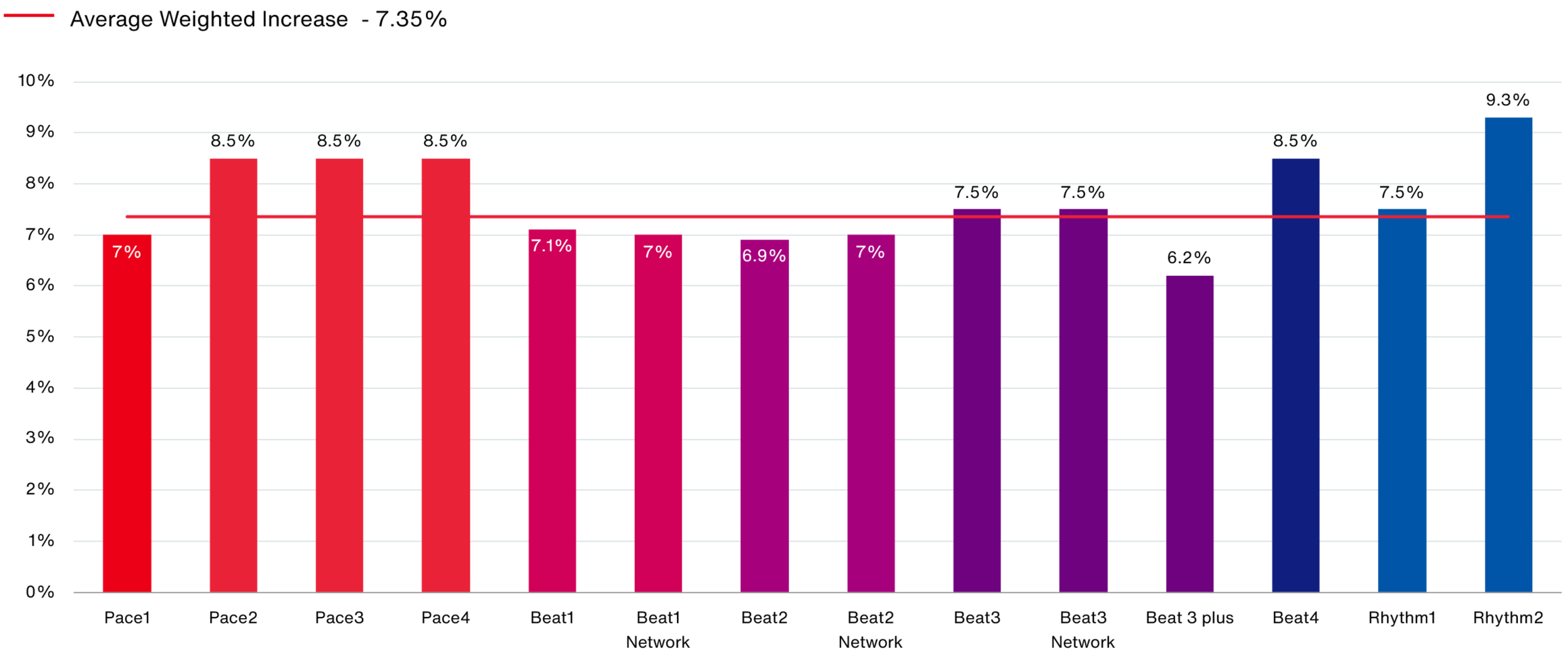
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Bestmed Medical Scheme

Alert



2027 Contribution changes



2027 Benefits Changes

Key Benefit Enhancements:

Benefit Limits increased by 4%

- **Addition of Corneal cross-linking benefit** for clinically appropriate treatment of corneal conditions (e.g. Keratoconus) on **Beat1, Beat2, Rhythm1 and Rhythm2.**
  - Will pay paid at 100% of Bestmed tariff pb for clinically appropriate treatment for corneal conditions (paid from risk).
- **Negative pressure wound therapy and wound care limits** will no longer be a combined limit **(Beat and Pace).**
  - Wound care will be subject to annual limit.
  - Negative pressure wound therapy paid at 100% of Bestmed tariff from risk.
- **Varicose vein procedure** in hospital or in rooms on **Beat3, Beat3 Plus and Beat4 and Pace range.**
- **Orthopaedic and Medical appliances** limit increase on**:**
  - **Beat4 and Pace1 -** 14,7% increase,
  - **Pace2 and Pace3** – 21% increase and
  - **Pace4** – 27,5% increase
- **Maternity enhancements**
  - **Additional post-natal consultations** – 1 additional consultation is added to **Beat3 and Beat3 Plus, all Pace options and on Rhythm2** and 2 consultations added to **Beat1 and Beat2** (at a gynaecologist, GP or midwife) – therefore **ALL Beat and Pace options** now have 2 post-natal consultations.
  - Added **maternity supplements** on **Beat2** amounting to R151 per month (once a month for a maximum of 9 months).

