

**Benefit
Summary
2023**



RHYTHM1

RHYTHM1 OPTION

Recommended for?

Contributions

Total contribution income R0 - R9 000 p.m.

Total contribution income R9 001 - R14 000 p.m.

Total contribution income >R14 001 p.m.

RHYTHM1 IS A NETWORK OPTION

You are looking for a benefit option that is suited to your income, you are comfortable to make use of a network of designated service providers and value a range of preventative care benefits and unlimited family practitioner visits.

Principal member	Adult dependant	Child dependant
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R1 307	R1 307	R539
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R1 525	R1 525	R648
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R2 723	R2 723	R1 410
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Children under the age of 24 and registered students up to the age of 26 years qualify for child dependant rates.

RHYTHM1 OPTION

Savings account
Day-to-day benefits

RHYTHM1 IS A NETWORK OPTION

No savings account available.
Day-to-day benefits are available.

Method of benefit payment

On the Bestmed Rhythm network option in-hospital benefits are paid from Scheme risk benefit. The Bestmed Rhythm network covers most out-of-hospital services. However, members will still be required to go to a DSP. Some preventative care benefits are available from Scheme risk benefit.

Rhythm1 members must make use of the Rhythm FP and Hospital networks.

Benefits relating to conditions that meet the criteria for PMBs will be covered in full when using DSPs.

In-hospital benefits

Please familiarise yourself with the Designated Service Providers (DSPs) and networks for this option. This includes Rhythm Specialist DSPs and DSP hospitals. Hospital costs will be covered unlimited at the Scheme negotiated tariff at Rhythm network hospital as listed on the website.

Members are required to obtain pre-authorisation for all planned procedures at least 14 (fourteen) days before the event. However, in the case of an emergency, the member, their representative or the hospital must notify Bestmed of the member's hospitalisation as soon as possible or on the first working day after admission to hospital.

The DSP hospital network consists of all Netcare hospitals in South Africa. In areas where there are no Netcare hospitals, other hospitals are contracted as DSPs.

Please refer to the Bestmed website at www.bestmed.co.za for a list of the DSP hospitals.

Process for hospital authorisation:

- All members on the Rhythm1 option must make use of the Bestmed Rhythm Family Practitioners (FPs).
- The Bestmed Rhythm FP will refer the member to a Rhythm Specialist DSP should a specialist consultation be required.
- Should the Rhythm Specialist DSP indicate that hospitalisation is required the member needs to contact Bestmed on 080 022 0106 for pre-authorisation. Bestmed will only authorise admissions to contracted DSP hospitals.

Emergency admittance in a non-DSP hospital:

- Should a member be admitted for an emergency condition to a non-DSP hospital, Bestmed will require the patient to be stabilised in that non-DSP hospital.
- As soon as the patient is stabilised he/she will be transferred to the closest DSP hospital by ER24.
- All hospital benefits below may be subject to pre-authorisation, clinical protocols, funding guidelines and designated hospital networks.
- Voluntary use of a non-DSP hospital (except in the case of an emergency) will result in a co-payment of up to R13 078.

MEDICAL EVENT

Accommodation (hospital stay) and theatre fees

Take-home medicine

Biological medicine during hospitalisation

Treatment in mental health clinics

SCHEME BENEFIT

Approved PMBs at DSPs

100% Scheme tariff.
Limited to 3 days' medicine.

Approved PMBs at DSPs

Approved PMBs at DSPs. Subject to pre-authorisation. Limited to 21 days per beneficiary.

MEDICAL EVENT	SCHEME BENEFIT
Treatment of chemical and substance abuse	100% Scheme tariff (only PMBs). Limited to 21 days per beneficiary. Subject to pre-authorisation and DSP network.
Consultations and procedures	Approved PMBs at DSPs. Subject to pre-authorisation.
Surgical procedures and anaesthetics	Approved PMBs at DSPs. Subject to pre-authorisation.
Organ transplants	100% Scheme tariff (PMBs only).
Major medical maxillo-facial surgery strictly related to certain conditions	Approved PMBs at DSPs.
Dental and oral surgery (In- or out of hospital)	Approved PMBs at DSPs.
Prosthesis	100% Scheme tariff. Limited to R58 461 per family. Subject to PMBs at DSP network.
Prosthesis – Internal Note: Sub-limit subject to the overall annual prosthesis limit.	Sub-limits per beneficiary: <ul style="list-style-type: none"> *Functional R31 000. Vascular R50 000. Pacemaker (dual chamber) R47 344. Endovascular and catheter-based procedures – no benefit. Spinal including artificial disc R28 968. Drug-eluting stents – PMBs and DSP products only. Mesh R10 594. Gynaecology/Urology R8 750. Lens implants R6 083 a lens per eye.
Prosthesis – External	Approved PMBs at DSPs.

