

1 July 2009

Dear BESTmed Member

**ENHANCEMENTS TO THE VITALCARE BENEFIT OPTION FROM 1 AUGUST 2009**

**Vitalcare: your benefits keep on increasing!**

It gives us great pleasure to inform you that your benefit option has been developed to include more extensive benefits and greater freedom of choice.

**UNTIL 31 JULY 2009**

- Previously you had access to services from a designated hospital network only which included MediClinic and NHN hospitals; Day Clinics; Rehabilitation facilities and all Public hospitals.
- Tonsillectomies, adenoidectomies and myringotomies were excluded from your benefits.

**FROM 1 AUGUST 2009**

- You will have access to ALL private hospitals, including Netcare and Life hospitals.
- The exclusions on tonsillectomies, adenoidectomies and myringotomies have been removed and benefits in respect of these will now be provided as an integral part of the option.
- Since prevention is better than cure, you will have access to the following preventive care benefits: prostate screening, pap smear, mammogram, lipogram, blood sugar tests and flu vaccinations.
- Travelling overseas? Worried about possible medical expenses while you are abroad? Not a problem! You will now automatically qualify for our International Travel Cover, which is provided via ER24 by AIG SA.

**INCREASE IN THE SUBSCRIPTIONS OF THE PRINCIPAL MEMBER**

In order to expand your benefit option, as described above, there will be a minimal fee increase of R24.00 a month per principal member, as from 1 August 2009. Subscriptions in respect of your dependants (if any) will not change, even though they will also enjoy the extra benefits.

Your debit order, where applicable, will be adjusted accordingly and the first payment of the increased fee will take place on 1 August 2009. If you have any queries about this, you are more than welcome to contact BESTmed at 086 000 2378 or to send an e-mail to [service@bestmed.co.za](mailto:service@bestmed.co.za).



## OPTIONAL BENEFITS

- As a BESTmed member you have access to the following additional optional products:

**Gap Cover**, simply put, is a product that gives you additional cover for all amounts charged in excess of 100% of the Scheme tariff for in-hospital procedures you or one of your dependants might have to undergo. Please visit [www.bestmed.co.za](http://www.bestmed.co.za) for more information.

**Sanlam Liquid** provides you with uncomplicated savings and transactional solutions. It offers you above average interest returns on your low risk savings and investments. With the Sanlam Liquid Debit Card you can earn high interest rates on your everyday transactional account, because your money is invested in the SIM Money Market Fund (SMMF), at the money market interest rates earned by this fund. Please visit [www.sanlamliquid.co.za](http://www.sanlamliquid.co.za) should you wish for more information.

**Sanlam Reality** is a reward and lifestyle programme designed to add significant value to your life and give you extensive benefits all year round. The programme provides you with financial educational tools, and registers you with over 93 000 retailers who are geared towards finding you exactly what you want at the lowest prices. Reality Travel, Scout, Wheels, Bond, Connect, Save, Classifieds, Vacation and Shop will cater for all your needs. As a Reality member you have access to Virgin Active and Planet Fitness gyms. Please visit [www.reality.co.za](http://www.reality.co.za) for more information.

Rest assured that BESTmed provides you with only the BEST options!

Yours sincerely

*A m e s —*  
Dries La Grange  
Principal Officer

