

Pace



UNIVERSITY
OF PRETORIA
Comparative
Guide
2015

bestMed

Better living. Better life.

Pace

Why Choose Bestmed?

After achieving the benchmark of celebrating our 50th anniversary in 2014, Bestmed is still raising the bar in the medical aid industry to the point where we have grown our membership to reach the fifth overall position countrywide. Going forward Bestmed is also focused on serving our members with the legendary Bestmed touch.

As a self-administered scheme, Bestmed now has more than 92 000 principal members and provides healthcare benefits to more than 193 000 lives. With our extensive experience and exceptional expertise, we can negotiate with our service providers to offer our members benefits and services that are, Rand-for-Rand, the best value compared to other large open medical schemes.

The Right Fit

Bestmed recognises that members' healthcare needs will vary depending on age, marital status and different responsibilities and priorities. To address our members' desire for choice and flexibility, we've designed ten healthcare options which are structured differently to suit various healthcare needs. So, whether you essentially want to cover hospital costs or require a more comprehensive offering, covering all healthcare requirements, we have an option for you.

Our Beat, Pace and Pulse product offerings have been designed based on engagements and conversations with members over our many years of experience. After listening intently to their concerns, our healthcare experts have translated these insights into benefit options that are easy to understand and cater for all needs.

Focused on Wellness

Your continued health and wellbeing is our primary concern. That is why we encourage all of our members to live a more preventive, meaningful and productive life through our wellness programme known as Health Check. We are here to assist you to become a better version of yourself through choosing a healthier lifestyle.

Our wellness philosophy is based on five basic pillars. We encourage our members to:

Be Active: Incorporate exercise as part of your daily routine to promote positive changes.

Be Safe: Make responsible lifestyle choices to prevent adverse consequences.

Be Nutri-Wise: Balanced nutrition is important to maintain a healthy body and mind.

Be Happy: Create and maintain a balance between work, life and home.

Be Fin-Wise: Making informed financial decisions in life will ensure financial independence.

The Corporate Partnership

For Bestmed, healthcare is based on sound partnerships. So, the way we engage with our corporate clients aims to establish and maintain long-term personal relationships, built on mutual trust and integrity, provide affordable, excellent healthcare solutions, be accessible and provide personalised advice to all members and be flexible so processes are easy to follow.

In line with this vision, Bestmed has adopted a three-pronged approach in order to deliver on its promise, which includes Corporate Wellness, a Client Service Programme, as well as Administration. Bestmed advisors are responsible for implementing these service programmes at employer organisations. Today, Bestmed services over 140 employer organisations, including large corporate businesses, South Africa's biggest universities and a variety of parastatals.

Method of Scheme Benefit Payment

Pace1

Pace2

Pace3

In-hospital services are paid from Scheme risk.

Some out-of-hospital services are paid from your annual savings first and once depleted will be paid from Scheme risk. Preventative care available from Scheme risk.

In-hospital Benefits

All benefits below are subject to pre-authorisation and clinical protocols.

	Pace1	Pace2	Pace3
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 R20 100 per beneficiary.	100% Scheme tariff. Limited to 21 days' or R21 500 per beneficiary.	
Consultations and procedures		100% Scheme tariff.	
Surgical procedures and anaesthetics		100% Scheme tariff.	
Organ transplants		100% Scheme tariff.	
Dentistry: Maxillo-facial surgery strictly related to certain conditions	100% Scheme tariff. Limited to R9 700 per family.	100% Scheme tariff.	
Prosthesis (Subject to preferred provider, otherwise limits and co-payments apply)	100% Scheme tariff. Limited to R68 600 per family.	100% Scheme tariff. Limited to R83 600 per family.	100% Scheme tariff. Limited to R84 000 per family.
Prosthesis - Internal	Sub-limits per beneficiary: <ul style="list-style-type: none"> ▪ Vascular R22 600 ▪ Pacemaker (dual chamber) R38 700 ▪ Endovascular - no benefit ▪ Spinal R22 600 ▪ Artificial disk - no benefit ▪ Drug-eluting stents - no benefit ▪ Mesh R8 500 ▪ Gynaecology/Urology R6 100 ▪ Lens implants R4 700 per lens 	Sub-limits per beneficiary: <ul style="list-style-type: none"> ▪ Vascular R29 900 ▪ Pacemaker (dual chamber) R43 100 ▪ Spinal R29 900 ▪ Artificial disk R13 100 ▪ Drug-eluting stents R13 100 ▪ Mesh R13 100 ▪ Gynaecology/Urology R9 800 ▪ Lens implants R8 400 per lens ▪ Joint Replacements: <ul style="list-style-type: none"> - Hip prosthesis and other major joints R35 900 - Knee prosthesis R41 700 - Minor joints R15 500 	Sub-limits per beneficiary: <ul style="list-style-type: none"> ▪ Vascular R30 000 ▪ Pacemaker (dual chamber) R43 100 ▪ Spinal R30 000 ▪ Artificial disk R13 100 ▪ Drug-eluting stents R13 100 ▪ Mesh R13 100 ▪ Gynaecology/Urology R9 900 ▪ Lens implants R8 400 per lens ▪ Joint Replacements: <ul style="list-style-type: none"> - Hip replacement and other major joints R36 000 - Knee prosthesis R41 900 - Minor joints R15 500
Prosthesis - External	Limited to R16 600 per family.	Limited to R19 700 per family.	Limited to R19 800 per family.
Exclusions (Prosthesis limit subject to preferred provider, otherwise limits and co-payments apply)	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: <ul style="list-style-type: none"> ▪ Hip replacement and other major joints R23 100 ▪ Knee replacement R30 700 ▪ Minor joints R9 500 		Not available.
Orthopaedic and medical appliances		100% Scheme tariff.	
Pathology		100% Scheme tariff.	

