

TOP LIVING

bestMed

Spring 2013 Vol. 03

BROKER EDITION

“Attitude is everything, what’s holding you back?”

Sales coach guru: Paul Naidoo

Selecting the best service provider

PENNY WISE

NUTS
about
NUTS

Take a bite from the apple and stand a chance to

WIN AN IPAD

Elnarie Hendricks:
The head of our distribution

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Letter from the Editor

It was a warm Saturday afternoon, I was doing some laundry and trying to piece together an article. I started scribbling a few things here and there, which were supposedly making sense but not entirely so. Realising that nothing constructive was going to come from me and that piece of paper I decided to visit a friend and relax.

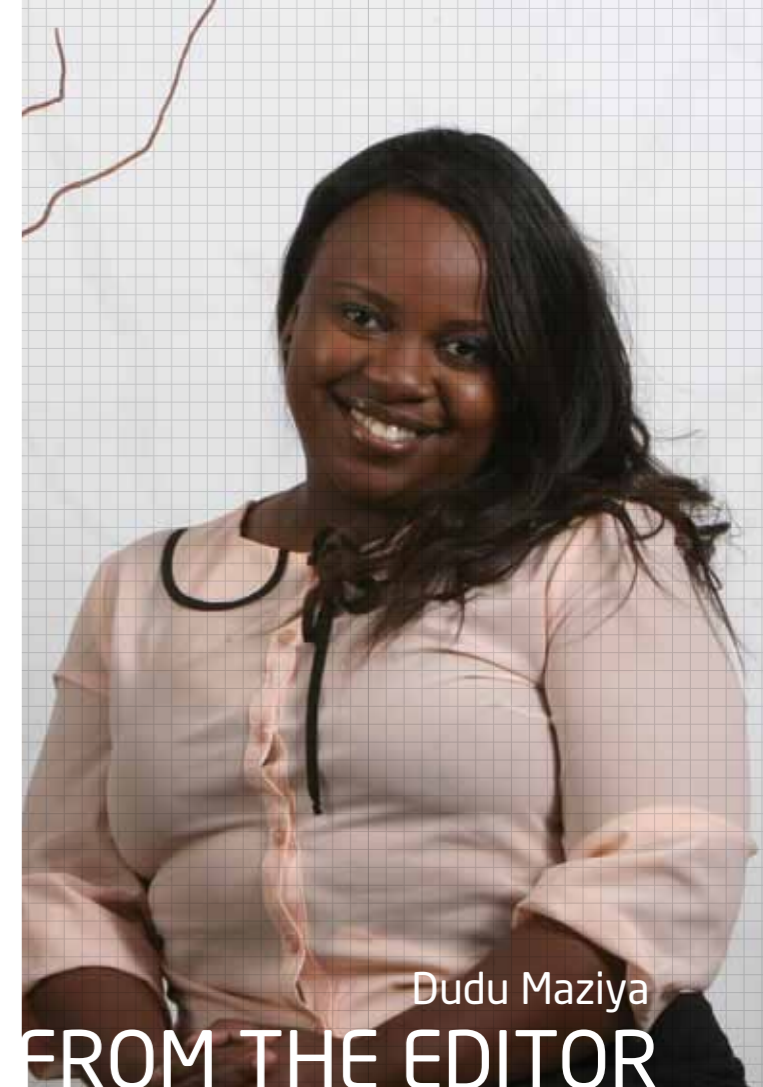
Off I went to my friend, feeling very proud that I managed to do all my house chores in one day and still had energy to go out. On my return later that evening, as I draw the curtains I realise that something is missing...my laundry was gone!

I had a panick attack, who steals clothes off the washing line? I stormed off and flew to the security guards, at this stage I am talking to myself and walking to the gate livid. Now one can only imagine the theatrics and performance I was putting before the security guards, hands in the air the works!

In the midst of my performance I heard a voice saying, "makhi, makhi, makwelane,"(neighbour in Zulu). I turned around and saw some random man walking towards me.

Keeping in mind, I have never greeted my neighbours, I simply walk past, smile if necessary and rush away all in the name of avoiding to say hello. So yes **#awkwardmoment!**

The man introduced himself as my neighbour, then went on further to tell me that he took my laundry in. My neighbour was still going on about how he took my laundry down but all that sounded like a faded background noise. If ever I needed a hole to hide in it was then.



As embarrassed as I was, I smiled and said "thank you", while we walked to his house to get my laundry. As I started folding my laundry and started thinking, "why would he take down my laundry?" It occurred to me: Ubuntu! Growing up in a township I was taught to greet my neighbours, in fact where I come from your neighbour is like family.

As we grow up, we tend to forget the values we are brought up with. From this, I learnt that I shouldn't forget where I come from, more importantly the values that came with that upbringing. Looking back it's sad to think that it took my laundry being "stolen" to realise that a simple "hello" is an effortless thing to do. Since then, Victor and I have become really good neighbours and friends.

Happy reading!



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In Memory of



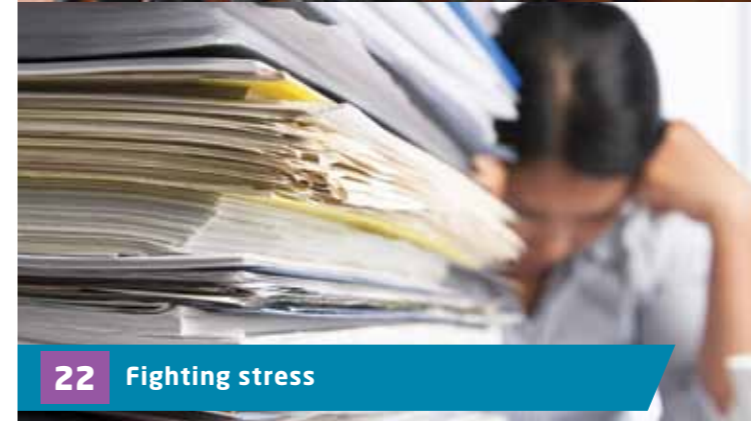
Babs Hoffman

21 January 1958 - 12 September 2013

It is with great sadness that we have to inform you of the passing of Babs Hoffman after a sudden stroke. Babs, or Babsie as some called her, joined Bestmed on 1 May 2006 and was the pleasant face behind commissions@bestmed.co.za. She will be dearly missed and leaves a massive gap in the hearts of her fellow colleagues. She will be fondly remembered by all staff and friends who knew her for the many years of her loyal service to Bestmed. We pray that she rests in peace and that God soothes the hearts of her loved ones.



