

Co-payments and conditions lists



When do co-payments apply for medicine claims?

- If medicine is prescribed/selected for the treatment of a CDL, PMB or non-CDL condition and is not listed on the formulary.
- If the prescribed/selected medicine costs more than the Mediscor Reference Price (MRP).
- A formulary co-payment on non-CDL conditions is applicable depending on the chosen plan option.
- When the provider charges a higher dispensing fee than what the Scheme reimburses.

Please note that according to the Council for Medical Schemes (CMS) co-payments may not be deducted from your savings account or vested savings account or reimbursed to you. The co-payment percentage varies according to the different benefit options. The table below highlights the different co-payments applicable per Scheme option for the CDL, PMB and non-CDL conditions:

| Benefit | BEAT1 | BEAT2 | BEAT3 | BEAT4 | PACE1 | PACE2 | PACE3 | PACE4 | RHYTHM1 | RHYTHM2 |
|---|------------|------------|-------|-------|-------|-------|-------|-------|------------|------------|
| Non-formulary co-payment for CDL and PMB conditions | 30% | 30% | 30% | 20% | 25% | 20% | 15% | 10% | 30% | 30% |
| Formulary co-payment for non-CDL conditions | No benefit | No benefit | 20% | 10% | 10% | 10% | 10% | 0% | No benefit | No benefit |
| Non-formulary co-payment for non-CDL conditions | No benefit | No benefit | 30% | 20% | 25% | 20% | 15% | 10% | No benefit | No benefit |

Chronic Conditions List

The Chronic Disease List (CDL) provides cover for the 27 listed chronic conditions for which medical schemes must cover the diagnosis, medical management and medicines as published by the Council for Medical Schemes. An additional 17 conditions are covered as Prescribed Minimum Benefits (PMB), where the medical management and medicines are also covered from Scheme benefits. Non-CDL chronic conditions are those additional conditions that Bestmed provides chronic medicine cover for. Authorisation for CDL, PMB and non-CDL chronic medicines is subject to clinical funding guidelines and protocols, formularies and Designated Service Providers (DSPs) where applicable. Approved CDL and PMB chronic medicines are covered without an annual financial limit while non-CDL chronic medicines are subject to an annual financial limit. Below is the list of CDL, PMB and non-CDL conditions that Bestmed covers on the various benefit options.

| | BEAT1 | BEAT2 | BEAT3 | BEAT4 | PACE1 | PACE2 | PACE3 | PACE4 | RHYTHM1 & 2 |
|---|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------------|
| Number of non-CDL conditions | 0 | 0 | 5 | 9 | 7 | 20 | 20 | 29 | 0 |
| Reimbursement for CDL & PMB | 100% of Scheme tariff | | | | | | | | |
| Reimbursement for non-CDL | N/A | N/A | 80% | 90% | 90% | 90% | 90% | 100% | N/A |
| Non-formulary co-payment for CDL and PMB conditions | 30% | 30% | 30% | 20% | 25% | 20% | 15% | 10% | 30% |
| Formulary co-payment for non-CDL conditions | N/A | N/A | 20% | 10% | 10% | 10% | 10% | 0% | N/A |
| Non-formulary co-payment for non-CDL conditions | N/A | N/A | 30% | 20% | 25% | 20% | 15% | 10% | N/A |

| | | BEAT1 | BEAT2 | BEAT3 | BEAT4 | PACE1 | PACE2 | PACE3 | PACE4 | RHYTHM1 & 2 |
|-------------------|--|-------|-------|-------|-------|-------|-------|-------|-------|-------------|
| CDL | | | | | | | | | | |
| CDL 1 | Addison disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 2 | Asthma | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 3 | Bipolar disorder | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 4 | Bronchiectasis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 5 | Cardiac failure | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 6 | Cardiomyopathy | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 7 | Chronic obstructive pulmonary disease (COPD) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 8 | Chronic renal disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 9 | Coronary artery disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 10 | Crohn disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 11 | Diabetes insipidus | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 12 | Diabetes mellitus type 1 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 13 | Diabetes mellitus type 2 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 14 | Dysrhythmias | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 15 | Epilepsy | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 16 | Glaucoma | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 17 | Haemophilia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 18 | HIV/AIDS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 19 | Hyperlipidaemia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 20 | Hypertension | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 21 | Hypothyroidism | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 22 | Multiple sclerosis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 23 | Parkinson disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 24 | Rheumatoid arthritis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 25 | Schizophrenia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 26 | Systemic lupus erythematosus (SLE) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| CDL 27 | Ulcerative colitis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| NON-CDL | | | | | | | | | | |
| non-CDL 1 | Acne - severe | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| non-CDL 2 | Allergic rhinitis | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| non-CDL 3 | Alzheimer disease | | | | | | ✓ | ✓ | ✓ | |
| non-CDL 4 | Ankylosing spondylitis | | | | | | ✓ | ✓ | ✓ | |
| non-CDL 5 | Attention deficit disorder / Attention deficit hyperactivity disorder (ADD/ADHD) | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| non-CDL 6 | Autism | | | | | | ✓ | ✓ | ✓ | |
| non-CDL 7 | Blepharospasm | | | | | | | | | ✓ |
| non-CDL 8 | Collagen diseases | | | | | | ✓ | ✓ | ✓ | |
| non-CDL 9 | Dermatomyositis | | | | | | ✓ | ✓ | ✓ | |
| non-CDL 10 | Dystonia | | | | | | | | | ✓ |
| non-CDL 11 | Eczema | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| non-CDL 12 | Gastro-oesophageal reflux disease (GORD) | | | | ✓ | | ✓ | ✓ | ✓ | |
| non-CDL 13 | Gout prophylaxis | | | | ✓ | ✓ | ✓ | ✓ | ✓ | |

