

YOUR HEALTH
YOUR WAY



Health product changes 2019

Bestmed Benefit and Rate Changes 2019

Bestmed launched its product offering for 2019 on Friday, 5 October 2018.

An overview of the most important changes effective 1 January 2019 follows below.

Contribution Changes for 2019

The weighted average contribution increase across all options for 2019 is 8.9%. However, actual plan increases will range between 7.63% and 11.97%, dependent on plan choice – see table below.

| Plan | Increase 2019 |
|--|---------------|
| Pulse 1, Beat 1, Beat 1 Network and Beat 3 Network | 8.93% |
| Beat 2, Beat 2 Network and Beat 3 | 7.63% |
| Pace 1 | 8.97% |
| Beat 4 | 9.68% |
| Pace 2 and Pace 3 | 9.28% |
| Pace 4 | 10.93% |
| Pulse 2 | 11.97% |

Main Benefit Changes for 2019

Maternity Benefits

Pulse 1, Pulse 2, Pace 1, Pace 2, Pace 3, Pace 4, Beat 3 and Beat 4 options now cover:

- Four 2-dimensional ultrasounds,
- Antenatal iron and folic acid medication, limited to nine fills,
- Nine antenatal consultations at a gynaecologist, general practitioner or midwife.

Members must have a health risk assessment to access the above benefits.

Preventative Care Benefits

- The female contraceptive benefit has increased by 7.5% to R2 097 each year on all options.
- HPV vaccinations are available on Beat 1, Beat 2, Beat 3 and Pulse 1 options.
- All plan options qualify for the following benefits each year after undergoing a health risk assessment, pre-approval is required:
 - Three dietician consultations (18 years and older)
 - Two biokineticist consultations yearly for each family

Wellness Programme

Bestmed has partnered with HaloCare to manage their Diabetes Management Programme. HaloCare is accredited by the Council of Medical Schemes and provides comprehensive disease management services to beneficiaries and employees living with HIV/Aids or diabetes mellitus.

Day to Day Benefit Changes

- Out-of-hospital basic and specialised dentistry limits have increased by 10% on the Beat 4, Pace 1, Pace 2, Pace 3 and Pace 4 options.
- All savings percentages have decreased by 1%.

Co-Payments

- Co-payments for the voluntary use of out-of-network hospitals has increased from R10 000 to R10 750. This applies to the Beat 1, Beat 2, Beat 3, Pulse 1 and Pulse 2 options.
- Co-payments and benefit limits have increased by 7.5%.
- The co-payment for endoscopic procedures done in-hospital have increased by 7.5% to R3 440 on the Beat 1, Beat 2 and Beat 3 options.

MRI and CT Scans

On the Beat 3 and Beat 4 specialised diagnostic imaging in or out-of-hospital will be funded from risk with a limit of R10 160 and R 15 373 for each family respectively.

In Hospital Benefit Changes

- The limits for spinal prosthesis and artificial disks have merged and now fall under one limit under the prosthesis benefit on Pace 2, Pace 3 and Pace 4.
- On the Beat 2 options, dental and oral surgery for the extraction and restoration of teeth is available at day hospitals with a limit of R5 000 yearly for each family for beneficiaries aged seven years and under.
- Internal prosthesis limits have increased by 7.5%.