





personally yours

PACE4

PACE4 OPTION	COMPREHENSIVE COVER (IN- AND OUT-OF-HOSPITAL)		
Recommended for?	You are a discerning person who may have above-average medical costs, or would like the maximum cover available. You need the comfort of extensive benefits and cover for hospital expenses. This option also offers an individual medical savings account which provides further payment flexibility. With the exclusivity that Pace4 offers, you have the greatest cover with complete peace of mind.		
Contributions	Principal member	Adult dependant	Child dependant
Risk amount	R10 033	R10 033	R2 350
Medical savings account	R310	R310	R73
Total monthly contribution	R10 343	R10 343	R2 423

*You pay for a maximum of three children. Any additional children can join as beneficiaries of the Scheme at no additional cost.

Children under the age of 24 and registered students up to the age of 26 years qualify for child dependant rates.

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COMPREHENSIVE COVER (IN- AND OUT-OF-HOSPITAL)

Savings account/ Day-to-day benefits Savings account available. Day-to-day benefits are available.

Method of benefit payment

On the Pace4 option in-hospital benefits, out-of-hospital benefits and preventative care benefits are paid from Scheme risk. Once out-of-hospital risk benefits are depleted further claims will be paid from savings.

Benefits relating to conditions that meet the criteria for PMBs will be covered in full when using designated service providers (DSPs). This will not affect your savings (annual or vested).

In-hospital benefits

Note:

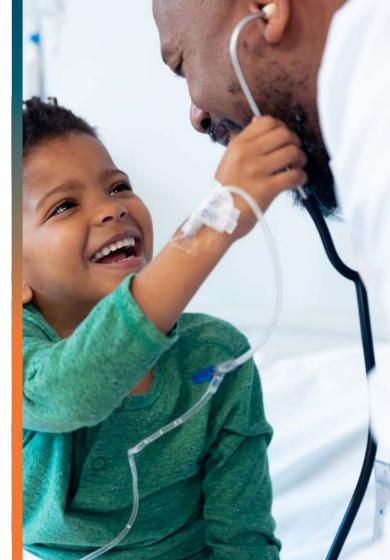
- All members must obtain pre-authorisation for planned procedures at least 14 (fourteen) days before the event. However, in the case of an emergency, you, your representative or the hospital must notify Bestmed of your hospitalisation as soon as possible or on the first working day after admission to hospital.
- Clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP) may apply.

MEDICAL EVENT	SCHEME BENEFIT
Accommodation (hospital stay) and theatre fees	100% Scheme tariff.
Take-home medicine	100% Scheme tariff. Limited to 7 days' medicine.
Treatment in mental health facilities	100% Scheme tariff. Limited to a maximum of 21 days per beneficiary per annum.
Treatment of chemical and substance abuse	100% Scheme tariff. Limited to 21 days or R37 352 per beneficiary per annum. DSPs apply.
Consultations and procedures	100% Scheme tariff.
Surgical procedures and anaesthetics	100% Scheme tariff.
Organ transplants	100% Scheme tariff.
Stem cell transplants	100% Scheme tariff. (PMBs only)
Major maxillofacial surgery, strictly related to certain conditions	100% Scheme tariff.
Dental and oral surgery (in or out-of-hospital)	Limited to R23 345 per family per annum.
Orthopaedic and medical appliances	100% Scheme tariff.
Pathology	100% Scheme tariff.
Basic radiology	100% Scheme tariff.
Specialised diagnostic imaging	100% Scheme tariff.

(including MRI scans, CT scans and isotope studies).