In-hospital Benefits (continued)

	Pace1	Pace2	Pace3
Diagnostic imaging		100% Scheme tariff.	
Specialised diagnostic imaging		100% Scheme tariff.	
Oncology		Oncology Programme. 100% Scheme tariff.	
Peritoneal dialysis and haemodialysis		100% Scheme tariff.	
Confinements		100% Scheme tariff.	
Midwife-assisted births		100% Scheme tariff.	
Supplementary services		100% Scheme tariff.	
Alternatives to hospitalisation		100% Scheme tariff.	
Emergency evacuation		100% Scheme tariff. Pre-authorized and rendered by ER24.	
Co-payments		Not applicable.	

Out-of-hospital Benefits

Benefits mentioned below may be subject to pre-authorization and clinical protocols.

	Pace1	Pace2	Pace3
Day-to-day benefits	M = R8 200, M1+ = R16 300.	M = R11 400, M1+ = R23 400.	Sub-limits as indicated below.
GP and Specialist consultations	Limited M = R1 600, M1+ = R3 300. (Subject to day-to-day overall limit)	Limited M = R3 200, M1+ = R6 400. (Subject to day-to-day overall limit)	Savings first. M = R2 600, M1+ = R7 700.
Basic and specialised dentistry	Limited M = R2 900, M1+ = R5 900. (Subject to day-to-day overall limit)	Limited M = R4 900, M1+ = R9 900. (Subject to day-to-day overall limit)	Limited M = R5 300, M1+ = R9 100.
Medical aids, apparatus and appliances	100% Scheme tariff. Limited to R8 300 per family. (Subject to day-to-day overall limit)	100% Scheme tariff. Limited to R7 500 per family. Limit on wheelchairs of R10 200 per family per 48 months. Limit on hearing aids R20 800 per beneficiary per 24 months.	100% Scheme tariff. Limited to R7 500 per family. Limit on wheelchairs of R10 200 per family per 48 months. Limit on hearing aids R23 400 per beneficiary per 24 months.
Supplementary services	Limited M = R3 200, M1+ = R6 600. (Subject to day-to-day overall limit)	Limited M = R4 000, M1+ = R8 000. (Subject to day-to-day overall limit)	Limited M = R1 100, M1+ = R2 200.
Wound care benefit (incl. dressings and (NPWT) treatment) and related nursing services - out of hospital) Subject to protocols	Limited to R2 600 per family.	Limited to R5 000 per family.	Limited to R7 700 per family.
PPN (Capitation provider) benefits	<ul style="list-style-type: none"> ■ Consultation R290 ■ Frame R500 AND <ul style="list-style-type: none"> - Single vision lenses R150 OR - Bifocal lenses R325 OR - Multifocal lenses R600 ■ Contact lenses R1 000 	<ul style="list-style-type: none"> ■ Consultation R290 ■ Frame R500 AND <ul style="list-style-type: none"> - Single vision lenses R150 OR - Bifocal lenses R325 OR - Multifocal lenses R600 ■ Contact lenses R1 210 	<ul style="list-style-type: none"> ■ Consultation R290 ■ Frame R500 AND <ul style="list-style-type: none"> - Single vision lenses R150 OR - Bifocal lenses R325 OR - Multifocal lenses R600 ■ Contact lenses R1 400
Diagnostic imaging and pathology	Limited M = R2 400, M1+ = R4 700. (Subject to day-to-day overall limit)	Limited M = R2 400, M1+ = R4 800. (Subject to day-to-day overall limit)	Savings first. M = R2 600, M1+ = R5 100.
Maternity benefits	100% Scheme tariff. 2 sonars and up to 12 antenatal consultations.		
Specialised diagnostic imaging	100% Scheme tariff. Limited to R10 600 per family.	Subject to pre-authorization. MRI/CT scans: Maximum of three scans per beneficiary. PET scan: One scan per beneficiary.	
Rehabilitation services after trauma	Savings.	100% Scheme tariff.	
Oncology	Oncology Programme. 100% Scheme tariff.		



