CO-PAYMENTS AND CONDITIONS LIST

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 MediKredit Reference Price (MMAP).
- 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 personal medical savings account (PMSA) 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	BEAT3 PLUS	BEAT4	PACE1	PACE2	PACE3	PACE4	RHYTHM1 & 2	
Non-formulary co-payment for CDL and PMB conditions	30%	30%	30%	30%	20%	25%	20%	15%	10%	30%	30%
Formulary co-payment for non-CDL conditions	No benefit	No benefit	20%	20%	10%	10%	10%	10%	0%	No benefit	No benefit
Non-formulary co-payment for non-CDL conditions	No benefit	No benefit	30%	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	BEAT3 PLUS	BEAT4	PACE1	PACE2	PACE3	PACE4	RHYTHM1 & 2
Number of non-CDL conditions	0	0	5	6	9	8	20	20	29	0
Reimbursement for CDL & PMB	100% of Scheme tariff									
Reimbursement for non-CDL	N/A	N/A	80%	80%	90%	90%	90%	90%	100%	N/A
Non-formulary co-payment for CDL and PMB conditions	30%	30%	30%	30%	20%	25%	20%	15%	10%	30%
Formulary co-payment for non-CDL conditions	N/A	N/A	20%	20%	10%	10%	10%	10%	0%	N/A
Non-formulary co-payment for non-CDL conditions	N/A	N/A	30%	30%	20%	25%	20%	15%	10%	N/A

		BEAT1	BEAT2	BEAT3	BEAT3 PLUS	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							√	√	√	

		BEAT1	BEAT2	BEAT3	BEAT3 PLUS	BEAT4	PACE1	PACE2	PACE3	PACE4	RHYTHM1 & 2
non-CDL 10	Dystonia									√	
non-CDL 11	Eczema			√	√	√	√	√	√	√	
non-CDL 12	Gastro-oesophageal reflux disease (GORD)					√	√	√	√	√	
non-CDL 13	Gout prophylaxis					√	√	√	√	√	
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	Scleroderma							√	√	√	
non-CDL 27	Sjögren's disease									√	
non-CDL 28	Trigeminal neuralgia									√	
non-CDL 29	Urinary incontinence							√	√	√	

* Approved medicine claims will continue to be paid from Scheme risk once the non-CDL limit is depleted.

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 trombocytopenic purpura	√	√	√	√	√	√	√	√	√	√
PMB 14	Paraplegia / quadriplegia	√	√	√	√	√	√	√	√	√	√
PMB 15	Polyendocrine metabolic ovarian syndrome	√	√	√	√	√	√	√	√	√	√
PMB 16	Pulmonary embolism	√	√	√	√	√	√	√	√	√	√
PMB 17	Stroke	√	√	√	√	√	√	√	√	√	√

HOSPITAL AUTHORISATION
Tel: 080 022 0106
Email: authorisations@bestmed.co.za

CHRONIC MEDICINE
Tel: 086 000 2378
Email: medicine@bestmed.co.za

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)

PMB
Tel: 086 000 2378
Email: pmb@bestmed.co.za

INTERNATIONAL MEDICAL TRAVEL INSURANCE
AZOZA

Tel: 0861 838 333
Claims and emergencies: assist@azoza.co.za
Travel registrations: bestmed-assist@linkham.com

COMPLAINTS
Tel: +27 (0)86 000 2378
Email: escalations@bestmed.co.za or
(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:

Email: 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

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
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