MEDICAL EVENT	SCHEME BENEFIT	MEDICAL EVER	NT	SCHEME BENEFIT
Prosthesis (subject to PP, otherwise limits and co-payments apply)	100% Scheme tariff. Limited to R155 450 per family per annum.	Breast surgery for cancer	Treatment of the unaffected (non-cancerous) breast will be limited to PMB provisions and is subject to pre-authorisation and funding	
Prosthesis – Internal	 *Functional limited to R42 000. Vascular R72 450. Pacemaker (dual chamber) R72 438. Spinal including artificial disc R77 732. 			guidelines.
Note: Sub-limits subject to availability of overall prosthesis limit. *Functional: Items used to replace or augment an impaired		Medically necess reduction surgery fees for the surge anaesthetist)	(including	100% Scheme tariff. R55 493 per family per annum (for surgeon and anaesthetist). Theatre and hospital cos will be funded from Scheme risk. Subject to funding protocols, pre-authorisation.
bodily function.	 Mesh R22 796. Gynaecology/urology R18 814. Lens implants R20 832 a lens 	HIV/AIDS		100% Scheme tariff. Subject to pre-authorisation and DSPs.
	per eye. Joint replacements: - Hip replacement and other major joints R69 555. - Knee replacement R80 540.	Supplementary se	ervices	100% Scheme tariff.
		Alternative to hos (i.e. procedures d doctor's rooms)		100% Scheme tariff.
Prosthesis – External	- Other minor joints R25 886. Limited to R35 842 per family per annum. DSPs apply. Includes artificial limbs limited to 1 limb every 60 months.	Advanced illness	benefit	100% Scheme tariff, limited to R133 18: per beneficiary per annum. Subject to available benefit, pre-authorisation and treatment plan.
Oncology	Oncology programme. 100% of Scheme tariff. Subject to pre-authorisation and DSPs. Access to extended protocols.	Day procedures	Day procedures performed in a day hospital by a DSP provider will be funded at 100% network or Scheme tariff. A co-payment of R2 625 will be incurred per event if a day procedure is done by a non-DSP provider, or if the procedure is voluntarily done in an acute hospital that is not a day hospital. If the provider is a DSP and does not work in a day hospital, the procedure will be paid in full if it is done in an acute hospital.	
Peritoneal dialysis and haemodialysis	100% Scheme tariff. Subject to pre-authorisation and DSPs.			
Confinements (birthing)	100% Scheme tariff.			
Midwife-assisted births	100% Scheme tariff.			
Refractive surgery and other procedures done to improve or stabilise vision (except cataracts)	100% Scheme tariff. Subject to pre-authorisation and protocols. Limited to R11 673 per eye.			

MEDICAL EVENT	SCHEME BENEFIT
International medical travel cover	 Holiday travel: Limited to 90 days and R5 000 000 per family, i.e. members and dependants. Limited to R1 000 000 per family for travel to the USA. Business travel: Limited to 60 days and R5 000 000 per family, i.e. members and dependants. Limited to R1 000 000 per family for travel to the USA.



Out-of-hospital benefits

Note:

- Out-of-hospital benefits are paid at 100% Scheme tariff.
- Subject to sub-limits and benefits available in the day-to-day overall limit.
- Once the overall day-to-day limit is depleted the member may request payment from the savings account.
- Should you not use all of the funds available in your savings account these funds will be added to your vested savings account at the beginning of the following financial year.
- Clinical funding protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP) may apply.
- Members are required to obtain pre-authorisation for all planned treatments and/or procedures.
- If you have a treatment plan for a registered Chronic Disease List (CDL) and/or Prescribed Minimum Benefit (PMB) condition/s, the services in the treatment plan will pay from the applicable day-to-day limit first. Once the limit is depleted, claims will continue to be paid from Scheme risk, up to the maximum quantity specified in the treatment plan.