MEDICAL EVENT	SCHEME BENEFIT
Exclusions (Prosthesis sub-limit subject to preferred provider, otherwise limits and co-payments apply)	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: <ul style="list-style-type: none"> Hip replacement and other major joints R29 689. Knee replacement R37 536. Other minor joints R14 059.
Mammary surgery (Breast cancer)	Treatment of the unaffected (non-cancerous) breast shall be limited to PMB provisions and is subject to pre-authorisation and funding guidelines.
Orthopaedic and medical appliances	Approved PMBs at DSPs.
Pathology	Approved PMBs at DSPs.
Basic radiology	Approved PMBs at DSPs.
Specialised diagnostic imaging (Including MRI scans, CT scans and isotope studies. Excluding PET scans).	Approved PMBs at DSPs.
Confinements (Birthing)	Approved PMBs at DSPs.
Oncology	Approved PMBs at DSPs.
Peritoneal dialysis and haemodialysis	Approved PMBs at DSPs.
Refractive surgery and all types of procedures to improve or stabilise vision (except cataracts)	Approved PMBs at DSPs.
HIV/AIDS	Approved PMBs at DSPs.
Midwife-assisted births (Protocols apply)	100% Scheme tariff.
Supplementary services	Approved PMBs at DSPs.

MEDICAL EVENT

SCHEME BENEFIT

Alternatives to hospitalisation

Approved PMBs at DSPs.

Palliative and home-based care in lieu of hospitalisation

Approved PMBs at DSPs.

Day procedures at a day-hospital facility

PMBs in network day-hospitals:

Approved PMBs at DSPs. Subject to pre-authorisation.

Non-PMBs in network day-hospitals:

100% Scheme tariff. Subject to approved DSPs and pre-authorisation. Limited to R50 000 per family per annum for non-PMB day procedures. Voluntary use of a non-network hospital will result in a co-payment of R2 500. The non-PMB conditions covered are:

- Circumcision
- Colonoscopy
- Gastroscopy
- Myringotomy and grommet insertion
- Sterilisation (male and female)
- Tonsillectomy

Subject to the Managed Healthcare (MHC) protocols and funding guidelines.

International travel cover

- Leisure Travel: Limited to 45 days and R500 000 cover for travel to the USA. All other countries covered up to 90 days, with R3 million for a family i.e. member and dependants.
- Business Travel: Limited to 45 days and R500 000 cover for travel to the USA. All other countries covered up to 45 days, with R3 million for a family i.e. member and dependants.

Co-payments

Co-payment of up to R13 078 per event for voluntary use of a non-DSP hospital.



Out-of-hospital benefits

Out-of-hospital benefits are paid at 100% Scheme tariff and are subject to the Bestmed Rhythm1 tariff protocols unless otherwise stated.

Note:

Granting of benefits under the primary care services and the Scheme benefits shall be subject to treatment protocols, preferred providers, Designated Service Providers (DSPs), dental procedure codes, pathology and basic radiology lists of codes and medicine formularies, funding guidelines and the Mediscor Reference Price (MRP), as accepted by the Scheme.

Members are required to obtain pre-authorisation for all planned treatments and/or procedures.

What are the benefits covered by Bestmed Rhythm Family Practitioners (FPs)?

- As many consultations as are medically necessary to get you healthy.
- Selected minor trauma treatment such as stitching of wounds.
- Medicine for acute ailments, subject to the Bestmed Rhythm formulary.

You will be liable for the payment of any services outside of the Bestmed Rhythm1 protocols.

DISCIPLINE

BENEFIT DESCRIPTION

FP consultations

Unlimited FP consultations. Subject to Bestmed Rhythm FP network. Subject to pre-approval after 10th visit.

Pharmacy clinic nurse consultations

100% of Scheme tariff. Unlimited primary care nurse consultations (NAPPI code 981078001) at network pharmacies.

Specialist consultations

Specialist consultations must be referred by a Rhythm Network Provider.
100% Scheme tariff. Limited to a maximum of R2 325 per family per year. Subject to Rhythm Specialist Network.





DISCIPLINE

BENEFIT DESCRIPTION

Out-of-network and casualty visits

Approved PMB services only.

Medical aids, apparatus and appliances including wheelchairs and hearing aids

Approved PMB services only.