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The ultimate "F" word

Fred Astaire once said,

"Old age is like everything else. To make a success of it, you've got to start young."

Our journey over the years has grown the Scheme into a dynamic, matured and trusted fifty-year-old scheme.

To age is a great thing; it comes with a few shades of grey, memories to last a lifetime and experience that can never be replaced, but in business you prefer something else. Bestmed has been through a lot over the past five decades and we have seen the organisation grow from strength to strength. Yes, there have been a number of challenges which the Scheme has faced but it has only made us more determined to improve on what we can offer to our members.

Fantastic could describe how it feels, but again it wouldn't be fabulous. Fabulous, faithful members forever may describe our journey but the ultimate F word for now is Fifty! I hope you enjoy this issue of Top Living Broker Edition.

Warm regards

Dries La Grange

What's happening at BESTMED?

No scales of Justice at Bestmed's 2013 Annual General Meeting and conference

The Bestmed Annual General Meeting was held at CSIR International Conference Centre on 31 May 2013.

With a hall almost packed to capacity, it showed that Bestmed members were keen to stay abreast of the activities. The MC of the day was Justice Malala who is the presenter of the Justice Factor on etv. Boschoff Steenkamp from the Council for Medical Schemes (CMS), Christoff Raath were the main speakers of the day.

The conference started off with Bestmeds five pillars of wellness; be happy, be active, be nutri-wise, be safe and be fin-wise being

introduced to the members.

Dries la Grange (CEO) shared operational news from Bestmed such as returning to self-administration and optimising the administration options at hand and other operational matters. Whilst the Chairperson of the scheme George Alberts focused on the medical aid industry as a whole, the Scheme's success and building a culture of innovation for a competitive edge were also discussed as part of his report.

The conference was a great success and the Bestmed Touch was delivered to its members.



Starting from the **bottom...**

to make the best at the **top**



The Bestmed Development Team has gone from strength to strength over the past two years, and has made great strides this year. The team takes time to train everyday with two qualified coaches and with three coaches on Mondays who are involved with the coaching of all 25 riders.

It is no guess that such a well organised team can only be achieved through dedication from all parties and a great deal of motivation is required for this team to be competitive and prosperous. Even though some of the team riders come from very disadvantaged communities, these individuals still remain focused and continue to excel in their performance.

This was evident at the Schools SA champions and the CSA Youth Festival in Oudtshoorn where the team received 19 podium medals and some team riders

qualified for the Eastern Province team. Additionally, 11 riders also took part in the Pick 'n Pay Weekend Argus Knysna Rotary Cycle Tour. All riders but one finished and received their medals in the 50km race.

The team is well positioned for next year with young and up and coming riders who have been training very hard to be in the best form they can be. The next big project for the team was the Bestmed Makro Cycle Tour and Fun rides on 7 & 8 September where the team competed in the Schools Challenge, divided into different age categories for medals. Thereafter the CSA Youth Festival proceeded to Gariep Dam and Pennypinchers Cycle Tour in Oudtshoorn.

The team has been able to achieve this and more through the tremendous support it receives from Bestmed, Ronel Swart from Africa Skills and Anriette Schoeman who contributes to the team by donating training kits, bottles and products to the Bestmed Development team.



Healthy Habits

bestMed

CANSA
Research • Educate • Support

Tropitone

EVERYSUN
EVERYDAY



EDUCATING THROUGH ENTERTAINMENT

Bestmed together with CANSA and Incolabs have formed a partnership to educate and inform school children on cancer and maintaining a healthy lifestyle. Healthy Habits includes an interactive theatrical show with characters such as Healthy Hannah, Sally Sweetheart and Dr Brilliant Bestie who promote healthy living. Not forgetting Fast Phat Combo, Coughy Cigarette and Bad Habit Ben who are also part of this ensemble that portray unhealthy living.

their parents smoke hubbly bubbly around them. Hubbly bubbly is often seen as less harmful to one's health than cigarettes, but it's also just as dangerous. Messages such as these are communicated throughout the play, ensuring that children learn from this play.

Sunscreen lotion provided by Incolabs was also handed out to learners and educators alike to ensure they start caring for their skin.

Healthy Habits made its debut on 15 July 2013 at the Van Riebeeck Primary School in Kempton Park to a very excited audience, ranging from school learners to educators. The play drew a very positive response from the audience. Most importantly the message of healthy living, and avoiding bad choices was well communicated. This was evident when one of the school children asked Healthy Hannah what they should do when

The Healthy Habits initiative will carry on for the rest of the year to other identified schools, uplifting communities through health education within the region. Half of these schools cater for previously disadvantaged individuals. This initiative is also in line with Bestmed's CSI pillars which are health, education, sport development and socio economic upliftment.



Bestmed gives back to Kwamagxaki community

Bestmed's office in Port Elizabeth, in honour of former president Nelson Mandela's request for South Africa and the rest of the world to spend 67 minutes doing something good in their communities in the month of July, handed furniture to Kwamagxaki High School. The nation celebrated Mandela day on 18th July 2013, yet Bestmed believes that giving back to the communities in which it operates should happen when the opportunity presents itself.

