

BESTMED SUMMARY OF RULE CHANGES FOR 2025

The Registrar of the Council for Medical Schemes (CMS) has approved and registered the updated changes to the Substantive Rules and Annexures B1.2 to B.3 of the Rules. The changes are summarised below.

1. CHANGES TO THE SUBSTANTIVE RULES

1.1 Change of timelines pertaining to the Board of Trustees elections for member representative Trustees to allow the vetting of the Board-appointed Trustees to be completed timeously before the Annual General Meeting (“AGM”) takes place. The changes are as follows:

- 1.1.1** The nomination period is moved up and reduced to one month instead of three months. Therefore, nominations will commence no later than 1 August and close on 31 August of the year before a vacancy is due to occur.
- 1.1.2** The election period is moved up and reduced to one month. Thus, the elections will commence no later than 9 January and close on 9 February of the year in which the vacancy occurs before the AGM takes place.

1.2 Editorial changes of the Rule numbers applied.

2. CHANGES TO THE BENEFIT OPTIONS

BENEFIT OPTIONS – ANNEXURES B.1–B.3

Restructuring or changes of benefits and limits take place throughout the Beat range [Annexure B.1], the Pace range [Annexure B.2] and the Rhythm range [Annexure B.3]. Where the changes are specific to a certain benefit option(s) and/or annexure(s), this will be indicated. The Scheme’s proposed changes on the Beat range [Annexure B.1], the Pace range [Annexure B.2] and the Rhythm range [Annexure B.3], *inter alia*, the following:

2.1 Hospital, hospital-related benefits and other major medical expenses

On Rules 1.2 for the Beat range, 2.2 for the Pace range and 3.2 for the Rhythm range. The Rule changes propose, *inter alia*, the following:

- 2.1.1** Editorial Rule change on the preamble to ensure consistency of the provisions for pre-authorisation requirements for specialised diagnostic imaging-related benefits.
- 2.1.2** Deletion of reference to the extraction of wisdom teeth from the co-payments on the Rhythm benefit options since only prescribed minimum benefits (“PMBs”) apply to these benefit options.

2.2 Biological medicine during hospitalisation

The changes to sub-Rules 1.2.3 on the Beat range, 2.2.3 on the Pace range and 3.2.3 on the Rhythm range are as follows:

- 2.2.1** Deletion of the provision linking the Biological medicine during hospitalisation benefits to the out-of-hospital Biological medicine limit on the Pace2, Pace3 and Pace4 benefit options.

2.3 Dental / oral / jaw surgery

2.3.1 Dental and oral surgery (in- and/or out-of-hospital) benefit

Changes to Rules 1.2.10 on the Beat range, 2.2.10 on the Pace range and 3.2.10 on the Rhythm range are as follows:

- 2.3.1.1** Editorial clarification on the type of procedures that require pre-authorisation on the Beat range.

- 2.3.1.2** Changes to sub-Rules 1.2.10.1 on the Beat range and 2.2.10.1 on the Pace range are as follows:

- 2.3.1.2.1** Addition of a clarification on the type of healthcare services not covered under the Dental and oral surgery benefits in the preamble on the Beat1 and Beat1 Network benefit options.

- 2.3.1.2.2** Deletion of Dental surgical procedures, such as alveolectomy / alveolotomy (preparatory surgery for dental prosthesis) and root canal related to surgery, on the Beat2 and Beat2 Network benefit options that are no longer covered.

- 2.3.1.2.3** Editorial changes on the Dental and oral surgery benefits on the Beat1, Beat1 Network, Beat2 and Beat2 Network benefit options.

2.3.2 Major medical maxillofacial surgery benefit

Changes to sub-Rules 1.2.10.2 on the Beat range, 2.2.10.2 on the Pace range and 3.2.10.3 on the Rhythm range are as follows:

- 2.3.2.1** Addition of a clarification on the type of PMB-related dental healthcare services funded from the Major maxillo-facial surgery benefits on the Beat1, Beat1 Network, Beat2 and Beat2 Network benefit options.