Don't skip breakfast. Studies show that eating a proper breakfast is one of the most positive things you can do if you are trying to lose weight. Breakfast skippers tend to gain weight. A balanced breakfast includes fresh fruit or fruit juice, a high-fibre breakfast cereal, low-fat milk or yoghurt, wholewheat toast, and a boiled egg.

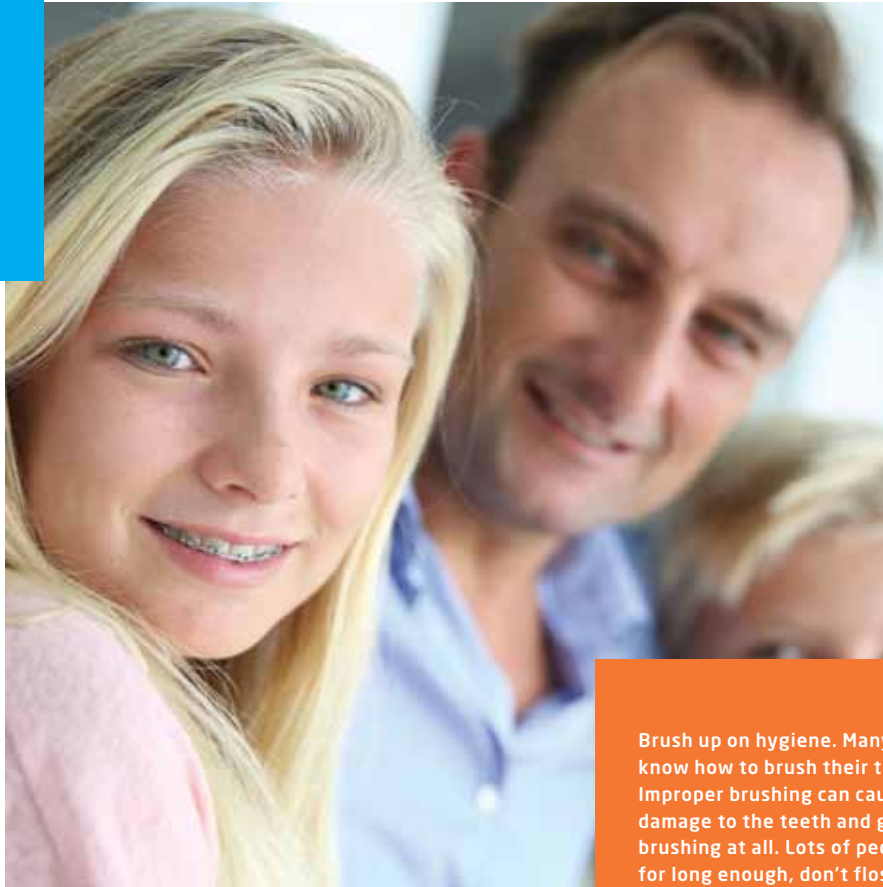
Smile Smile Smile:
There are approximately 642 skeletal muscles. It takes something like 43 muscles to frown but only 17 muscles to smile. You choose!

Medicine

Note: Benefits mentioned below may be subject to pre-authorisation, clinical protocols, formularies, funding guidelines and the Mediscor Reference Price (MRP).

