BEAT4

Benefit Summary **2019**

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BEAT4 OPTION	HOSPITAL PLAN (WITH SAVINGS AND DAY-TO-DAY BENEFITS)
Recommended for?	Beat4 is Bestmed's superior hybrid option for young to middle-aged families with specific healthcare needs. It offers comprehensive in-hospital benefits at private hospitals. There is a generous amount of day-to-day medical cover for consultations, dentistry, chronic medications and a range of preventative care benefits.
Contribution range	R4 302 - Principal member R3 553 - Adult dependant R1 064 - Child dependant
Savings account/ Day-to-day benefits	Savings account available. Day-to-day benefits are available.
Value benefits	No automatic self-payment gaps. Preventative care benefits. Family Practitioner (FP) and specialist consultations. Optometry. Dentistry. Maternity benefits.
Over-the-counter medicine	Available.
Not recommended for?	Older individuals and families requiring more cover for day-to-day expenses and certain diseases. The Pace range will be more beneficial to suit your needs.

Method of benefit payment

On the Beat4 option in-hospital services are paid from the Scheme risk. Some out-of-hospital services are paid from the annual savings first and, once depleted, will be paid from the day-to-day benefit. Once the day-to-day benefit is depleted services can be paid from the available vested savings. Some preventative care is available from the Scheme risk benefit.

In-hospital benefits

Note:

- All in-hospital benefits referred to in the section below require pre-authorisation. Please contact 080 022 0106 to obtain a pre-authorisation number.
- Clinical protocols, preferred providers, 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 clinics	100% Scheme tariff. Limited to 21 days per beneficiary.
Treatment of chemical and substance abuse	100% Scheme tariff. Limited to 21 days or R29 240 per beneficiary. Subject to network facilities.
Consultations and procedures	100% Scheme tariff.
Surgical procedures and anaesthetics	100% Scheme tariff.
Organ transplants	100% Scheme tariff. (Only PMBs)

MEDICAL EVENT	SCHEME BENEFIT
Major medical maxillo-facial surgery strictly related to certain conditions	100% Scheme tariff. Limited to R11 933 per family.
Dental and oral surgery	Limited to R9 138 per family.
Prosthesis (Subject to preferred provider, otherwise limits and co-payments apply)	100% Scheme tariff. Limited to R88 050 per family.

We are a Scheme managed by members, for members and will never compromise on quality service to you.

MEDICAL EVENT	SCHEME BENEFIT
Prosthesis – Internal Note: Sub-limit subject to the prosthesis limit. *Functional: Item utilised towards treating or supporting a bodily function.	Sub-limits per beneficiary: • *Functional limited to R15 373 • Pacemaker (dual chamber) R50 955 • Vascular R30 423 • Endovascular and catheter-based procedures - no benefit • Spinal R30 423 • Artificial disc - no benefit • Drug-eluting stents R17 093 • Mesh R11 288 • Gynaecology/Urology R8 278 • Lens implants R6 450 per lens per eye
Prosthesis – External	Limited to R21 178 per family.
Exclusions Limits and co-payments applicable. Preferred provider network available.	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: • Hip replacement and other major joints R31 283 • Knee replacement R41 560 • Minor joints R12 770
Orthopaedic and medical appliances	100% Scheme tariff.
Pathology	100% Scheme tariff.
Diagnostic imaging	100% Scheme tariff.
Specialised diagnostic imaging	100% Scheme tariff.
Oncology	PMBs only at DSPs.
Peritoneal dialysis and haemodialysis	100% Scheme tariff. Subject to pre-authorisation.
Confinements	100% Scheme tariff.

MEDICAL EVENT	SCHEME BENEFIT
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 493 per eye.
Midwife-assisted births	100% Scheme tariff.
Supplementary services	100% Scheme tariff.
Alternatives to hospitalisation	100% Scheme tariff.
Emergency evacuation	Services rendered by ER24.