Wound care benefit (incl. dressings, negative pressure wound therapy (NPWT) treatment and related nursing services - out-of-hospital)

Approved PMB services only.

Specialised diagnostic imaging (Including MRI scans, CT scans and isotope PET studies. Excluding PET scans)

Approved PMB services only.

Peritoneal dialysis and haemodialysis

Approved PMBs at DSPs.

HIV/AIDS

Approved PMBs at DSPs.

Rehabilitation services after trauma

PMBs only. Subject to pre-authorisation and DSPs.

Oncology

Approved PMBs at DSPs

OPTOMETRY

DISCIPLINE	BENEFIT DESCRIPTION
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Optometry	Benefits available every 24 months from date of service at PPN provider only. <ul style="list-style-type: none">▪ 1 consultation per beneficiary.▪ Consultation fee of R365 at non-network provider.▪ No benefit for spectacle frames, lenses or contact lenses.
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What are my dental benefits?

- Dental benefits are obtainable from a Bestmed Rhythm Dental Network Provider. The dental benefits are for basic dentistry only and are subject to clinical protocols and an approved tariff list.
- Crowns and other specialised dentistry are not covered.
- Please contact Bestmed to confirm which benefits are covered.

DENTISTRY

DISCIPLINE	BENEFIT DESCRIPTION
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Basic dentistry	Where clinically appropriate and subject to Bestmed Rhythm1 protocols, Bestmed Rhythm Dental Network Providers and Rhythm approved dental codes.
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PATHOLOGY

DISCIPLINE	BENEFIT DESCRIPTION
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Pathology	100% Scheme tariff. Basic blood tests as requested by a Bestmed Rhythm Network FP and subject to Bestmed Rhythm1 protocols and Rhythm approved pathology codes.
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BASIC RADIOLOGY

DISCIPLINE	BENEFIT DESCRIPTION
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Basic radiology	100% Scheme tariff. Basic X-rays as requested by your Bestmed Rhythm Network FP and subject to Bestmed Rhythm1 protocols and Rhythm approved radiology codes.
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You will be liable for the payment of any codes outside of the Bestmed Rhythm pathology and radiology formulary.

Medicine

Note:

- Benefits below may be subject to pre-authorization, 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 PMB medications that are on the formulary for which there is no generic alternative.
- As this is a network option, members 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.
30% co-payment on non-formulary medicine at a preferred provider network pharmacy.

Biological medicine

PMBs only.
Subject to pre-authorization.

Other high-cost medicine

PMBs only.
Subject to pre-authorization.

Acute medicine

100% Scheme tariff. Subject to Bestmed formulary only. As prescribed by network FP and obtained from DSP pharmacy.



Chronic conditions list

CDL

CDL 1	Addison's disease
CDL 2	Asthma
CDL 3	Bipolar mood 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's 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's disease
CDL 24	Rheumatoid arthritis
CDL 25	Schizophrenia
CDL 26	Systemic lupus erythematosus (SLE)
CDL 27	Ulcerative colitis

PMB

PMB 1	Aplastic anaemia
PMB 2	Benign prostatic hypertrophy
PMB 3	Cerebral palsy
PMB 4	Chronic anaemia
PMB 5	COVID-19
PMB 6	Cushing's 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.	At a Bestmed Rhythm Network FP or preferred provider network pharmacy. Subject to Bestmed Rhythm1 protocols and where clinically necessary.
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: Bestmed 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.
Female contraceptives	All females of child-bearing age.	Quantity and frequency depending on product up to the maximum allowed amount.	Limited to R2 550 per beneficiary per year. Includes all items classified in the category of female contraceptives.
Back and neck preventative programme	All ages.	Subject to pre-authorisation.	Preferred providers (DBC/Workability Clinics). This is a preventative programme with the objective of preventing back and neck 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. Use of this programme is in lieu of surgery.
Paediatric immunisations	Babies and children	Funding for all paediatric vaccines according to the state-recommended programme.	
Baby growth and development assessments	0-2 years.	3 assessments per year.	Assessments are done at a Bestmed Network Pharmacy Clinic or a registered nurse.

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.

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.

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.

PREVENTATIVE CARE BENEFIT

Maternity benefits

100% of Scheme tariff at network providers only for the following benefits:

Consultations:

- 6 antenatal consultations 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.

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.

