/Midwife.

Rehabilitation services after trauma	Savings account.
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Note:

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).
- Members choosing the efficiency discount option (Network option) are required to make use of Scheme-contracted pharmacies to obtain their medicine.

BENEFIT DESCRIPTION	SCHEME BENEFIT
CDL and PMB chronic medicine*	100% Scheme tariff. Co-payment of 40% for non-formulary medicine.
Non-CDL chronic medicine*	5 conditions. 75% Scheme tariff. Limited to M = R3 118, M1+ = R6 434. Co-payment of 40% for non-formulary medicine.
Biologicals and other high-cost medicine	No benefit.
Acute medicine	Savings account.
Over-the-counter (OTC) medicine	Savings account.

*Please note that approved CDL, PMB and non-CDL chronic medicine costs will be paid from the non-CDL limit first. Thereafter, approved CDL and PMB chronic medicine costs will continue to be paid (unlimited) from Scheme risk.



CDL	
CDL 1	Addison's disease
CDL 2	Asthma
CDL 3	Bipolar mood disorder
CDL 4	Bronchiectasis
CDL 5	Cardiomyopathy
CDL 6	Chronic renal disease
CDL 7	Chronic obstructive pulmonary disease (COPD)
CDL 8	Cardiac failure
CDL 9	Coronary artery disease
CDL 10	Crohn's disease
CDL 11	Diabetes insipidus
CDL 12	Diabetes mellitus type 1
CDL 13	Diabetes mellitus type 2
CDL 14	Dysrhythmias
CDL 15	Epilepsy - severe
CDL 16	Glaucoma
CDL 17	Haemophilia
CDL 18	Hyperlipidaemia
CDL 19	Hypertension
CDL 20	Hypothyroidism
CDL 21	Multiple sclerosis
CDL 22	Parkinson's disease

CDL	
CDL 23	Rheumatoid arthritis
CDL 24	Schizophrenia
CDL 25	Systemic lupus erythematosus (SLE)
CDL 26	Ulcerative colitis

NON-CDL	
Non-CDL 1	Acne - severe
Non-CDL 2	Attention deficit disorder/Attention deficit hyperactivity disorder (ADD/ADHD)
Non-CDL 3	Allergic rhinitis
Non-CDL 4	Eczema - severe
Non-CDL 5	Migraine prophylaxis

PMB	
PMB 1	Aplastic anaemia
PMB 2	Chronic anaemia
PMB 3	Benign prostatic hypertrophy
PMB 4	Cushing's disease
PMB 5	Cystic fibrosis
PMB 6	Endometriosis
PMB 7	Female menopause
PMB 8	Fibrosing alveolitis
PMB 9	Graves' disease

PMB

PMB 10	Hyperthyroidism
PMB 11	Hypophyseal adenoma
PMB 12	Idiopathic thrombocytopenic purpura
PMB 13	Paraplegia/Quadriplegia
PMB 14	Polycystic ovarian syndrome
PMB 15	Pulmonary embolism
PMB 16	Stroke