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).
- Some indicated benefits are paid from the annual savings account first at 100% of the Scheme tariff.
- Once the annual savings account is depleted benefits will be paid from Scheme's day-to-day benefits (limits apply).
- All unused funds in the annual savings account at the end of the year will be carried over to the vested medical savings account of the following financial year and will remain your property and also accumulate to your credit.
- Funds in the vested medical savings account will only be utilised when both the annual savings account and the Scheme risk benefits are depleted.
- 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 = R11 610, M1+ = R23 220.
FP and specialist consultations	Savings first. Limited to M = R2 956, M1+ = R5 268 (Subject to overall day-to-day limit)
Basic and specialised dentistry	Savings first. Orthodontics are subject to pre-authorisation. Limited to M = R5 115, M1+ = R10 274. (Subject to overall day-to-day limit)
Medical aids, apparatus and appliances	Savings first. 100% Scheme tariff. Limited to R10 428 per family. (Subject to overall day-to-day limit)
Supplementary services	Savings first. Limited to M = R4 515, M1+ = R9 170. (Subject to overall day-to-day limit)
Wound care benefit (incl. dressings, negative pressure wound therapy treatment and related nursing services-out-of-hospital)	Savings first. 100% Scheme tariff. Limited to R4 515 per family. (Subject to overall day-to-day limit)
Optometry benefit (PPN capitation provider)	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 435 OR Non-network Provider • Consultation - R300 fee at non-network provider • Frame = R550 AND • Single vision lenses = R175 OR • Bifocal lenses = R410 OR • Multifocal lenses = R710 OR • Contact lenses = R1 435
Diagnostic imaging and Pathology	Savings first. Limited to M = R2 956, M1+ = R6020. (Subject to overall day-to-day limit)
Specialised diagnostic imaging	100% Scheme tariff. Limited to R15 373 per family.
Oncology	PMBs only at DSPs.
Peritoneal dialysis and haemodialysis	100% Scheme tariff. Subject to pre-authorisation.
Rehabilitation services after trauma	Vested savings.

Medicine

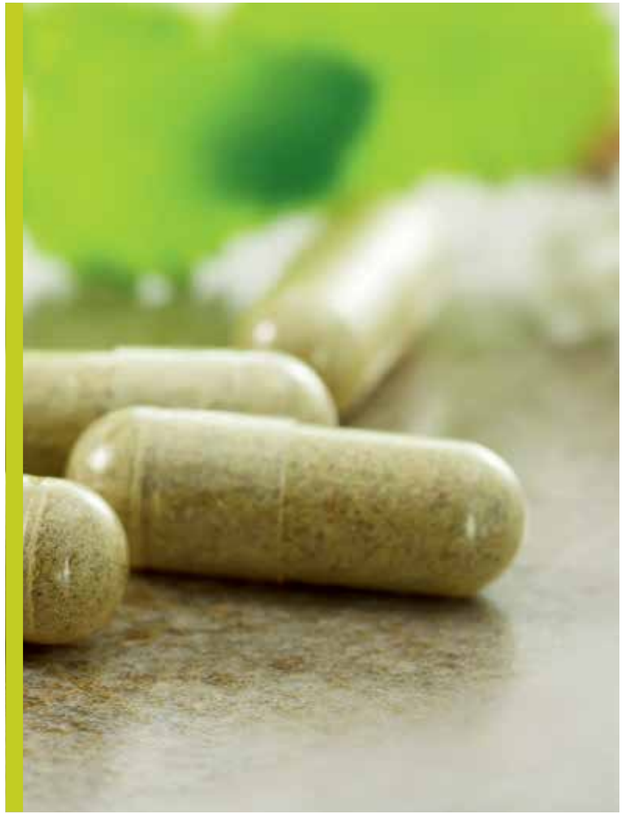
Note:

- 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).

*Please note that approved CDL, PMB and 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.

BENEFIT DESCRIPTION	SCHEME BENEFIT
CDL and PMB chronic medicine*	100% Scheme tariff. Co-payment of 30% for non-formulary medicine.
Non-CDL chronic medicine*	9 conditions. 85% Scheme tariff. Limited to M = R6 848, M1+ = R13 696. Co-payment of 30% for non-formulary medicine.
Biologicals and other high-cost medicine	PMBs only as per funding protocol.
Acute medicine	Savings first. Limited to M = R2 612, M1 + = R5 278 (Subject to overall day-to-day limit)
Over-the-counter (OTC) medicine See benefit option rules	**Member choice: 1. R550 OTC limit **OR** 2. Access to full PMSA for OTC purchases (after R550 limit) = self-payment gap accumulation.

**The default OTC choice is 1. R550 OTC limit. Members wishing to choose the other option are welcome to contact Bestmed.