"Education is one of the pillars of sustainability in our country and we believe that in order for our children to have access to quality education, their educators' and administration employees' work environment has to be comfortable and inspiring. It is for this reason, that when Mr Kurt Schroeder, one of the educators at Kwamagxaki informed us that the school secretary did not have a proper desk to work on we collected furniture for the school," said

Arthur Adams, Bestmed Key Account Executive. Bestmed, one of South Africa's leading medical aid schemes, is involved in various CSI initiatives aligned with its company values and these initiatives are a priority for the organisation. The Scheme's social investment strategy rests on four pillars: health, education, sport development and socio economic upliftment. For this reason, Bestmed is committed to education, and supports elements which improve the quality of education.

Bestmed representative, Arthur Adams, presented Principal, Mr M Qomfo with the furniture.

"The furniture makes our office look professional and makes us proud to attend to visitors at the school. My staff and our learners are very grateful." - Mr M Qomfo.



"The furniture makes our office look professional and makes us proud to attend to visitors at the school. My staff and our learners are very grateful."

- Mr Qomfo



Bestmed Commemorates World Hunger Day at Westonaria

The Bill of Rights in the South African Constitution states that every child should have the right to basic nutrition. The implementation of this right depends on a child's access to adequate food. Unfortunately quite a significant number of children in South Africa barely have a meal a day.

28 May marks World Hunger Day, designed with the purpose of raising awareness and encouraging organisations to work in partnership with each other and communities to bring about a sustainable end to hunger and poverty.

To support the awareness drive, Bestmed donated more than 1.5 tons of maize meal to Westonaria High School, and Alan Fritz, Head of Marketing and Sales at Bestmed, addressed the learners and teachers about sustainable community food gardens. "Communities need to be educated on becoming self-sufficient and less reliant on hand outs", said Fritz.

Even though social grants are directed to the poorest homes, child hunger is still highly prevalent in low income households. 28% of children in the poorest quintile go hungry sometimes, compared with 3% in the wealthiest quintile of households.

Refilwe Tlali, a grade 11 pupil at Westonaria High School thanked Bestmed by saying, "feeding a child at school is such a simple thing, yet it works miracles."

Source: <http://www.childrencount.ci.org.za/indicator.php?id=4&indicator=32>



What's happening

Annual Golf Day



28 August 2013 marked the second Bestmed annual Golf Day, which was an exceptional event. Held at the Centurion Country Club, a full course of 120 players (30 four-balls) and 50 non-golfers attended; it was certainly one of the best attended golf days ever. The Golf Day was also hosted in support of the CANSA Tough living with Cancer programme. Through pledges and raffle tickets R31 600 was raised towards the TLC Programme.

Bestmed Medical Scheme, CANSA Active and Incolabs (Tropitone & EverySun) have embarked on a three year partnership. This partnership was also announced at the Annual Bestmed Golf Day, and is aimed at encouraging people to adopt preventative healthcare measures and educating themselves on the dangers of skin cancer and how to minimise the chances of getting skin cancer.

The organisations in this partnership bring invaluable expertise to the fore to enable us to reach our wellness pillars; be active, Be safe (sun), Be nutri-wise, Be happy and Be fin-wise.

As an organisation we believe this partnership is a step forward towards having a more informed community especially our youth, sports participants as well as spectators; and a first step that will lead to healthier lifestyles.





Bike wash generates over R2 500 for CANSA

22 August 2013 - Over the past weekend Sun City was abuzz with bikes as the Lost City Cycle Challenge took place. More than 3 000 cyclists participated in the weekend's activities.

On Saturday the Powerade Road Race Challenge took place followed by the Bestmed Lost City Mountain Bike Classic on Sunday. Bestmed hosted a bike wash where over R2 500 was raised in funds for CANSA.

Cyclists were eager and willing to participate in the bike wash, and also took a keen interest in the sunscreen campaign.

The sunscreen campaign is a joint initiative through Bestmed, CANSA and Incolabs on raising awareness on being safe in the sun and skin cancer. Sunscreen was given to participants and spectators.

Similar campaigns will still take place at other Bestmed cycling events throughout the rest of the year.



Empty stomachs have no ears

As Nelson Mandela celebrated his 95th birthday on 18 July 2013, Bestmed employees started a food drive for students at Ikeleng Primary School, in Mamelodi Pretoria for Mandela Day.

The school is based in the heart of Mamelodi, and has over 100 children who head households. For some of these students the meal they have at school is often the only meal for the day.

Nelson Mandela once said, "Education is the most powerful weapon which you can use to change the world." Bestmed shares the same views and this is evident in its social

investment strategy which rests on four pillars; health, education, sport development and socio economic development.

The food collected was delivered to Ikeleng Primary School much to the delight of students and educators. By taking part in this initiative Bestmed employees took practical steps toward empowering communities.

The random act of kindness shown by staff at Bestmed will go a long way to help secure a better education for these school children. A big thank you was sent to Bestmed and its employees from Ikeleng Primary School.

Fighting Stress

how to stay calm under pressure



While some workplace stress is normal, excessive stress can interfere with your productivity and affect your physical and emotional health. You can't control everything in your work environment but that doesn't mean you're powerless,

even when you're stuck in a difficult situation. Dealing with workplace stress need not mean making big changes. It may be as simple as focusing on the one thing that's always within your control.

Pinpoint the Cause of Stress

What could possibly cause your stress level to be that high? Is it that presentation deadline that is catching up with you and you think you won't make it on time? Take whatever the time you need to find out what really bothers you the most.