MEDICAL EVENT	SCHEME BENEFIT
Overall day-to-day limit	M = R41 472, M1+ = R66 878.
FP and specialist consultations	Limited to M = R6 523, M1+ = R10 575. (Subject to overall day-to-day limit)
Basic and specialised dentistry	Limited to M = R14 403, M1+ = R24 310. (Subject to overall day-to-day limit)
Orthodontic dentistry	100% Scheme tariff. Subject to pre-authorisation. Limited to R12 208 per event for beneficiaries up to 18 years of age. (Subject to overall day-to-day limit)





MEDICAL EVENT	SCHEME BENEFIT
Medical aids, apparatus and appliances	Limited to R12 084 per family. Includes repairs to artificial limbs. (Subject to overall day-to-day limit)
Wheelchairs	Limited to R16 342 per family every 48 months.
Hearing aids	Limited to R41 746 per beneficiary every 24 months subject to pre-authorisation.
Insulin pump (excluding consumables)	100% Scheme tariff. Limited to R48 572 per beneficiary every 24 months. Subject to pre-authorisation.
Continuous/Flash Glucose Monitoring (CGM/FGM)	100% Scheme tariff. Limited to R27 746 per family per annum. Subject to pre-authorisation.
Supplementary services	Limited to M = R6 523, M1+ = R12 839. (Subject to day-to-day overall limit)
Wound care benefit (including dressings, negative pressure wound therapy treatment and related nursing services - out-of-hospital)	Limited to R15 930 per family. (Subject to overall day-to-day limit)

MEDICAL EVENT	SCHEME BENEFIT
Optometry benefit	 Benefits available every 24 months from date of service. Network Provider Consultation - One (1) per beneficiary. Frame = R1 040 covered AND 100% of cost of standard lenses (single vision OR bifocal OR multifocal) AND Lens enhancement = R750 covered OR Contact lenses = R2 375 OR Non-network Provider Consultation - R365 fee at non-network provider Frame = R780 AND Single vision lenses = R215 OR Bifocal lenses = R460 OR Multifocal lenses = R1 032 Lens enhancement = R562.50 covered In lieu of glasses members can opt for contact lenses, limited to R2 375.
Basic radiology and pathology	100% Scheme tariff. Limited to M = R6 523, M1+ = R12 839. (Subject to overall day-to-day limit)
Specialised diagnostic imaging (including MRI scans, CT scans, isotope studies and PET scans).	 MRI/CT scans: Maximum of two (2) scans per beneficiary: Limited to one (1) scan of the lumbar and cervical spine region for conservative back and neck scans per beneficiary per annum. PET scan: One (1) scan per beneficiary. Subject to pre-authorisation.
Rehabilitation services after trauma	100% Scheme tariff.

MEDICAL EVENT	SCHEME BENEFIT
Managed Healthcare - Back and neck preventative programme	Benefits payable at 100% of contracted fee. Subject to pre-authorisation, protocols and DSPs.
HIV/AIDS	100% Scheme tariff. Subject to pre-authorisation and DSPs.
Oncology	Oncology programme. 100% of Scheme tariff. Subject to pre-authorisation and DSPs. Access to extended protocols.
Peritoneal dialysis and haemodialysis	100% Scheme tariff. Subject to pre-authorisation and DSPs.

Medicine

Note:

- Benefits mentioned below may be subject to pre-authorisation, clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines, the Mediscor Reference Price (MRP) and the exclusions referred to in Annexure C of the registered Rules.
- Members will not incur co-payments for Prescribed Minimum Benefit (PMB) medications that are on the formulary for which there is no generic alternative.
- Approved PMB biological and non-PMB biological medicine costs will be paid from the biological limit first. Once the limit is depleted, only PMB biological medicine costs will continue to be paid unlimited from Scheme risk.

BENEFIT DESCRIPTION	SCHEME BENEFIT
CDL and PMB chronic medicine*	100% Scheme tariff. Co-payment of 10% for non-formulary medicine.
Non-CDL chronic medicine*	29 conditions. 100% Scheme tariff. Limited to M = R23 000, M1+ = R46 209. Co-payment of 10% for non-formulary medicine.

BENEFIT DESCRIPTION	SCHEME BENEFIT
Biological medicine	Limited to R569 070 per beneficiary
Other high-cost medicine	100% Scheme tariff
Acute medicine	Limited to M = R9 809, M1+ = R15 237. 10% co-payment. (Subject to overall day-to-day limit)
Over-the-counter (OTC) medicine	Subject to available savings.