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2027 Benefits Changes

Benefit changes continued:

- **Preventative care enhancements:**
  - **Beyfortus:** a once-off antibody administered to babies born January to May – this will provide protection against RSV during the infection season, Paid from Preventative Benefit on **ALL OPTIONS** (indicated from birth up to six months of age) (1 single dose per lifetime for infants born during these months).
  - Addition of **paediatric immunisations** on **Beat1** – according to Bestmed vaccine schedule (Government schedule for children up to age 12).
  - **HPV vaccines** – cover extended to males aged 9 to 26 years (3 vaccinations pb) on **ALL OPTIONS.**
  - **Bone densitometry** screening for females aged 45 years and above every 24 months on **Pace1.**
- **Medicine enhancements**
  - 15% increase in Over the Counter (OTC) medicine limit for **Beat4, Pace1, Pace2 and Pace3.**
  - Increased To Take Out **(TTO)** benefits on **Pace 1, Pace2 and Pace3 and Rhythm range:**
    - **Pace1** increase by 27,2%
    - **Pace2 and Pace3** increased by 16,7%
  - Added Gastro-oesophageal reflux disease (**GORD**) to non-CDL conditions on **Pace1.**
  - **Medicine for major depression –** Bestmed formulary and amount per benefit option.
    - Major Depression added on **Beat3 Plus** list of non-CDL conditions covered.
    - Limits:
      - **Beat1** R160pm pb,
      - **Beat2** R180pm pb and
      - **Beat3** R200pm pb.

2027 Benefits Changes

Benefit changes continued:

- **Benefit Enhancements** on all options **EXCEPT Beat1, Beat1 Network and Rhythm1 and Rhythm2**
  - A separate **casualty benefit**:
    - 2 casualty visits pf pa at a maximum of R3,000 per year, that covers consultations, radiology and medication
  - **Best Bucks**
    - An **additional Risk benefit** of R1,000 pf pa – this benefit is received over and above the annual day-to-day benefits or savings.
    - Can be used for out-of-hospital claims including GP, specialist consultations, radiology, pathology, OTC, and supplementary services such as mental health, dieticians, biokineticists consultations, etc.
  - **How to unlock Best Bucks?**
    - ALL adult beneficiaries complete FREE tempo Lifestyle screenings.
    - Once R1,000 unlocked, qualifying clams will pay first from the Best Bucks limit and once depleted, normal day-to-day or savings limits will be utilized.
    - Claims paid at 100% Bestmed rates.
    - Co-payments or shortfalls CANNOT be paid from Best Bucks.

2027 Benefits Changes

New Benefit Options (subject to CMS approval)

Beat2 Traditional / Beat2 Traditional Network

- This is a traditional option that retains the Beat2 in-hospital cover
- Medical savings account is replaced with Scheme funded day-to-day benefit, subject to an overall annual limit and sub-limits
- Day-to-day benefits will cover
    - GP and specialist consultations
    - Acute and OTC medications
    - Basic radiology (X-rays and sonars) and Pathology
    - Auxiliary services
    - Basic Dentistry
- Day-to-day limits structure will be like Pace where the overall limit is set at 2 levels namely Single member (M) and Member plus one or more dependants (M+)
- In addition to the day-to-day cover, benefits funded by Bestmed risk include
    - Optometry and Basic dentistry
    - Wound care
    - Maternity benefits
    - Best Bucks
    - Emergency room benefit and Emergency Transport services
- Chronic cover is Beat2 level
- Medicine for Major Depression, subject to approved formulary up to R180 pbpm
- Beat2 preventative care benefits

These are the salient benefit changes announced. More detailed information to follow in the member letter.
All changes is subject to Council for Medical Scheme approval.

Contact Aon

Aon South Africa (Pty) Ltd

The Place, 1 Sandton Drive, Sandhurst, 2196

P O Box 78367, Sandton, 2146

Tel: +27 860 100 404

www.aon.co.za

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