	Pace1	Pace2	Pace3
CDL chronic medicine	100% Scheme tariff. Co-payment of 35% for non-formulary medicine.	100% Scheme tariff. Co-payment of 30% for non-formulary medicine.	100% Scheme tariff. Co-payment of 25% for non-formulary medicine.
Non-CDL chronic medicine	10 conditions. 85% Scheme tariff. Limited to M = R6 300, M1+ = R12 700. Co-payment of 35% for non-formulary medicine.	31 conditions. 85% Scheme tariff. Limited to M = R8 700, M1+ = R17 400. Co-payment of 30% for non-formulary medicine.	31 conditions. 85% Scheme tariff. Limited to M = R14 000, M1+ = R27 900. Co-payment of 25% for non-formulary medicine.
Biologicals and other high-cost medicine	No benefit.	Limited to R119 900 per beneficiary.	Limited to R239 800 per beneficiary.
Acute medicine	Savings First. Limited M = R1 800, M1+ = R3 700.	Savings first. Limited M = R3 700, M1+ = R7 400.	Savings first. Limited M = R960, M1+ = R2 500.
Over-the-counter medicine (OTC)	Limited to R590 per family. (Subject to day-to-day acute medicine limit)	Limited to R1 200 per family. (Subject to day-to-day acute medicine limit)	Savings account.

Cool off without a beer. Don't eat carbohydrates for at least an hour after exercise. This will force your body to break down body fat, rather than using the food you ingest. Stick to fruit and fluids during that hour, but avoid beer.



Brush up on hygiene. Many people don't know how to brush their teeth properly. Improper brushing can cause as much damage to the teeth and gums as not brushing at all. Lots of people don't brush for long enough, don't floss and don't see a dentist regularly. Hold your toothbrush in the same way that you would hold a pencil, and brush for at least two minutes. This includes brushing the teeth, the junction of the teeth and gums, the tongue and the roof of the mouth. And you don't need a fancy, angled toothbrush - just a sturdy, soft-bristled one that you replace each month.

Preventative Care Benefits

Note: Benefits mentioned below may be subject to pre-authorisation, clinical protocols, formularies, funding guidelines and the Mediscor Reference Price (MRP).

	Pace1	Pace2	Pace3
Preventative care Biometric and lifestyle screenings	<ul style="list-style-type: none"> ■ Flu vaccines ■ Pneumonia vaccines ■ Paediatric immunisations ■ Female contraceptives - R1 500 per family ■ DBC Programme ■ Preventative dentistry (incl. gloves and sterile equipment) ■ Pap smear ■ HIB titre ■ Mammogram ■ HPV vaccines ■ Biometric screenings 	<ul style="list-style-type: none"> ■ Flu vaccines ■ Pneumonia vaccines ■ Paediatric immunisations ■ Female contraceptives - R1 500 per family ■ DBC Programme ■ Preventative dentistry (incl. gloves and sterile equipment) ■ Pap smear ■ HIB titre ■ Mammogram ■ PSA ■ HPV vaccines ■ Biometric screenings ■ One dietician counselling session per family 	<ul style="list-style-type: none"> ■ Flu vaccines ■ Pneumonia vaccines ■ Paediatric immunisations ■ Female contraceptives - R1 500 per family ■ DBC Programme ■ Preventative dentistry (incl. gloves and sterile equipment) ■ Pap smear ■ HIB titre ■ Mammogram ■ PSA ■ HPV vaccines ■ Bone densitometry ■ Biometric screenings ■ One dietician counselling session per family

Disclaimer on exclusions: General and option specific exclusions apply. Please refer to www.bestmed.co.za for more detail.

Chronic Conditions List (CDL)

The Chronic Disease List (CDL) provides cover for the 27 listed chronic conditions for which medical schemes must cover the diagnosis, medical management and medicines as published by the Council for Medical Schemes. Non-CDL chronic conditions are those additional conditions that Bestmed provides chronic medicine cover for. Authorisation for CDL and non-CDL chronic medicines is subject to clinical

funding guidelines and protocols, formularies and Designated Service Providers (DSPs) where applicable. Below is the list of CDL and non-CDL conditions that Bestmed covers on the various benefit options.

Note: Benefits mentioned below may be subject to pre-authorisation, clinical protocols, formularies, funding guidelines and the Mediscor Reference Price (MRP).