Preventative Care benefits

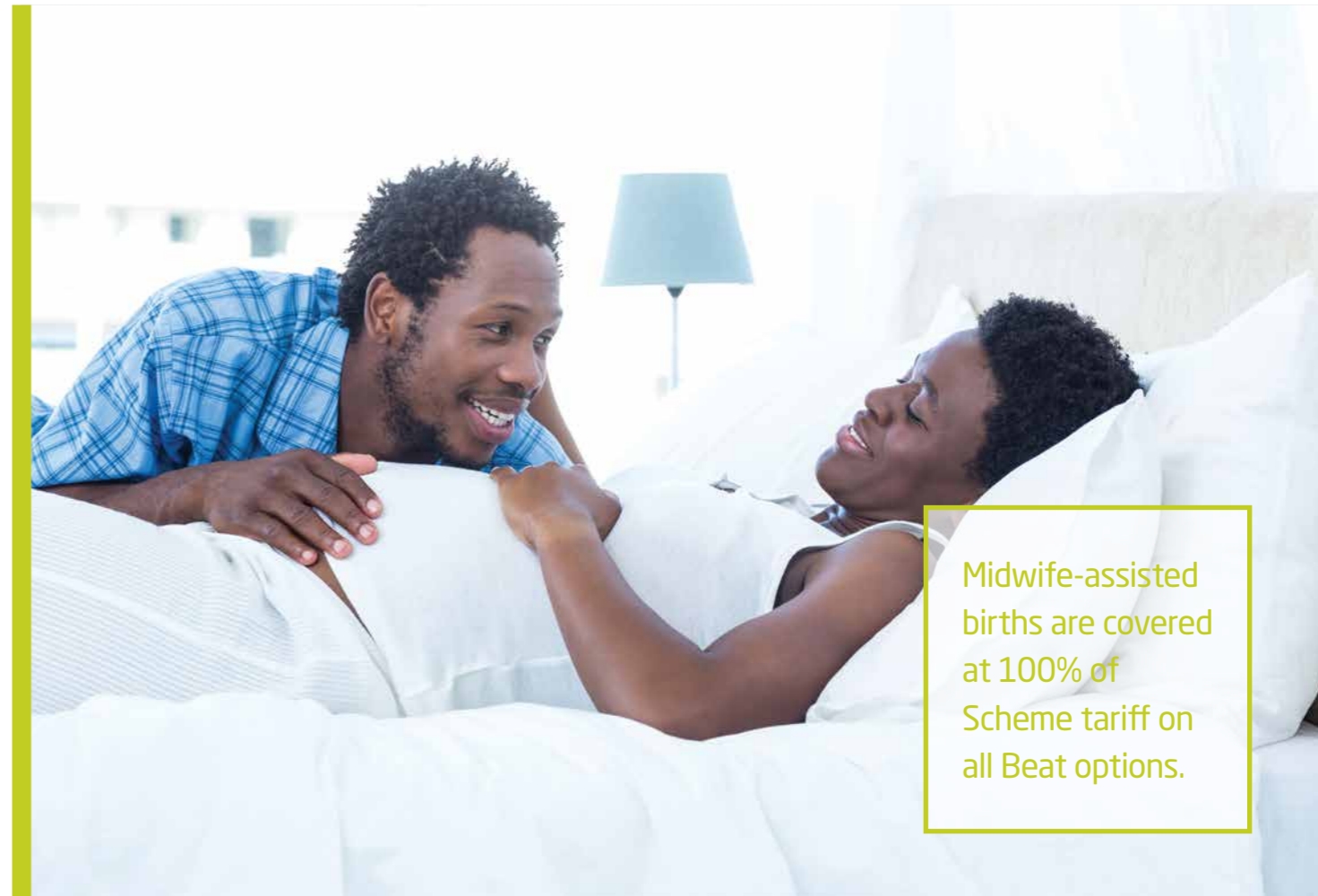
Note:

Note: Benefits below may be subject to pre-authorization, clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
Flu vaccines	All ages.	1 per beneficiary per year.	Applicable to all active members and beneficiaries.
Pneumonia vaccines	Children <2 years. High-risk adult group.	Children: As per schedule of Department of Health. Adults: Twice in a lifetime with booster above 65 years of age.	Adults: The Scheme will identify certain high-risk individuals who will be advised to be immunised.
Paediatric immunisations	Babies and children.	Funding for all paediatric vaccines according to the state-recommended programme.	
Female contraceptives	All females of child-bearing age.	Quantity and frequency depending on product up to the maximum allowed amount. Mirena device - 1 device every 60 months.	Limited to R2 096 per family per year. Includes all items classified in the category of female contraceptives.
Back and neck preventative programme	All ages.	Subject to pre-authorization.	Preferred providers (DBC/Workability Clinics). For serious spinal and/or back problems that may require surgery. The Scheme may identify appropriate participants. Based on the first assessment, a rehabilitation treatment plan is drawn up and initiated over an uninterrupted period that will be specified by the provider.
HPV vaccinations	Females of 9-26 years old.	3 vaccinations per beneficiary.	Vaccinations will be funded at MRP.

