



Benefit  
Summary  
2021

BEAT3

**BEAT3 OPTION**
**HOSPITAL PLAN (WITH SAVINGS)**
**Recommended for?**

Beat3 is Bestmed's value-for-money prime option for new and young families. This option offers generous maternity benefits, extensive in-hospital cover at private hospitals and chronic benefits. Some preventative care benefits are also available to ensure you and your little ones are well taken care of.

**Contributions**
**Non  
network/  
network**
**Principal  
member**
**Adult  
dependant**
**Child  
dependant**
**Risk amount**

NN

R2 618

R1 861

R1 011

N

R2 356

R1 676

R911

**Savings amount**

NN

R499

R354

R192

N

R449

R319

R174

**Total monthly  
contribution**
**NN**
**R3 117**
**R2 215**
**R1 203**
**N**
**R2 805**
**R1 995**
**R1 085**

\*You only pay for a maximum of four children. All other children can join as beneficiaries of the Scheme free of charge.

**Children under the age of 21 and registered students up to the age of 26 years qualify for child dependant rates.**

## BEAT3 OPTION

## HOSPITAL PLAN (WITH SAVINGS)

### Savings Account/ Day-to-day Benefits

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

### Value Benefits

Preventative care benefits.  
Optometry.  
Preventative dentistry.  
Maternity benefits.

### Over-the-counter medicine

Savings account.

## Method of benefit payment

On the Beat3 option in-hospital services are paid from Scheme risk. Some day-to-day services are paid from the Scheme risk and other services will be paid from the savings account. Some preventative care services are available from the Scheme risk benefit.

Benefits relating to conditions that meet the criteria for Prescribed Minimum Benefits (PMBs) will be covered in full when using designated service providers (DSPs), this will not affect your savings.

## Network option

- Beat1, 2 and 3 also offer you the decision to lower your monthly contribution in the form of a Network option
- You are required to use specific network hospitals if you have selected the Beat3 network option. In turn, your monthly contribution is lower.
- The Non-network option provides you with access to any hospital of your choice. This is the standard option.
- Please refer to the contributions table.

## In-hospital benefits

### Note:

- 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.
- Clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP) may apply.
- Should a member voluntarily choose not to make use of a hospital forming part of a hospital network for the Beat Network benefit option a maximum co-payment of R11 874 shall apply.

## MEDICAL EVENT

## SCHEME BENEFIT

### Accommodation (hospital stay) and theatre fees

100% Scheme tariff.  
DSP specialist network applicable if the network option is chosen.

### Take-home medicine

100% Scheme tariff.  
Limited to 7 days' medicine.

### Treatment in mental health clinics

100% Scheme tariff.  
Limited to 21 days per beneficiary.

### Treatment of chemical and substance abuse

100% Scheme tariff.  
Limited to 21 days or R32 299 per beneficiary.  
Subject to network facilities.

### Consultations and procedures

100% Scheme tariff.

MEDICAL EVENT	SCHEME BENEFIT
Surgical procedures and anaesthetics	100% Scheme tariff.
Organ transplants	100% Scheme tariff. (PMBs only)
Major medical maxillo-facial surgery strictly related to certain conditions	100% Scheme tariff. Limited to R12 944 per family.
Dental and oral surgery (In- or out of hospital)	Limited to R8 075 per family.
Prosthesis (Subject to preferred provider, otherwise limits and co-payments apply)	100% Scheme tariff. Limited to R79 678 per family.
Prosthesis - Internal Note: Sub-limit subject to the overall annual prosthesis limit.	<b>Sub-limits per beneficiary:</b> <ul style="list-style-type: none"> <li>*Functional limited to R14 107</li> <li>Pacemaker (dual chamber) R42 986</li> <li>Vascular R31 586</li> <li>Endovascular and catheter-based procedures - no benefit</li> <li>Spinal R31 586</li> <li>Artificial disc - no benefit</li> <li>Drug-eluting stents - PMBs and DSP products only</li> <li>Mesh R11 101</li> <li>Gynaecology/Urology R9 168</li> <li>Lens implants R6 887 a lens per eye</li> </ul>
*Functional: Item utilised towards treating or supporting a bodily function.	
Prosthesis - External	No benefit (PMBs only).
Exclusions Limits and co-payments applicable. Preferred provider network available.	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: <ul style="list-style-type: none"> <li>Hip replacement and other major joints R33 368</li> <li>Knee replacement R41 288</li> <li>Minor joints R12 706</li> </ul>