Say NO to Alcohol and Drugs

The alcohol and other substances are never there for you to solve any problem or provide you with answers. It only gives you a counterproductive ability to forget about all of the daily questions and problems... And when the state of "don't care" wears off your problems are still there for you without any change and resolution.

Take a day off

Taking a day off, can make one to be more calm, assured, and filled with fresh ideas.

Don't be a drama queen

It's easy to dramatise and make something a bigger deal than it is. When you are relating the problem to yourself, avoid the urge to magnify the negative. Strike the words always and whenever. You might feel like Stuart Smalley, but it can really help to re-frame the problem in your mind by saying things like "I can cope," "It's not that big a deal," and "I'm bigger than this"

Think before you Share or tweet

Don't describe or blog or tweet about the problem. Don't talk it over with your friends right away; let it stew a little in your mind so you can settle down a little. Sometimes, well-meaning friends will sympathise too much, which may only add fuel to your fire and get you even more upset.

Distract yourself

Instead of ruminating, find something fun, engaging, and constructive to do. Try to laugh (or laugh at yourself.) Watch a funny movie or read a blog that always make you laugh. When you lighten up, it's a lot easier to keep your cool.



*Source: <http://havingtime.com/fighting-stress-12-tips-on-staying-calm-under-pressure>

PENNY
WISE,
POUND
FOOLISH

bestMed
PRODUCT
OFFERINGS

The risks of being under insured when it comes to healthcare?

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, the Scheme developed three benefit categories, differently structured to suit various healthcare needs. Our Beat, Pace and Pulse product offerings span the entire range from cover for hospital costs to a more comprehensive offering covering all healthcare requirements.

Why do medical schemes offer a large range of benefit options?

The actuarial model in healthcare insurance works on various factors to determine pricing of different benefit products. These include age of individuals and the average claims experience for that specific demographic. It is generally accepted that younger members have less health risks and based on that, will require less benefits for claims.

| Description | Target Market |
|---|---|
| Beat1 Hospital Plan 100% Bestmed tariff. | You're one, single and ambitious. |
| Beat2 Hospital Plan 100% Bestmed tariff. Annual IMSA 15% | You and your partner believe that prevention is better than cure and find value in preventative care. |
| Beat3 Hospital Plan 100% Bestmed tariff. Annual IMSA 17%. Day-to-Day Benefits | You are planning to extend your family and need affordable cover with good maternity benefits. |
| Beat4 Hospital Plan 100% Bestmed tariff. Annual IMSA 20%. Day-to-Day Benefits | You are a small family and require superior hospital benefits with extensive day-to-day cover. You are planning to expand your family and need maternity benefits. |
| Pace1 Hospital Plan 100% Bestmed tariff. IMSA 22% pm. Bonus Account. Day-to-Day Benefits | You are a healthy, growing family and require excellent hospital benefits with extensive day-to-day cover. |
| Pace2 Hospital Plan 100% Bestmed tariff. IMSA 15% pm. Bonus Account. Day-to-Day Benefits | You are an established family in need of extensive day-to-day cover with freedom of choice when it comes to hospitals, doctors and specialists. |
| Pace3 Hospital Plan 100% Bestmed tariff. IMSA 18%. Bonus Account. Day-to-Day Benefits | You are a mature family with a diverse range of medical needs. |
| Pace4 Hospital Plan 100% Bestmed tariff. IMSA 3%. Day-to-Day Benefits | You are a discerning family who may have above average medical costs. You need the comfort of extensive benefits. |
| Pulse1 Hospital Plan 100% Bestmed tariff (NetCare) Day-to-Day Benefits (Care Cross) | You are a hardworking individual who prefers network doctors and who needs all-inclusive hospital cover with all-encompassing day-to-day benefits. |
| Pulse2 Hospital Plan 100% Bestmed tariff (NetCare) Day-to-Day Benefits (One Care) | You are a concerned parent who is career-driven. You want extensive medical cover, which offers a network option that takes the complex management out of your day-to-day medical expenses. |

What will lower benefit options typically not cover?

The Beat Range offers full hospital benefits. The options in this category are Beat1, Beat2 and Beat3. Beat2 and Beat3 have limited savings to pay for out-of-hospital expenses.

| | Beat1 | Beat2 | Beat3 |
|------------------------------------|--|---|---|
| In-Hospital limitations | <ul style="list-style-type: none"> Excludes joint replacements (except for PMBs). Co-payment of R2 200 on endoscopic procedures. | <ul style="list-style-type: none"> Excludes joint replacements (except for PMBs). Co-payment of R2 200 on endoscopic procedures. | <ul style="list-style-type: none"> Excludes joint replacements (except for PMBs). Co-payment of R2 200 on endoscopic procedures. |
| Out-of-Hospital limitations | <ul style="list-style-type: none"> There is no day-to-day cover such as GP visits, specialist consultations or medication. There is no cover for medical apparatuses, appliances and aids. There is no benefit for diagnostic or specialised diagnostic imaging. There are no optical benefits. There is no cover for rehabilitation services after trauma. | <ul style="list-style-type: none"> Day-to-day cover such as GP visits, specialist consultations or medication from very limited member savings. Once this is exhausted, and then must be covered by member. Cover for medical apparatuses, appliances and aids from limited member savings account. Diagnostic or specialised diagnostic imaging from limited member savings account. There are no optical benefits. Cover for rehabilitation services after trauma from limited member savings account. | <ul style="list-style-type: none"> Day-to-day cover such as GP visits, specialist consultations or medication from very limited member savings. Once this is exhausted, and then must be covered by member. Cover for medical apparatuses, appliances and aids from limited member savings account. Diagnostic or specialised diagnostic imaging from limited member savings account. Cover for rehabilitation services after trauma from limited member savings account. |
| Additional limitations | <ul style="list-style-type: none"> Limited oncology benefits. More limits on age dependant diseases. There is no additional cover for chronic medicine not on the chronic disease list (CDL). There is no cover for biological, acute or over-the-counter medicine | <ul style="list-style-type: none"> Limited oncology benefits. More limits on age dependant diseases. There is no additional cover for chronic medicine not on the chronic disease list (CDL). There is no cover for biological medicine. Cover for over-the-counter medicine from limited member savings account. | <ul style="list-style-type: none"> Limited oncology benefits. More limits on age dependant diseases. There is limited additional cover (5 conditions) for chronic medicine not on the chronic disease list (CDL). There is no cover for biological medicine. Cover for over-the-counter medicine from limited member savings account. |

How will I know what my current healthcare needs are?