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
Preventative dentistry (incl. gloves and sterile equipment)	Refer to Preventative Dentistry section for details.		
Pap smear	Females 18 years and older.	Once every 24 months.	Can be done at a gynaecologist or FP. Consultation paid from the available savings account.
Bestmed Wellness Programme	Health Risk Assessment (biometric screening) at contracted pharmacy. 1 per beneficiary per year (age 21+).		
Note: Completing your Health Risk Assessment unlocks the other Wellness Programme benefits.	<ul style="list-style-type: none"> • Fitness assessment at a contracted biokineticist: 1 per beneficiary per year (age 13+), thereafter 3 biokineticist consultations per beneficiary per year. Pre-approval required. • Nutritional assessment: 1 per beneficiary per year (age 18+), thereafter 3 dietician consultations per beneficiary per year. Pre-approval required. • Occupational therapy assessment: 1 per beneficiary per year (ages 3-13 years). • Baby growth assessment: At a contracted pharmacy clinic, 3 per beneficiary per year (ages 0-35 months). 		

Disclaimer: General and option-specific exclusions apply. Please refer to www.bestmed.co.za for more details.



Midwife-assisted births are covered at 100% of Scheme tariff on all Beat options.

✎ Maternity Care programme

Finding out you are pregnant comes with a whole lot of emotions, questions and information. Sometimes just knowing where to start and which information you can trust can be a challenge.

Pregnant members and dependants have access to the Maternity Care programme. The programme provides comprehensive information and services and was designed with the needs of expectant parents and their support network in mind. We aim to give you support, education and advice through all stages of your pregnancy, the confinement and postnatal (after birth) period.

After registering on this programme and going for a Health Risk Assessment (HRA) you will receive:

- A welcome pack containing an informative pregnancy book about the stages of pregnancy.
- Discount vouchers.
- A beautiful baby bag. (Sent by month 5 of your pregnancy. You will receive an SMS.)
- Various baby items.
- Access to a 24-hour medical advice line.
- Benefits through each phase of your pregnancy.

How to register:

Send an e-mail to maternity@bestmed.co.za or call us on 012 472 6243. Please include your contact details (postal/delivery addresses), your medical scheme number and your expected delivery date in the e-mail. Go for a Health Risk Assessment (HRA) at any network pharmacy to finalise your registration.

Abbreviations

CDL = Chronic Disease List; DBC = Documentation Based Care (back rehabilitation programme); FP = Family Practitioner or Doctor; HPV = Human Papilloma Virus; M = Member; M1+ = Member and family; MRP = Mediscor Reference Price; MRI/CT Scans = Magnetic Resonance Imaging/Computed Tomography Scans; NPWT = Negative Pressure Wound Therapy; PET Scan = Positron Emission Tomography Scan; PPN = Preferred Provider Negotiators; PSA = Prostate Specific Antigen.

🦷 Preventative dentistry

Note:

Services mentioned below may be subject to pre-authorisation, clinical protocols and funding guidelines.

DESCRIPTION OF SERVICE	AGE	FREQUENCY
General full-mouth examination by a general dentist (incl. gloves and use of sterile equipment for the visit)	Above 12 years. Under 12 years.	Once a year. Twice a year.
Full-mouth intra-oral radiographs	All ages.	Once every 36 months.
Intra-oral radiograph	All ages.	2 x photos per year.
Scaling and/or polishing	All ages.	Twice a year.
Fluoride treatment	All ages.	Twice a year.
Fissure sealing	Up to and including 21 years.	In accordance with accepted protocol.
Space maintainers	During primary and mixed denture stage.	Once per space.

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🏠 Contributions

	NON-NETWORK/ NETWORK	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
Risk amount	NN	R2 312	R1 643	R893
	N	R2 081	R1 479	R804
Savings amount	NN	R440	R313	R170
	N	R396	R282	R153
Total monthly contribution	NN	R2 752	R1 956	R1 063
	N	R2 477	R1 761	R957

*You only pay for a maximum of four children. All other children can join as beneficiaries of the Scheme free of charge..





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HOSPITAL AUTHORISATION

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E-mail: authorisations@bestmed.co.za

CHRONIC MEDICINE

Tel: 086 000 2378

E-mail: medicine@bestmed.co.za

Fax: 012 472 6760

CLAIMS

Tel: 086 000 2378

E-mail: service@bestmed.co.za (queries)

claims@bestmed.co.za (claim submissions)

MATERNITY CARE

Tel: 012 472 6243

E-mail: 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

ER24

Tel: 084 124

INTERNATIONAL TRAVEL INSURANCE (BRYTE INSURANCE)

Tel: 0860 329 329 (RSA only) during
office hours / 084 124 after hours

E-mail: er24@brytesa.com

Claims: travelclaims@brytesa.com

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

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

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