MEDICAL EVENT	SCHEME BENEFIT
Orthopaedic and medical appliances	100% Scheme tariff.
Pathology	100% Scheme tariff.
Basic radiology	100% Scheme tariff.
Specialised diagnostic imaging (Including MRI scans, CT scans and isotope studies. PET scans only included as indicated per option.)	100% Scheme tariff. Subject to co-payments.
Oncology	100% Scheme tariff. Subject to pre-authorisation. DSP applies.
Mammary surgery (Breast cancer patient)	<b>No benefit</b> for reconstructive surgery (which may include symmetrising, partial or total mastectomy etc.) <b>on the unaffected (non-cancerous) breast</b> of a breast cancer patient.
Peritoneal dialysis and haemodialysis	100% Scheme tariff. Subject to pre-authorisation and DSPs.
Confinements (Birthing)	100% Scheme tariff.
Refractive surgery and all types of procedures to improve or stabilise vision (except cataracts)	100% Scheme tariff. Subject to pre-authorisation and protocols. Limited to R8 312 per eye.
HIV/AIDS	100% Scheme tariff. Subject to pre-authorisation and DSPs.
Midwife-assisted births	100% Scheme tariff.
Supplementary services	100% Scheme tariff.
Alternatives to hospitalisation	100% Scheme tariff.

## MEDICAL EVENT

Palliative care and home-based care in lieu of hospitalisation

Emergency evacuation

Day procedures at a day-hospital facility

International travel cover

Co-payments

## SCHEME BENEFIT

100% Scheme tariff. Limited to R8 000 per month, over 3 months. Total benefit limited to R24 000. Subject to pre-authorisation and DSPs.

Services rendered by ER24.

Day procedures at a day-hospital facility funded at 100% Scheme tariff. Subject to pre-authorisation. DSPs apply for PMBs.

Up to R10 million and a maximum of 90 days. Services rendered by Bryte Insurance and managed by ER24.

Co-payment of R3 800 on all endoscopic investigations if done in a private hospital. Any other facility, no co-payment.

Co-payment for voluntary use of non-network hospital R11 874 for network option.



## Out-of-hospital benefits

### Note:

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).
- Members are required to obtain pre-authorisation for all planned treatments and/or procedures.
- Most out-of-hospital expenses, such as visits to an Family Practitioner (FP) or Specialist, are paid from your savings account.
- Some out-of-hospital benefits are paid for by the Scheme at 100% Scheme tariff.
- Should you not use all of the funds available in your savings account, these funds will be transferred into your savings account at the beginning of the following financial year.
- Members choosing the Network option are required to make use of Scheme-contracted service providers.

### MEDICAL EVENT

### SCHEME BENEFIT

FP and specialist consultations	Savings account.
Diabetes primary care consultation	100% of Scheme tariff subject to registration with HaloCare. 2 primary care consultations at Dis-Chem Pharmacies limited to R359 per consultation.
Basic and specialised dentistry	Basic: Preventative benefit or savings account. Specialised: Savings account. Orthodontic: Subject to pre-authorisation.
Medical aids, apparatus and appliances	Savings account.
Supplementary services	Savings account.

### MEDICAL EVENT

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

Optometry benefit (PPN capitation provider)

Basic radiology and pathology

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

HIV/AIDS

Oncology

Peritoneal dialysis and haemodialysis

Rehabilitation services after trauma

### SCHEME BENEFIT

100% Scheme tariff.  
Limited to R3 527 per family.

Benefits available every 24 months from date of service.

#### Network Provider (PPN)

- Consultation - 1 per beneficiary.
- Frame = R825 covered **AND**
- 100% of cost of standard lenses (single vision **OR** bifocal **OR** multifocal) **OR**
- Contact lenses = R1 565

#### OR

#### Non-network Provider

- Consultation - R350 fee at non-network provider
- Frame = R598 **AND**
- Single vision lenses = R210 **OR**
- Bifocal lenses = R445 **OR**
- Multifocal lenses = R770
- In lieu of glasses members can opt for contact lenses, limited to R1 565

Savings account.

100% Scheme tariff.  
Limited to R11 223 per family.

100% Scheme tariff. Subject to pre-authorisation and DSPs.

Oncology programme at 100% of Scheme tariff. DSP applies.

100% Scheme tariff. Subject to pre-authorisation and DSPs.

Savings account.



**Note:**

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers, designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).
- Members will not incur co-payments for Prescribed Minimum Benefit (PMB) medications that are on the formulary for which there is no generic alternative.
- Members choosing the Network option 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.  
Co-payment of 40% for non-formulary medicine.

**Non-CDL chronic medicine\***

5 conditions. 80% Scheme tariff.  
Limited to M = R3 444, M1+ = R7 006.  
Co-payment of 35% for non-formulary medicine.