*Please note that approved Chronic Disease List (CDL), Prescribed Minimum Benefit (PMB) and non-Chronic Disease List (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.

Approved medicine for the following conditions are not subject to the Chronic medicine limit: organ transplant, chronic renal failure, multiple sclerosis and haemophilia. Medicine claims will be paid directly from Scheme risk.

Chronic conditions list

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	
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

	Actic 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	
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 – severe
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	Motor neuron disease
Non-CDL 17	Migraine prophylaxis
Non-CDL 18	Neuropathy
Non-CDL 19	Obsessive compulsive disorder
Non-CDL 20	Osteoarthritis
Non-CDL 21	Osteoporosis
Non-CDL 22	Paget disease
Non-CDL 23	Polyarteritis nodosa
Non-CDL 24	Psoriasis
Non-CDL 25	Psoriatic arthritis
Non-CDL 26	Scleroderma
Non-CDL 27	Sjögren's disease
Non-CDL 28	Trigeminal neuralgia

NON-CDL

Non-CDL 29 Urinary incontinence

**Approved medicine claims for major depression will continue paying from Scheme risk once the non-CDL limit is depleted.

РМВ	
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	Cystic fibrosis
PMB 8	Endometriosis
PMB 9	Female menopause
PMB 10	Fibrosing alveolitis
PMB 11	Graves disease
PMB 12	Hyperthyroidism
PMB 13	Hypophyseal adenoma
PMB 14	Idiopathic thrombocytopenic purpura
PMB 15	Paraplegia/quadriplegia
PMB 16	Polycystic ovarian syndrome
PMB 17	Pulmonary embolism
PMB 18	Stroke

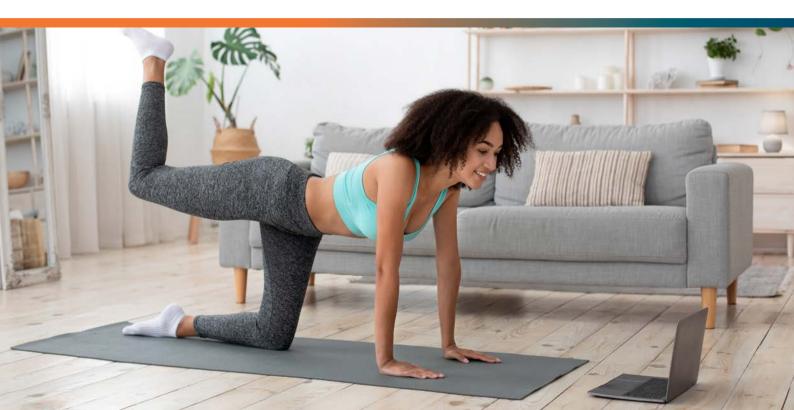
Preventative care benefits

Note: Benefits mentioned below may be subject to pre-authorisation, clinical protocols, preferred providers (PPs), 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.
Travel vaccines	All ages.	Quantity and frequency depending on product up to the maximum allowed amount.	Mandatory travel vaccines for typhoid, yellow fever, tetanus, meningitis, hepatitis and cholera from Scheme risk benefits.
Paediatric immunisations	Babies and children.	Funding for all paediatric vaccines accor programme.	rding to the state-recommended
Baby growth and development assessments	0-2 years.	3 assessments per year.	Assessments are done at a Bestmed Network Pharmacy Clinic.
Female contraceptives	All females of child-bearing age.	Quantity and frequency depending on product up to the maximum allowed amount.	Limited to R2 678 per beneficiary per year. Includes all items classified in the category of female contraceptives.
Intrauterine device (IUD) insertion	All females of child-bearing age.	1 device every 5 years.	Consultation and procedure by a gynaecologist or FP.
Preventative dentistry	Refer to preventative dentistry section on p.15 for details.		
Mammogram	Females 40 years and older.	Once every 24 months.	100% Scheme tariff.
PSA screening	Males 50 years and older.	Once every 24 months.	Can be done at a urologist, FP or network pharmacy clinic. Consultation paid from the available consultation benefit/savings.
HPV vaccinations	Females 9-26 years of age.	3 vaccinations per beneficiary.	Vaccinations will be funded at MRP.
Bone densitometry	All beneficiaries 45 years and older.	Once every 24 months.	