This varies from person-to-person; no individual's healthcare needs are the same. Getting older, one's body changes and so does your healthcare needs. However, it is in your best interest to consult with a healthcare advisor to do a proper health analysis.

What are the differences between the option types?

| | |
|----------------------------------|--|
| Hospital Plan | If you only need medical cover for hospitalisation and not for day-to-day medical expenses, you can join a hospital plan. |
| New Generation Option | New generation options have risk benefits which pay for in-hospital and chronic medication claims, and a savings account which covers members' out-of-hospital expenses. |
| Traditional Option | Traditional options have defined benefits and specified limits for all in-hospital, out-of-hospital and chronic medicine benefits. |
| Hybrid Option | A hybrid has both the traditional and new generation benefits in one benefit option. |
| Capitation/Network Option | Capitated options provide benefits through contracted service providers at a fee agreed to by the scheme and the healthcare provider. |

What can happen if I never had medical cover and at a more mature age need medical cover?

The following may be imposed:

- Late-joiner penalties;
- Waiting periods; and/or
- Exclusions

Late-joiner penalties

Late-joiner penalties can be imposed on new members

over the age of 35. Depending on the number of years where the member did not belong to a medical scheme, a late-joiner penalty will be added to the member's monthly high risk contribution. The penalty is calculated on a sliding scale as shown in the table below, based on the total number of years from age 35, effective from 1 April 2001, where a member did not belong to a medical scheme. Remember that the late-joiner penalty is only calculated on risk and not IMSA (Individual Medical Savings Account).

| Number of years since age 35 where applicant was not a member of a medical scheme. | Penalty |
|--|---------------------|
| 1 - 4 years | 0.05 x contribution |
| 5 - 14 years | 0.25 x contribution |
| 15 - 24 years | 0.5 x contribution |
| 25+ years | 0.75 x contribution |

Example: If your high risk premium is R900 with savings of R135, your total premium adds up to R1 035. So if you have not been a member of another medical scheme for the past 6-years, we need to apply a penalty of 0.25 i.e. $R900 \times 0.25 = R225$ (the penalty payable).

The calculation of your new premium would then be as follows:

$$\text{High risk premium} + \text{Penalty} + \text{Savings} = \text{New Premium}$$

$$R900 + R225 + R135 = R1\ 260$$

Waiting periods

The Medical Schemes Act allows medical schemes such as Bestmed to impose a waiting period on benefits under certain circumstances. This means that you will not be able to access a particular benefit for a specified period of time. There are two types of waiting periods:

1. Condition-specific waiting period – this refers to a specified period of time during which a beneficiary cannot claim benefits for up to 12 months. This is

limited to serious conditions for which he/she received medical advice, diagnosis, care or treatment during the 12 months before he/she applied to join Bestmed.

2. General waiting period – this is a specified period of time during which a beneficiary is not entitled to claim any benefits for the first 3 months.

If you are on chronic medication, you may be able to claim for certain treatments or chronic medication covered under the Prescribed Minimum Benefits.

However, if you were not a member or dependant of a registered medical scheme for longer than 90-days before joining Bestmed, you will not be able to claim for certain treatments or chronic medication covered under the Prescribed Minimum Benefits.

Exclusions

General exclusions are applicable to all benefit options. For a list of detailed exclusions, please visit www.bestmed.co.za.

Paul Naidoo

Is a talented and accomplished Sales Motivational Speaker and sales training coach. Top Living sat down with him to get to know him better.

Q: Where did you grow up, and how was life growing up?

A: I grew up in Upper Tongaat which is on the North Coast of KZN. I am one of eight siblings. My father worked on the sugar plantations, so I definitely did not grow up with a silver spoon.

Q: Did you study further, for a undergraduate qualification?

A: I could only afford to finish matric as it was free at that time.

Q: Do you feel that our tertiary institutions place sufficient emphasis on equipping young people with the skills they need to pursue such careers?

A: Tertiary education plays a significant role in a person's life, however, I still believe that not enough is done to equip young people to face the challenges of the real world.

Q: How did you get into the career of sales and now sales training coach?

A: Sales was the only job I could get, because it was no cost to the company. I was paid commission only. After spending over a decade in sales, I decided to make a difference to sales people by helping them

Q: What is the biggest challenge that you have faced in your career and how did you overcome it?

A: My biggest challenge was facing rejection from clients. I was able to overcome rejection by being persevering and educating myself on what is important to Customers.

Q: What are the common mistakes people make when it comes to sales training?

A: Most salespeople undervalue the significance of sales training.

Q: How would you describe the South African consumer when it comes to purchasing financial products?

A: The South African consumer is educated. They require the best service, best product and best advice. It is no more a "grudge" purchase. It has become an absolute necessity.

Q: Does one require a different sales approach for their demographics of their audience (taking into consideration the diversity of SA) - or is it one size fits all?

A: Every Customer is an individual, therefore salespeople need to adapt and flex according to Customer's needs.

Q: To what do you attribute your success in the area of sales training?

A: My training is practical. It provides take home value that is effective and can be used immediately to achieve and exceed targets.