**Biologicals and other high-cost medicine**

PMBs only as per funding protocol.  
Subject to pre-approval.

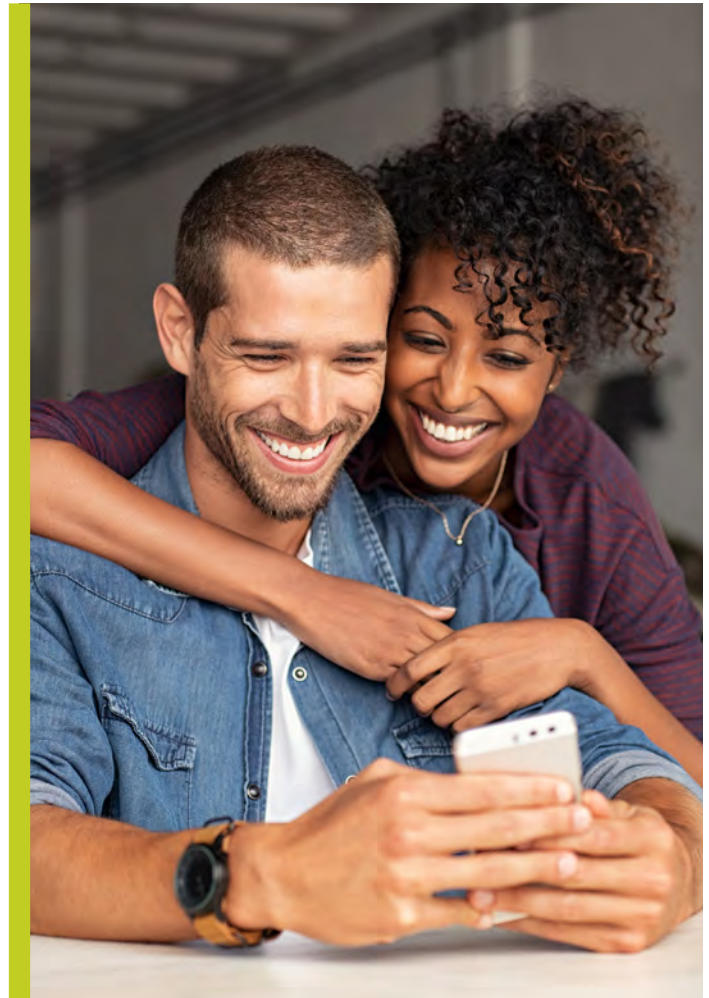
**Acute medicine**

Savings account.

**Over-the-counter (OTC) medicine**

Savings account.

\*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.





## Chronic conditions list

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### CDL

CDL 1	Addison's disease
CDL 2	Asthma
CDL 3	Bipolar mood disorder
CDL 4	Bronchiectasis
CDL 5	Cardiomyopathy
CDL 6	Chronic renal disease
CDL 7	Chronic obstructive pulmonary disease (COPD)
CDL 8	Cardiac failure
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	Hyperlipidaemia
CDL 19	Hypertension
CDL 20	Hypothyroidism
CDL 21	Multiple sclerosis

### CDL

CDL 22	Parkinson's disease
CDL 23	Rheumatoid arthritis
CDL 24	Schizophrenia
CDL 25	Systemic lupus erythematosus (SLE)
CDL 26	Ulcerative colitis

### NON-CDL

Non-CDL 1	Acne - severe
Non-CDL 2	Attention deficit disorder/Attention deficit hyperactivity disorder (ADD/ADHD)
Non-CDL 3	Allergic rhinitis
Non-CDL 4	Eczema - severe
Non-CDL 5	Migraine prophylaxis

### PMB

PMB 1	Aplastic anaemia
PMB 2	Chronic anaemia
PMB 3	Benign prostatic hypertrophy
PMB 4	Cushing's disease
PMB 5	Cystic fibrosis
PMB 6	Endometriosis
PMB 7	Female menopause

## PMB

PMB 8	Fibrosing alveolitis
PMB 9	Graves' disease
PMB 10	Hyperthyroidism
PMB 11	Hypophyseal adenoma
PMB 12	Idiopathic thrombocytopenic purpura
PMB 13	Paraplegia/Quadriplegia
PMB 14	Polycystic ovarian syndrome
PMB 15	Pulmonary embolism
PMB 16	Stroke



## Preventative care benefits

### Note:

Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers, 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 according to the state-recommended programme.	
Female contraceptives	All females of child-bearing age.	Quantity and frequency depending on product up to the maximum allowed amount. Mirena device - 1 device every 60 months.	Limited to R2 315 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.
HPV vaccinations	Females 9-26 years of age.	3 vaccinations per beneficiary.	Vaccinations will be funded at MRP.