- 2.3.2.2** Deletion of Major maxillo-facial surgical procedures, such as condylectomy and total joint reconstruction, no longer covered on the Beat3, Beat3 Network, Beat3 Plus, Beat4 and Pace1 benefit options.

2.4 Prosthesis benefits

Changes to Rules 1.2.11 on the Beat range, 2.2.11 on the Pace range and 3.2.11 on the Rhythm range, and sub-Rules for the “Prosthesis – Internal”, “Prosthesis – External” and “Exclusions on joint replacement surgery for non-PMB conditions”.

2.4.1 Prosthesis – Internal

Changes to sub-Rules 1.2.11.1 for the Beat range, 2.2.11.1 for the Pace range and 3.2.11.1 for the Rhythm range are as follows:

- 2.4.1.1** Removal of the provision that restricted pro rata application for the Internal prosthesis benefit on all benefit options, i.e., pro rata will apply to the Internal prosthesis benefit similar to other Scheme benefits.

2.5 Orthopaedic and medical appliances during hospitalisation

Sub-Rules 1.2.13 on the Beat range, 2.2.13 on the Pace range and 3.2.13 on the Rhythm range changes are as follows:

- 2.5.1** Deletion of the requirement for the benefit to be supplied at PMB level of care from the Orthopaedic and medical appliances during hospitalisation benefit on all benefit options.

2.6 Co-payments

Sub-Rules 1.2.28 on the Beat range, 2.2.28 on the Pace range and 3.2.28 on the Rhythm range changes are as follows:

2.6.1 Procedure-specific co-payments

- 2.6.1.1** Adjusting of the conditions under which the procedure-specific co-payments shall apply and the removal of procedures that are not relevant to the Beat1, Beat1 Network, Beat2, Beat2 Network and Rhythm2 benefit options, i.e. the deletion of the extraction of wisdom teeth co-payment from the benefit options on which such benefit is not applicable.

2.7 Maternity benefits:

Changes to Rules 1.5 of the Beat range, 2.5 of the Pace range and 3.5 of the Rhythm range are as follows:

- 2.7.1** The Maternity benefits are to be applied “per event” instead of “per financial year” across all benefit options. The change will ensure that beneficiaries are covered where pregnancy occurs twice in one year.

2.8 Optometry benefits

Changes to the Optometry benefits indicated on Rules 1.6 of the Beat range, 2.6 of the Pace range and 3.6 of the Rhythm range are as follows:

- 2.8.1** Adjusting the Optometry benefits of lenses to 1 (one) pair of single vision OR 1 (one) pair of flat top bifocal lenses inclusive of the charges for extra-large lenses and prismatic correction to align with the updated PPN contract on the Rhythm2 benefit option.

2.9 Out-of-hospital benefits

Out-of-hospital benefits are indicated on Rules 1.7 of the Beat range, 2.7 of the Pace range and 3.7 of the Rhythm range.

2.9.1 Basic and specialised dentistry

Changes to sub-Rules 1.7.2 on the Beat range, 2.7.3 on the Pace range and 3.7.5 on the Rhythm range are as follows:

2.9.1.1 Deletion of specialised dentistry services, such as dental implants, implant costs and all laboratory costs related to these services, that are no longer covered on the Beat2 and Beat2 Network benefit options.

2.9.2 Back and neck programme

Change to sub-Rules 1.7.7 on the Beat range, 2.7.8 on the Pace range and 3.7.10 on the Rhythm range are as follows.

2.9.2.1 Editorial change of the Back and neck programme name on all benefit options.

NOTE: This summary of the Rule changes is given for information purposes only. Should there be any errors or omissions contained herein, the registered Rules of Bestmed, as approved by the Registrar of Medical Schemes, shall prevail. All information regarding the 2025 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' further advice.

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