	Pace1	Pace2	Pace3
Reimbursement for CDL		100% Scheme tariff	
Reimbursement for non-CDL		85% Scheme tariff	
Non-formulary co-payment	35%	30%	25%
No. of non-CDL conditions covered	10		31
CDL 1		Addison's Disease	
CDL 2		Asthma	
CDL 3		Bipolar Mood Disorder	
CDL 4		Bronchiectasis	
CDL 5		Cardiomyopathy	
CDL 6		Chronic Renal Failure	
CDL 7		Chronic Obstructive Pulmonary Disease (COPD)	
CDL 8		Congestive Heart 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		Dysrhythmia	
CDL 15		Epilepsy	
CDL 16		Glaucoma	
CDL 17		Haemophilia	
CDL 18		HIV/AIDS	
CDL 19		Hyperlipidaemia	
CDL 20		Hypertension	
CDL 21		Hypothyroidism	
CDL 22		Multiple Sclerosis	
CDL 23		Parkinson's Disease	
CDL 24		Rheumatoid Arthritis	
CDL 25		Schizophrenia	
CDL 26		Systemic Lupus Erythematosus (SLE)	
CDL 27		Ulcerative Colitis	

No folly in folic acid. Folic acid should be taken regularly by all pregnant mums and people with a low immunity to disease. Folic acid prevents spina bifida in unborn babies and can play a role in cancer prevention. It is found in green leafy vegetables, liver, fruit and bran.



Chronic Conditions List (non-CDL)

Note: Benefits mentioned below may be subject to pre-authorisation, clinical protocols, formularies, funding guidelines and the Mediscor Reference Price (MRP).

	Pace1	Pace2	Pace3
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	
non-CDL 5		Migraine Prophylaxis	
non-CDL 6		Gout Prophylaxis	
non-CDL 7		Endometriosis	
non-CDL 8		Major Depression	
non-CDL 9		Chronic Anaemia	
non-CDL 10		Polycystic Ovarian Disease	
non-CDL 11		Graves' Disease	
non-CDL 12		Obsessive Compulsive Disorder	
non-CDL 13		Stroke	
non-CDL 14		Paraplegia/Quadriplegia (Medication to treat)	
non-CDL 15		Pulmonary Embolism	
non-CDL 16		Female Menopause	
non-CDL 17		Benign Prostatic Hypertrophy	
non-CDL 18		Osteoporosis	
non-CDL 19		Psoriasis	
non-CDL 20		Urinary Incontinence	
non-CDL 21		Paget's Disease	
non-CDL 22		Gastro Oesophageal Reflux Disease (GORD)	
non-CDL 23		Ankylosing Spondylitis	
non-CDL 24		Hypophyseal Adenoma	
non-CDL 25		Osteoarthritis	
non-CDL 26		Alzheimer's Disease	
non-CDL 27		Aplastic Anaemia	
non-CDL 28		Collagen Diseases	
non-CDL 29		Cushing's Disease	
non-CDL 30		Cystic Fibrosis	
non-CDL 31		Dermatomyositis	

Curry favour. Hot, spicy foods containing chillies or cayenne pepper trigger endorphins, the feel-good hormones. Endorphins have a powerful, almost narcotic, effect and make you feel good after exercising. But go easy on the lamb, pork and mutton and the high-fat, creamy dishes served in many Indian restaurants.



BestBaby Programme

With so many things to juggle, the BestBaby programme is created to help moms and dads through the entire pregnancy without missing a beat. At Bestmed we want you to enjoy this entire experience.

Registering on this programme will give you the following support and benefits:

- A 24-hour professional medical advice line.
- Weekly e-mails packed with convenient information about your pregnancy, your baby's development, how to deal with unpleasant pregnancy symptoms and useful tips.
- Dads won't be left out as they will also receive e-mails every second week to inform them about the baby's development and Mom's progress.

- To make sure your pregnancy starts right you will receive a welcome pack containing an informative pregnancy book to guide you through the stages and discount vouchers for various baby items. Mom and Dad can also expect a pregnancy health pack, via Fastmail, within the first month of registration.
- In your second month after registration, we will send you a beautiful baby bag, to your door, packed with products to use after baby's birth. Moms-to-be can expect their bag to contain wonderful products.

* Please note that you may only register in the programme after 12 weeks of pregnancy.



Midwife-assisted births are covered at 100% of Scheme tariff on all Pace options.

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

2015 Healthcare Offering

We are a Scheme managed by members for members and will never compromise on quality service to you. We always strive to exceed your expectations.

Bestmed provides great healthcare benefits to more than 193 000 beneficiaries through our ten unique and flexible benefit options. With us you get the best when it comes to accessing quality healthcare.

The **Beat range**, offers flexible hospital benefits on all Beat options with limited savings to pay for out-of-hospital expenses on some options such as Beat2 and Beat3 but extensive out-of-hospital cover on Beat4.