Q: Beside the business of sales and motivational speaking, what does Paul Naidoo do in his spare time?

A: My spare time is spent with family.

Attitude is everything,
what's holding
you back?



THE FIVE WONDERS OF THE MOBILE WORLD



HTC One

The good

The HTC One is an all-metal phone with a superb resolution of 468 pixels per inch. Together with that it comes with a top of the range CPU and RAM and 32gb of storage.

The not so good

The HTC One also took a bite from apple as it comes with a built in battery and no slot for a microSD card.

The verdict

The phone comes with a great 4.7 inch/12.7cm making it slightly smaller than the Samsung s4 and the Sony XperiaZ.



Sony Xperia Z

The good

This phone features a sharp display with Sony's Bravia image processing which also produces pin-sharp HD video through toughened glass. It also has an effective battery-saving function which turns off data when the screen is on standby mode.

The not so good

The phone comes with a built in battery, and the toughened glass shows finger prints.

The verdict

The phone is not only a premium handset with performance and multimedia capabilities, but also waterproof, 8mm thick and 145g making it quite well equipped.



Nokia Lumia 920

The good

The Lumia 920 comes with a gorgeous screen and 4g capabilities. Together with a great camera, the lumia also comes with Nokia software enhancements.

The not so good

For a big and heavy phone the Lumia is a bit too expensive, with battery which has an average life.

The verdict

It features brand new software that is faster and more robust than its predecessor.



Samsung S4

The good

The front camera has the ability to track the movement of the users' eyes, meaning that videos automatically pause when looking away, and pages can be scrolled automatically as the user gets to the bottom. It has a massive, clear and exceptionally high quality 4.7-inch 440ppi wraparound screen and huge processor upgrades

The not so good

The design still features a relatively cheap-feeling plastic back cover and limited Storage space could prove to be a problem.

The verdict

Overall, the S4 is a great phone that is expected to be the best selling of 2013.



Apple iPhone 5

The good

The iPhone 5 has a Quad-band GSM and quad-band 3G support with 14.4 Mbps HSDPA and 5.76 Mbps HSUPA, the Scratch-resistant screen glass also has fingerprint resistant coating. The 8 MP auto focus camera with LED flash and touch focus makes the picture quality worth it.

The not so good

The aluminium body looks nice but is easy to scratch. Compared to the iPhone 4 and 4S which have a micro simcard the iPhone 5 has a nano sim which is slightly smaller than the micro sim card.

The verdict

If you don't mind paying the price the iPhone 5, Apple's flagship smartphone looks pretty, and its new operating system, iOS 6, is slick and its ultra-slim body is a triumph of industrial design.



Competitions

Find the apples
of your eye!
WIN an iPad



Somewhere in the apple above, we've hidden our **5 Wellness Pillar Icons**.

Find them and circle where they are. Simply take a picture of your circled answers and email it to competitions@bestmed.co.za. Don't forget to include your name and contact details!

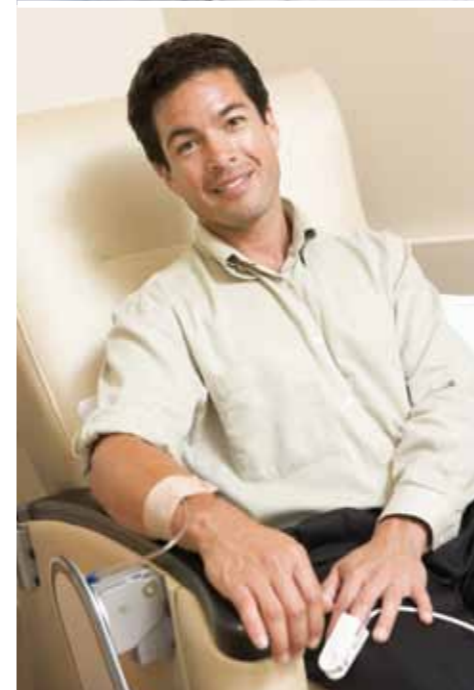
Competition closes on 30 October 2013. T's & C's apply. Visit bestmed.co.za for more information.

Competition Clue: Here are what the 5 Wellness Pillar Icons look like.



Now go and find them in the apple!

When it comes to *client CARE,* **WE DELIVER**



At Dis-Chem, our commitment is to make sure that you always get the medication you need.

- FREE national courier delivery service for chronic medication, if you can't get to a Dis-Chem Pharmacy.
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- Repeat medication reminder service.
- Call and we'll pre-pack your meds for collection, so you can avoid the queues.
- Preferential dispensing fees for BESTMED Medical Scheme members, to save you serious money.
- Assistance with medical scheme authorisations.
- Generic substitutions to stretch your annual scheme benefits.

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Pharmacists who care

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Elnarie Hendricks

MEET THE HEAD OF DISTRIBUTION FOR BESTMED,
SHE'S MORE THAN JUST A PRETTY FACE

“I have always been a hard worker and I don't mind getting my hands dirty to get the job done”

Top Living sat down with Elnarie Hendricks, Head of Distribution at Bestmed Medical scheme to find out who is this strong and phenomenal woman.

Coming from Worcester Western Cape originally, Elnarie comes from a family of six, she grew up with strong female figures in her life of which she attributes her success to.

“I joined the Medical scheme industry in 1994, and the training that we received was so vigorous, we were trained on all administrative functions and medical scheme disciplines and procedures”, says Elnarie.

“The bar was set for me and it was up to me to be the best. I started out as a data capturer and moved up the ranks quickly. I have always been a hard worker and I don't mind getting my hands dirty to get the job done”, adds Elnarie.

