

Aon Member Letter

Bestmed Medical Scheme 2026

Dear Aon Client

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world.

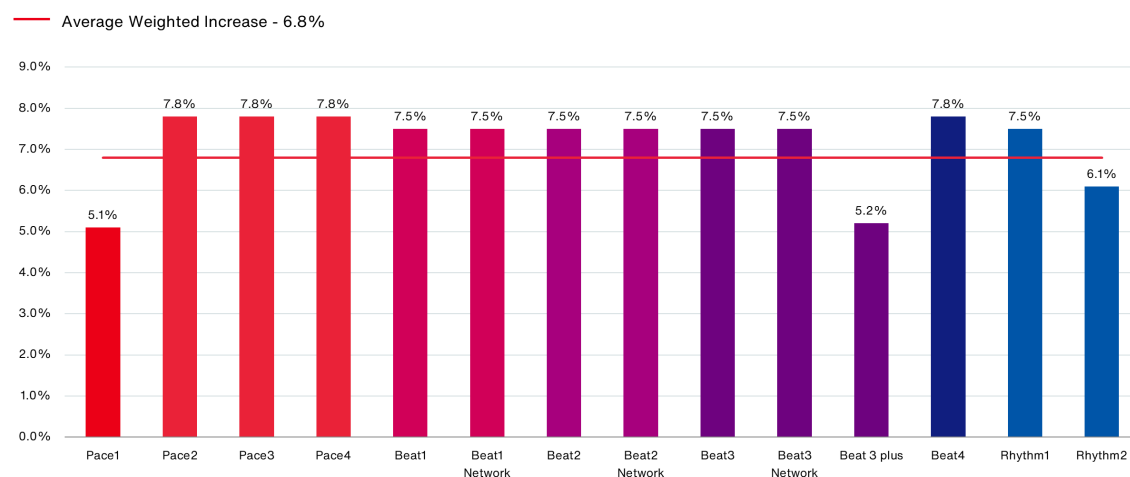
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. Whether you wish to remain on your current option or change to a more suitable option for 2026, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2026.

The information provided in this letter is a summary of changes within the Bestmed options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. [Please find link on page 5.](#)

Benefits and Contributions Update for 2026

What is the contribution increase for 2026?

Bestmed Medical Scheme has announced a weighted average contribution increase of 6.8% effective 1 January 2026.



Click [here](#) to access 2026 contribution table which includes Annual Medical Savings.

Key Benefit Enhancements:

The weighted benefit limit and sub-limit increase is 4.6%.

IN-HOSPITAL BENEFITS

Enhancements were made to the following benefits:

- In 2025, members could collect their script post hospital discharge from a retail pharmacy but could only claim between R150 – R200, depending on the option. In 2026 this limit has increased to between R450 - R700 depending on the option.
- Added cover for adenoidectomy procedures (with tonsillectomy) on Rhythm1, enhancing the benefit.
- Increased benefits for Cochlear implants and Bone Anchored Hearing Aids (BAHA) on Beat4 and the Pace range.

Beat4:	R124,108 to R250,000
Pace1:	R247,118 to R250,000
Pace2:	R247,118 to R285,000
Pace3:	R247,118 to R320,000
Pace4:	R247,118 to R350,000
- Breast reduction surgery on Pace4 is now an all-inclusive benefit for medically necessary breast reduction surgery of R100,000.
- Medically necessary breast reduction surgery is added on Pace3 with an all-inclusive benefit of R100,000.
- Shoulder replacements will be funded from a combined shoulder and knee replacement benefit on ALL options (this allows for a larger benefit for shoulder replacements) See limits per option in the detailed brochure.

PREVENTATIVE CARE BENEFITS

Enhancements were made to the following benefits:

- A separate additional intrauterine device (IUD) benefit was added under the female contraceptives benefit across ALL options. Members will be able to use either the female oral contraceptive benefit or the new IUD benefit that is available every 5 years. This benefit only covers the IUD device. Members will not be able to use both benefits in a benefit year.
 - IUD limits differ from option to option (starting at R3,295 up to R4,225 option dependent)
- The addition of faecal occult colon cancer screening on ALL options. This benefit is available once every 24 months for beneficiaries 40 years and older.
- HIV rapid testing has been added on ALL options and will be paid once every 12 months at a Designated Service Provider (DSP) pharmacy.
- Prostate specific antigen (PSA) screening - the qualifying age has been reduced from 50 to 45 years and will be covered every 24 months.
- Prostate specific antigen (PSA) screening has been added to Beat1 and Rhythm1 – therefor this benefit is now available on ALL options.

For more information on the changes to the Bestmed options in terms of benefits and contributions – please refer to the Microsite.

Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing Aon's online platform which has been developed to provide you with the clarity and confidence to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please [click here](#)

Where do I get more information and who can I contact if I have any questions?

Bestmed Medical Scheme call centre can be contacted on 086 000 2378 or WhatsApp 068 376 7212 for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404) or email on arc@aon.co.za** will also be available to provide advice on option selections for 2026.

Bestmed option change?

Please notify Bestmed in writing by no later than 30 November 2025 by completing the attached option change form. To complete the form please click [here](#)

It is important to note that no late changes will be accepted.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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Disclaimer: The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization

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