Chronic Conditions List

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 - severe
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
Non-CDL 6	Gout prophylaxis
Non-CDL 7	Major depression
Non-CDL 8	Obsessive compulsive disorder
Non-CDL 9	Gastro oesophageal reflux disease (GORD)

PMB	
PMB 1	Aplastic anaemia
PMB 2	Chronic anaemia
PMB 3	Benign prostatic hypertrophy
PMB 4	Cushing's disease

PMB	
PMB 5	Cystic fibrosis
PMB 6	Endometriosis
PMB 7	Female menopause
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 mentioned 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.
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 096 per family 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). For serious spinal and/or back problems that may require 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.
Preventative dentistry (incl. gloves and sterile equipment)	Refer to Preventative Dentistry section for details.		

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
Haemophilus influenzae Type B vaccine (HIB)	Children 5 years and younger.	1 vaccine at 6, 10 and 14 weeks after birth. 1 booster vaccine between 15 and 18 months.	If the booster vaccine was not administered timeously, the maximum age to which it will be allowed is 5 years.
Mammogram	Females 40 years and older.	Once every 24 months.	Scheme tariff is applicable.
HPV vaccinations	Females of 9-26 years old.	3 vaccinations per beneficiary.	Vaccinations will be funded at MRP.
PSA screening	Males 50 years and older.	Once every 24 months.	To be done at a urologist. Consultation paid from the consulation benefit.
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/consultation benefit.

Bestmed Wellness Programme

Note: Completing your Health Risk Assessment (HRA) unlocks maternity and other Wellness Programme benefits.

One parent must complete their HRA in order to unlock assessments for beneficiaries younger than 21.

Individual Health Risk Assessments (Adults aged 21 and older) - Biometric screening and lifestyle questionnaire to be completed at a network pharmacy or onsite at selected employers (1 per year).

Child dependant assessments

- **Ages 13-20 years:** Assessment done by a contracted **biokineticist** (wellness network provider) – 1 per beneficiary per year.
- **Ages 3-12 years:** Assessment done by a contracted **occupational therapist** (wellness network provider) – 1 per beneficiary per year.
- **Ages 0-35 months:** Baby growth and development assessments done at a **contracted pharmacy clinic** – 3 assessments per year.

Family assessments - nutrition

- Family nutritional assessment done at a contracted **dietician** (wellness network provider) – 1 per family per year.

Fitness and nutritional interventions (beneficiaries 18 and older, pre-approval required)

- 3 individualised consultations per year at a contracted **biokineticist** (wellness provider network).
- 3 individualised consultations per year at a contracted **dietician** (wellness provider network).

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:

- Antenatal iron supplements - 9 fills subject to formulary.
- Antenatal folic acid – 9 fills subject to formulary.

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.

After registering on this programme and going for a Health Risk Assessment (HRA) you will receive:

- A welcome pack containing an informative pregnancy book about the stages of pregnancy.
- Discount vouchers.
- A beautiful baby bag. (Sent by month 5 of your pregnancy. You will receive an SMS.)
- Various baby items.
- Access to a 24-hour medical advice line.
- Benefits through each phase of your pregnancy.

How to register:

Send an e-mail to maternity@bestmed.co.za or call us on 012 472 6243.
Please include your contact details (postal/delivery addresses), your medical scheme number and your expected delivery date in the e-mail.
Go for a Health Risk Assessment (HRA) at any network pharmacy to finalise your registration.

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)	Older than 12 years. Younger than 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.
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 for more details.

Abbreviations

CDL = Chronic Disease List; DBC = Documentation Based Care (back rehabilitation programme); DSP = Designated Service Provider; FP = Family Practitioner or Doctor; HPV = Human Papilloma Virus; M = Member; M1+ = Member and family; MRP = Mediscor Reference Price; NPWT = Negative Pressure Wound Therapy; PMB = Prescribed Minimum Benefit; PMSA = Personal Medical Savings Account; PPN = Preferred Provider Negotiators.

Contributions

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
Risk amount	R3 700	R3 056	R915
Savings amount	R602	R497	R149
Total monthly contribution	**R4 302**	**R3 553**	**R1 064**

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

You can save money by obtaining pre-authorisation for planned, in-hospital medical procedures in advance.

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Claims: travelclaims@brytesa.com

BESTMED HOTLINE, OPERATED BY KPMG
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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

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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