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
Pap smear (procedure and consultation)	Females 18 years and older.	Once every 24 months.	Can be done at a gynaecologist, FP or pharmacy clinic.
Glaucoma screening	Ages 50 and above.	Once every 12 months.	The benefit is subject to service being received from the contracted Optometrist Network only.

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



Bestmed Tempo wellness programme

Note: Completing your Health Assessment (HA) unlocks the other Bestmed Tempo benefits.

The Bestmed Tempo wellness programme is focused on supporting you on your path to improving your health and realising the rewards that come with it. To ensure you achieve this, you will have access to the following benefits:

Tempo Health Assessment (HA) for adults (beneficiaries 16 years and older) which includes one of each of the following per year per adult beneficiary:

- The Tempo lifestyle questionnaire
- Blood pressure check
- Cholesterol check
- Glucose check
- · Height, weight and waist circumference

These assessments need to be done at a contracted pharmacy or on-site at participating employer groups.

Bestmed Tempo Fitness and Nutrition programmes (beneficiaries 16 and older):

Fitness

- 1 x (face-to-face) fitness assessment at a Tempo partner biokineticist
- 1 x follow-up (virtual or face-to-face) consult to obtain your personalised fitness/exercise plan from the Tempo partner biokineticist

These fitness benefits are intended to assist you on your Tempo Get Active Journey.

In addition, you also have access to the following via the online Get Active Journey on the Bestmed App or Member portal on the website:

- On-demand exercise classes wherever and whenever you choose
- challenges to which you can invite friends and family, who are Bestmed members, to join in

Nutrition

- 1 x (face-to-face) nutrition assessment at a Tempo partner dietitian
- 1 x follow-up (virtual or face-to-face) consult to obtain your personalised healthy-eating plan from the Tempo partner dietitian
 These nutrition benefits are intended to assist you on your Tempo

Nutritional Health Journey.

In addition, you also have access to the following via the online Nutritional Health Journey on the Bestmed App or Member portal on the website:

- a daily nutrition and water intake tracker
- nutrition and responsible drinking programmes

Emotional Wellbeing Journey:

This journey was developed by qualified psychologists and healthcare providers, and will assist you to identify and manage your emotions and the affect they have on your mental health. This Journey provides you with access to:

- lifestyle related information that will help you deal with life's changes and curve balls.
- practical challenges that will enable you to practice the new skills you have to acquire to progress from your current emotional and mental state to your desired state.

Emotional Wellbeing Journey (via the Bestmed App and website):

- Two questionnaires that assess whether the participant experiences symptoms of depression and/or anxiety (for beneficiaries 21 years and older).
- Access to the educational information, challenges, recordings, videos, and support group details (for beneficiaries 16 years and older).

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



Maternity benefits

Note:

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

100% Scheme tariff. Subject to the following benefits:

Consultations:

- 9 antenatal consultations at a FP OR gynaecologist OR midwife.
- 1 post-natal consultation at a FP OR gynaecologist OR midwife.

Ultrasounds:

- 1 x 2D ultrasound scan at 1st trimester (between 10 to 12 weeks) at a FP OR gynaecologist OR radiologist.
- 1 x 2D ultrasound scan at 2nd trimester (between 20 to 24 weeks) at a FP OR gynaecologist OR radiologist.

Supplements:

 Any item categorised as a maternity supplement can be claimed up to a maximum of R133 per claim, once a month, for a maximum of 9 months.