Marriage and relocation did not deter Elnarie on her journey to success, it opened more opportunities for her. Shortly after she got married her husband, Howard, was relocated to Kimberly and her employer could not afford to transfer and keep her in another region. None the less she came across an opportunity at Pro Sano where she applied for a job as a Key

Account Executive which she got, where she was servicing the Northern Cape and the Free State.

It is here where she learnt she had great people skills, and developed a number of relationships which helped strengthen her career. “I can interact with everyone, and it was pretty evident as the guy who cleaned the streets was my clients and so were well respected doctors. I believe in treating people fairly, I always elevate people by treating them equally and don't label people at all, through that I receive ultimate job satisfaction,” says Elnarie.

She continues saying, “The joy that I also get from my job is the fact that I get to share information with people and I end up empowering them with knowledge, a tool that they will always use. Whilst in the Northern Cape the industry changed and became more competitive, intermediaries became more important and to get the buy in and confidence of a broker became more and more important ensuring that the end receiver, the member will get great service.”

“Honesty and integrity have always been the pillar of strength in any relationship with professionalism and adhering to all regulations. Interestingly enough honesty is not only saying the right thing but sometimes saying what a person may not want to hear”, states Elnarie.

“I have come to admire a number of people in my lifetime, and there are characteristics such as being dynamic, focused and knowing what one wants in life that really draws me to such individuals. Also people who are successful, not only because of what they have achieved but the way they handle challenges and overcome them and are able to move on from those experiences, is what I really find to be motivating”, says Elnarie.



One of her favourite quotes by Maya Angelou - "If you don't like something, change it. If you can't change it, change your attitude."

Strong women seem to have played a huge role in Elnarie's upbringing, she says, "Both my grannies have always been my role models. My one granny was more of a corporate hard worker. She drove a motorbike and had a drivers licence and you must remember that in those days it was very rare in those days to have a women of colour being so independent. The other granny on the other hand was quietly building her home, and made me think that you must always look back at what you have built and achieved and be proud."

Elnarie continues to say, "I remember once Steven Covey was in South Africa and I was given the opportunity to go see him, I am still up to this day extremely grateful for that experience. The awareness created by his teaching on the 7 Habits of Highly Effective People, guides me personally and professionally. I love the career path I have chosen, it comes with challenges and politics which require me to always be on top of my game, and give 101% in everything I do."

There are so many platforms available to use to be one step ahead; Elnarie believes that being current and innovative as possible is one of the main elements to making you the best you can be. "Understanding all regulations and being ethical is how I encourage people to engage, this immediately helps cement relationships."

Elnarie concludes her interview by saying that as a mother of two girls, she hopes to instil independence amongst her girls, and respect for others from all walks of life. She continues by saying that ones profession, health, happiness and family life should be balanced, as it can only bring joy and success. One person whom she believes has done a sterling job is Maya Angelou.

One of her favourite quotes by Maya Angelou - "If you don't like something, change it. If you can't change it, change your attitude." This serves as testament that behind every successful man is a woman, and behind every successful woman is a stronger woman.

RETENTION

Over the past months Bestmed has managed to integrate the various sources of data pertaining to resignations from the Scheme and build an analytical tool that allows the Scheme to determine total resignations in aggregate, but more importantly, at a detailed level. This includes options, age analysis options and the length of membership just to name a few.

This coupled with the logging of the reason for resignation, which we ascertain from the member we have lost provides us with valuable information that we can use to address emerging casual trends such as:

- Unhappy with benefits – fed into product development process
- Incorrect option – educate own staff and intermediaries to give greater emphasis in understanding individual needs and better matching these to the option offered to the member
- Service issues – provide Operations and MHC with "real", accurately quantified information that they can use to deal with emerging issues and more.

In addition to these initiatives the Retention Team has started a process of proactive "courtesy calls" to all new members, engaging with them during the two month "cooling off" period to determine:

- Their level of satisfaction with their early encounters with Bestmed
- Determine their level of happiness with the option chosen and assisting with any change required
- Resolving any difficulties or outstanding matters.

Bestmed will drive this retention strategy further as it is already coming to fruition. There have been lower resignation levels in 2013 compared to the equivalent months in 2012. This strategy, together with the new outsourced Loyalty Programme and Packaged Product initiative are the key drivers for improving retention going forward.

Meet the team that puts all this together – Adele Pullen, Elroy Alexander.

DISTRIBUTION SUPPORT - The faces behind BC's. Margaret Seekoi and Enid Muller provide distribution support to our Broker Consultants. We thank them for all the hard work behind the scenes.



ELROY ALEXANDER



ADELE PULLEN



MARGARET SEEKOOI



ENID MULLER

Treating customers FAIRLY (TCF)

According to the Financial Services Board (FSB), the Treating Customers Fairly (TCF) programme must be operational as of 1 January 2014 for implementing legislative changes envisaged in the regulatory framework. However a number of people are still uncertain around this, as there has not been much communicated on the matter.

If the implementation date is still 1 January 2014 a lot will have to happen between now and then. People should rather familiarise themselves with the concepts and aims of TCF, then to wait till it becomes a legal obligation.

For the roll-out of TCF a regulatory framework is being developed which will comprise a combination of market conduct principles and explicit rules.

What the impact of TCF will be on financial intermediaries, given their existing FAIS obligations is yet to be determined. The FAIS Act already imposes extensive obligations on

authorised financial services providers and their representatives that are relevant to the TCF fairness outcomes.

In particular, intermediaries' delivery of fairness outcomes 3 (clear information) and 4 (suitable advice) are to a large extent driven by the disclosure, advice, conflict of interest and licensing requirements under the FAIS Act.

Where the FAIS obligations are largely compliance and rules based, the outcomes based TCF framework will require intermediaries to ensure that their adherence to FAIS is complemented by being able to demonstrate that they have embedded the broader TCF culture framework within their organisations (TCF fairness outcome 1).