| | | BEAT1 | BEAT2 | BEAT3 | BEAT4 | PACE1 | PACE2 | PACE3 | PACE4 | RHYTHM1 & 2 |
|-------------------|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|
| non-CDL 14 | Hypopituitarism | | | | | | | | | ✓ |
| non-CDL 15 | Major depression* | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| non-CDL 16 | Migraine prophylaxis | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| non-CDL 17 | Motor neuron disease | | | | | | | | | ✓ |
| non-CDL 18 | Neuropathy | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 19 | Obsessive-compulsive disorder | | | | ✓ | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 20 | Osteoarthritis | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 21 | Osteoporosis | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 22 | Paget disease of the bone | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 23 | Polyarteritis nodosa | | | | | | | | | ✓ |
| non-CDL 24 | Psoriatic arthritis | | | | | | | | | ✓ |
| non-CDL 25 | Psoriasis | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 26 | Urinary incontinence | | | | | | ✓ | ✓ | ✓ | ✓ |
| non-CDL 27 | Scleroderma | | | | | | | | | ✓ |
| non-CDL 28 | Sjögren's disease | | | | | | | | | ✓ |
| non-CDL 29 | Trigeminal neuralgia | | | | | | | | | ✓ |

PMB

| | | | | | | | | | | |
|---------------|-------------------------------------|---|---|---|---|---|---|---|---|---|
| PMB 1 | Aplastic anaemia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 2 | Benign prostatic hyperplasia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 3 | Cerebral palsy | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 4 | Chronic anaemia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 5 | COVID-19 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 6 | Cushing disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 7 | Endometriosis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 8 | Female menopause | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 9 | Fibrosing alveolitis | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 10 | Graves disease | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 11 | Hyperthyroidism | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 12 | Hypophyseal adenoma | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 13 | Idiopathic thrombocytopenic purpura | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 14 | Paraplegia / quadriplegia | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 15 | Polycystic ovarian syndrome | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 16 | Pulmonary embolism | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PMB 17 | Stroke | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Contact details

CLIENT SERVICES

Tel: +27 (0)86 000 2378
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HIV/AIDS CARE PROGRAMME

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BESTMED HIV/AIDS MANAGED CARE ORGANISATION LIFESENSE

Tel: +27 (0)86 050 6080
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BESTMED DSP PHARMACIES

Please refer to the Bestmed website, www.bestmed.co.za,
for network pharmacies in your area.

ONCOLOGY CARE PROGRAMME

Tel: +27 (0)86 000 2378 request x3333
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COMPLAINTS

Tel: +27 (0)86 000 2378
Email: escalations@bestmed.co.za
(Subject box: Manager, escalated query)
Postal address:
PO Box 2297,
Pretoria, Gauteng, 0001

CMS ESCALATIONS

Should an issue remain unresolved with the Scheme, members can
escalate to the Council for Medical Schemes (CMS) Registrar's office:

Fax Complaints: 086 673 2466.

Email Complaints: complaints@medicalschemes.co.za

Postal Address:
Private Bag X34, Hatfield, 0028

Physical Address:
Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park,
Centurion, 0157

REGIONAL OFFICES

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CHRONIC MEDICINE

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CLAIMS

Tel: 086 000 2378
Email: service@bestmed.co.za (queries)
claims@bestmed.co.za (claim submissions)

MATERNITY CARE

Tel: 012 472 6797
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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:
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PMB

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BESTMED ETHICS AND FRAUD HOTLINE, OPERATED BY ADVANCE CALL

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

| | |
|----------------------------|--|
| Hotline: | 0800 111 627 |
| WhatsApp: | 0860 004 004 |
| SMS: | 48691 |
| Hotmail: | bestmed@behonest.co.za |
| Free post: | BNT165, Brooklyn Square, 0075 |
| Website & chat: | www.behonest.co.za |

 **086 000 2378**

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