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

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.

Members need to register on the Bestmed Maternity care programme as soon as they receive confirmation of their pregnancy by means of a pathology test and/or scan from your family practitioner or gynaecologist. After you complete your registration, a consultant will contact you. If your pregnancy is associated with risks, the information will be forwarded to Bestmed's case managers who will contact you to help monitor your progress.

Please note that registering on the Maternity care programme does not confirm any other maternity benefits nor does it provide authorisation for the delivery as these benefits are subject to the Scheme's rules and underwriting. To enquire about these benefits please contact service@bestmed.co.za.

How to register:

Send an email to maternity@bestmed.co.za or call us on 012 472 6797. Please include your medical scheme number and your expected delivery date in the email.

After registration on the Maternity care programme, you will also receive the Bestmed Maternity care programme registration confirmation letter, indicating all necessary information as stated below:

Our third-party service provider, DLA, will be in contact within the next two to three weeks via email, requesting you to complete a registration form. Keep an eye on your inbox (including the spam folder) for this email. Completing this form will ensure you are registered on their database to ensure you receive maternity information, additional support if the pregnancy is identified as a high-risk pregnancy and a gift on behalf of Bestmed after 14 weeks gestation. DLA will guide you through the process of selecting a gift.

The registration form and gift selection form must be returned to DLA directly. The maternity gift will only be sent after week 14 of your pregnancy.

Registration also provides you with access to a 24-hour medical advice line and benefits through each phase of your pregnancy.

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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 (including gloves and use of sterile equipment for the visit)	12 years and above. 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 photos per year.
Scaling and/or polishing	All ages.	Twice a year (i.e. every 6 months from the date of service).
Fluoride treatment	All ages.	Twice a year (i.e. every 6 months from the date of service).
Fissure sealing	Up to and including 21 years.	In accordance with accepted protocol.
Space maintainers	During primary and mixed denture stage.	Once per space.

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

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; MRI/CT Scans = Magnetic Resonance Imaging/Computed Tomography Scans; MRP = Mediscor Reference Price; NPWT = Negative Pressure Wound Therapy; PET Scan = Positron Emission Tomography Scan; PPN = Preferred Provider Negotiators; PSA = Prostate Specific Antigen; PMB = Prescribed Minimum Benefit. O86 000 2378
 service@bestmed.co.za
 O68 376 7212
 O12 472 6500
 www.bestmed.co.za
 @BestmedScheme
 www.facebook.com/ BestmedMedicalScheme



CHRONIC MEDICINE

Tel: 086 000 2378 Email: medicine@bestmed.co.za Fax: 012 472 6760

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)

INTERNATIONAL MEDICAL TRAVEL INSURANCE (EUROP ASSISTANCE) Tel: 0861 838 333 Claims and emergencies: assist@europassistance.co.za Travel registrations: bestmed-assist@linkham.com

PMB

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

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

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

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

Disclaimer: All the 2024 product information appearing in this brochure is provided without a representation or warranty whatsoever, whether expressed or implied, and no liability pertaining thereto will attach to Bestmed Medical Scheme. All information regarding the 2024 benefit options and accompanying services including information in respect of the terms and conditions or any other matters is subject to prior approval of the Council for Medical Schemes (CMS) and may change without notice having due regard to the CMS's further advices. Please note that should a dispute arise, the registered Rules, as approved by the Registrar of Medical Schemes, shall prevail.

Please visit www.bestmed.co.za for the complete liability and responsibility disclaimer for Bestmed Medical Scheme as well as the latest Scheme Rules.

Bestmed Medical Scheme is a registered medical scheme (Reg. no. 1252) and an Authorised Financial Services Provider (FSP no. 44058). Bestmed Medical Scheme. Pace 4 Product Brochure 2024_ENG. This brochure was updated in July 2024. For the most recent version please visit our website at www.bestmed.co.za.

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