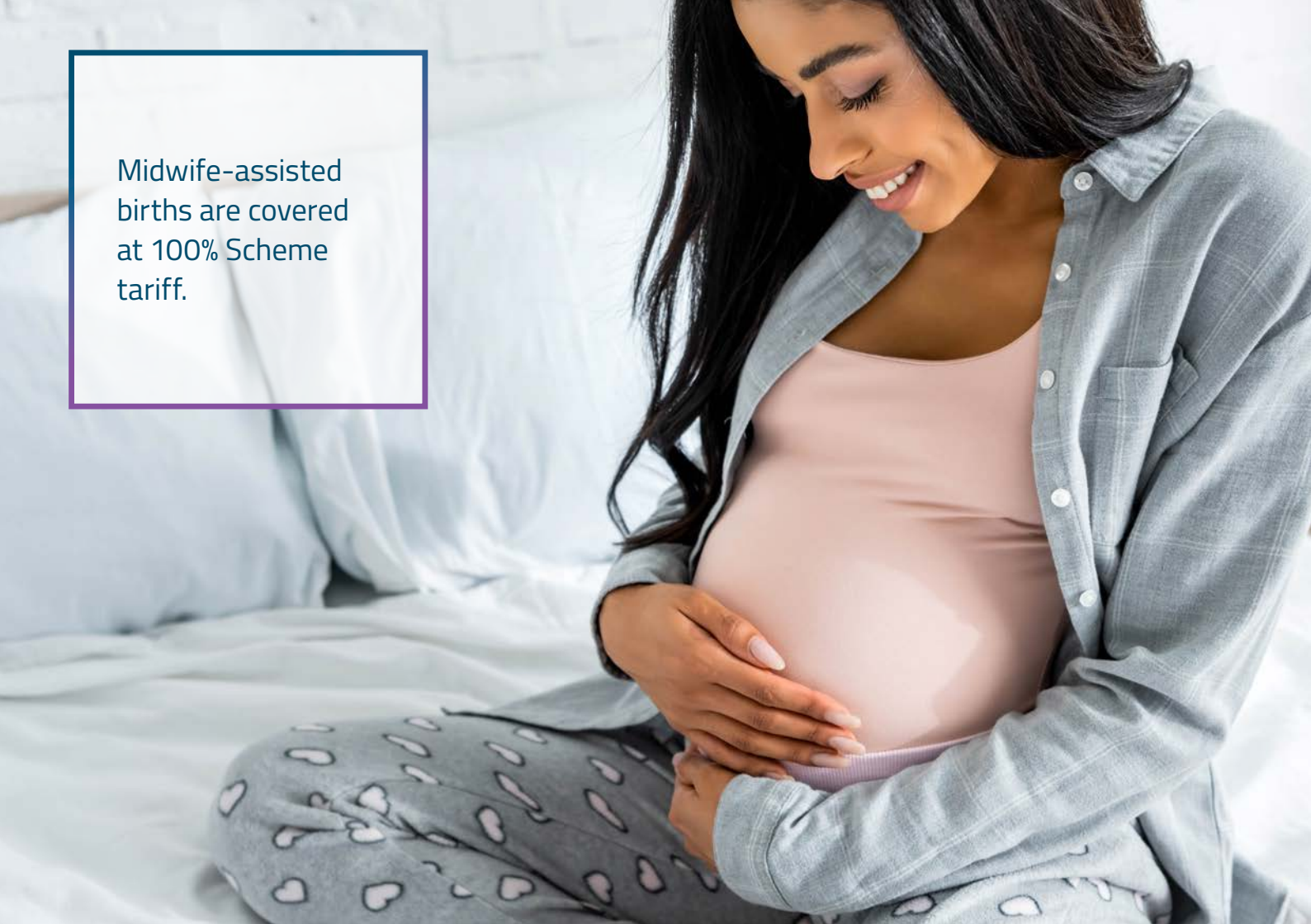
The registration form and gift selection form must be returned to DLA directly. The maternity gift will only be sent after week 14 of your pregnancy.

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

Abbreviations

CDL = Chronic Disease List; DSP = Designated Service Provider; FP = Family Practitioner or Doctor; MRP = Mediscor Reference Price; NP = Network Provider; OTC = Over the Counter; PMB = Prescribed Minimum Benefits.

Midwife-assisted births are covered at 100% Scheme tariff.



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HOSPITAL AUTHORISATION

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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
Email: maternity@bestmed.co.za

**INDIVIDUAL CLIENTS APPLYING FOR NEW MEMBERSHIP AFTER THE FINAL DEBIT ORDER CLOSING DATE, WILL BE SUBJECT TO REGISTRATION DATE CHANGE.
PLEASE CONSULT YOUR ADVISOR OR BESTMED FOR MORE INFORMATION.**

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

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PMB

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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
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