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
Mammogram	Beneficiaries (male and female) 40 years and older.	Once every 24 months.	Scheme tariff is applicable.
Preventative dentistry	Refer to Preventative Dentistry section for details.		
PSA screening	Males 50 years and older.	Once every 24 months.	Can be done at a urologist or FP. Consultation paid from the available savings account.
Pap smear	Females 18 years and older.	Once every 24 months.	Can be done at a gynaecologist or FP. Consultation paid from the available savings account.



## PREVENTATIVE CARE BENEFIT

### Bestmed Tempo wellness programme

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

One parent must complete their Health Assessment (previously HRA) in order to unlock assessments for beneficiaries younger than 18.

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:

**Bestmed Tempo Health Assessment (previously HRA) for adults (beneficiaries 18 and older) which includes one of each of the following per year per adult beneficiary:**

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

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

**Bestmed Tempo Child Health Assessments:**

- Ages 13-17 years: Assessment performed by a Bestmed Tempo partner biokineticist (1 per beneficiary per year)
- Ages 3-12 years: Assessment performed by a Bestmed Tempo partner occupational therapist (1 per beneficiary per year)
- Ages 0-2 years: Baby growth and development assessments done at a Bestmed Tempo partner pharmacy clinic – 3 assessments per beneficiary per year

**Bestmed Tempo Nutrition Assessment:**

- Family nutritional assessment at a Bestmed Tempo partner dietitian (1 assessment per family per year).

**Bestmed Tempo Fitness and Nutrition programmes (beneficiaries 18 and older):**

- 3 personalised consultations with a Bestmed Tempo partner biokineticist
- 3 personalised consultations with a Bestmed Tempo partner dietitian

**Bestmed Tempo Group Classes:**

- A range of group classes throughout the year to help encourage and support a healthier lifestyle regardless of your age or health status

### Maternity benefits

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 R100 per claim, once a month, for a maximum of 9 months.

## 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](mailto:service@bestmed.co.za).

### **How to register:**

Send an email to [maternity@bestmed.co.za](mailto: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 registering on this programme you will receive:**

- A welcome pack containing an informative pregnancy book about the stages of pregnancy.
- Maternity/baby gift. The selection form will be sent to you after the 12th week of your pregnancy.
- Access to a 24-hour medical advice line.
- Benefits through each phase of your pregnancy.



Midwife-assisted births are covered at 100% of Scheme tariff on all Beat options.



## 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 (incl. 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 x photos per year.
Scaling and/or polishing	All ages.	Twice a year.
Fluoride treatment	All ages.	Twice a year.
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](http://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; MRP = Mediscor Reference Price; MRI/CT Scans = Magnetic Resonance Imaging/Computed Tomography Scans; NPWT = Negative Pressure Wound Therapy; PET Scan = Positron Emission Tomography Scan; PPN = Preferred Provider Negotiators; PSA = Prostate Specific Antigen.



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#### HOSPITAL AUTHORISATION

Tel: 080 022 0106

Email: [authorisations@bestmed.co.za](mailto:authorisations@bestmed.co.za)

#### CHRONIC MEDICINE

Tel: 086 000 2378

Email: [medicine@bestmed.co.za](mailto:medicine@bestmed.co.za)

Fax: 012 472 6760

#### CLAIMS

Tel: 086 000 2378

Email: [service@bestmed.co.za](mailto:service@bestmed.co.za) (queries)

[claims@bestmed.co.za](mailto:claims@bestmed.co.za) (claim submissions)

#### MATERNITY CARE

Tel: 012 472 6797

Email: [maternity@bestmed.co.za](mailto: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

#### ER24

Tel: 084 124

#### INTERNATIONAL TRAVEL INSURANCE (BRYTE INSURANCE)

Tel: 0860 329 329 (RSA only) during  
office hours / 084 124 after hours

Email: [er24@brytesa.com](mailto:er24@brytesa.com)

Claims: [travelclaims@brytesa.com](mailto:travelclaims@brytesa.com)

#### 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](mailto:fraud@kpmg.co.za)

**Postal:** KPMG Hotpost, at BNT 371,  
PO Box 14671, Sinoville,  
0129, South Africa

For a more detailed overview of your benefit option and to receive a membership guide please contact [service@bestmed.co.za](mailto:service@bestmed.co.za).

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Please visit [www.bestmed.co.za](http://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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personally yours