The **Pace range**, which is covered in this comparative guide, offers more comprehensive hospital benefits, Scheme benefits and additional savings benefits to cover extensive out-of-hospital expenses. The options in this category are Pace1, Pace2, Pace3 and Pace4.

The **Pulse range** offers full hospital benefits and out-of-hospital benefits which are both provided by designated network providers only. The options in this category are Pulse1 and Pulse2.

For complete information about all these options, please refer to the individual product leaflets or go to www.bestmed.co.za.

Cut out herbs before ops. Some herbal supplements - from the popular St John's Wort and ginkgo biloba to garlic, ginger, ginseng and feverfew - can cause increased bleeding during surgery, warn surgeons. It may be wise to stop taking all medication, including herbal supplements, at least two weeks before surgery, and inform your surgeon about your herbal use.



Pure water. Don't have soft drinks or energy drinks while you're exercising. Stay properly hydrated by drinking enough water during your workout (just don't overdo things, as drinking too much water can also be dangerous). While you might need energy drinks for long-distance running, in shorter exercise sessions in the gym, your body will burn the glucose from the soft drink first, before starting to burn body fat. Same goes for eating sweets.

Contributions

		Pace1	Pace2	Pace3	
	Income Level	N/A		< R98 500 p.a.	> R98 501 p.a.
PRINCIPAL MEMBER	Risk	R1 994	R3 000	R2 843	R3 415
	Savings	R530	R529	R624	R750
	Total	R2 524	R3 529	R3 467	R4 165
ADULT DEPENDANT	Risk	R1 400	R2 940	R2 275	R2 724
	Savings	R372	R519	R499	R598
	Total	R1 772	R3 459	R2 774	R3 322
CHILD DEPENDANT	Risk	R503	R661	R527	R572
	Savings	R134	R117	R116	R125
	Total	R637	R778	R643	R697
Maximum Contribution Child Dependant*		4			
Recognition of a Child Dependant		Under 21, unless a registered student.			

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

Abbreviations

DBC = Documentation Based Care (Back Rehabilitation Programme); DSP = Designated Service Provider; GP = General Practitioner or Doctor; HPV = Human Papilloma Virus; M = Member; M1+ = Member and family; MRI/CT scans = Magnetic Resonance Imaging/Computed Tomography scans; MRP = Mediscor Reference Price; NP = Network Provider; PET scan = Positron Emission Tomography scan; PMB = Prescribed Minimum Benefits; PPN = Preferred Provider Negotiators; PSA = Prostate Specific Antigen; COPD = Chronic Obstructive Pulmonary Disease; ADD = Attention Deficit Disorder; ADHD = Attention Deficit Hyperactivity Disorder.



**At 50, we're
in better shape
than ever.**

115% better shape.

With 115% growth in membership in recent years, Bestmed Medical Scheme celebrates 50 years of sound financial health.

www.bestmed.co.za


Better living. Better life.

bestMed

Contact Details

 086 000 2378

 service@bestmed.co.za

 012 472 6500

 www.bestmed.co.za

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SMS
'QUOTE' to
41631
and we'll call
you back

WALK-IN FACILITY

Block A, Glenfield Office Park
361 Oberon Avenue
Faerie Glen
Pretoria
0081

POSTAL ADDRESS

P. O. Box 2297
Arcadia
Pretoria
0001
South Africa

ER24 AND INTERNATIONAL TRAVEL COVER

Tel: 084 124

HOSPITAL AUTHORISATION

Tel: 0800 22 0106
E-mail: authorisations@bestmed.co.za

CHRONIC MEDICINE

Tel: 086 000 2378
E-mail: medicine@bestmed.co.za
Fax: 012 472 6760

CLAIMS

Tel: 086 000 2378
E-mail: service@bestmed.co.za (queries)
claims@bestmed.co.za (claim submissions)

BESTBABY

Register by phoning 0861 111 936 or e-mail your medical aid number to info@babyhealth.co.za

BESTMED HOTLINE, OPERATED BY KPMG

Should you be aware of any fraudulent, corrupt or unethical practices involving Bestmed members, service providers or employees, please report this anonymously to KPMG.

Hotline: 0801 11 02 10 toll-free from any Telkom line
Hotfax: 0800 200 796
Hotmail: fraud@kpmg.co.za
Postal: KPMG Hotpost at BNT 371
P. O. Box 14671
Sinoville
0129

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