Intermediaries will however also be expected to consider their role in delivering TCF fairness outcomes 2, 5 and 6 (the outcomes related to appropriate product and service design,

product performance and service levels, and post-sale barriers).

Although the primary responsibility for these outcomes will rest on product suppliers themselves, financial intermediaries can and should bring greater pressure to bear on product suppliers to ensure that inappropriately designed and marketed products, poor post-sale service practices, and unreasonable post-sale barriers are challenged.

TCF will require product suppliers and intermediaries to share accountability for fair treatment of their mutual customers. A company called the TCF Partnership developed a very easy to use tool to help you gauge the gap between where you are in terms of TCF, and where you currently are.

This programme is specifically designed for independent financial advisors. You can contact Moonstone to get a copy of this.

Regulatory exam's deadline

Now we all know how it works! The implementation of the FAIS Act, Code of Conduct, Fit and Proper Regulations, Board Notices, etc. is a work in progress which we should learn to accept.

Board Notice 106 of 2008 section 6(f) states that representatives have two years from date of first appointment to complete their level one RE exams. Board Notice 95 of 2009 6(e) on the amendment of supervision requirements in terms of RE exams, states that a new representative under supervision has two years and up to 31 December of the second year from date of first appointment to complete their level one RE exams.

Seemingly an amendment will be published soon to rectify this disparity. Even though we still continue to grow and move into the statement of "full compliance".

As of 1 September 2013, Minemed previously an in-house medical scheme for Harmony Gold Mining Company will officially be part of the Bestmed medical aid scheme.

This has become another great opportunity for Bestmed to grow as medical aid scheme making it a competitive player in the open medical scheme environment.

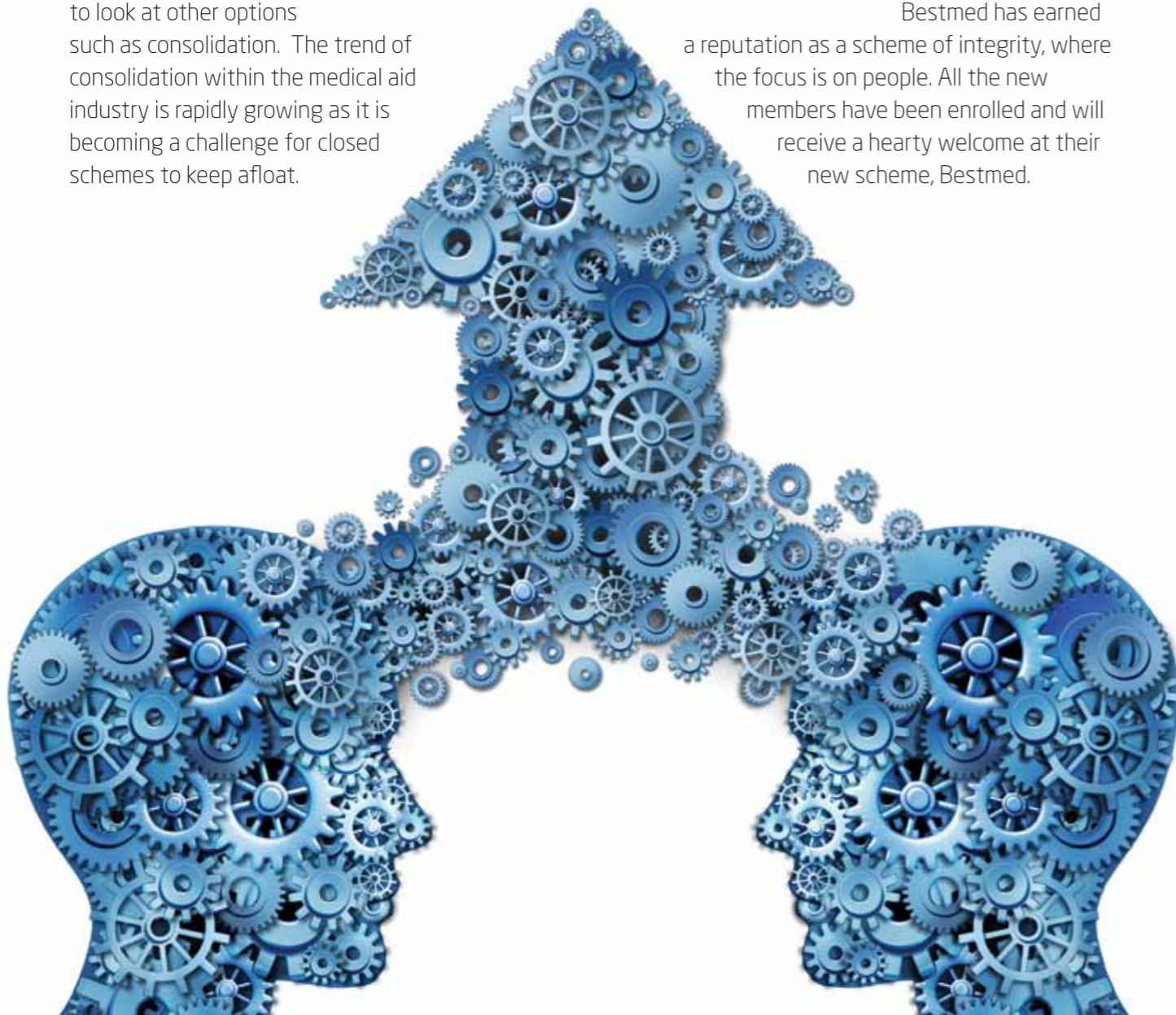
Over the years open and closed medical schemes have had a significant decrease in members thus having to look at other options such as consolidation. The trend of consolidation within the medical aid industry is rapidly growing as it is becoming a challenge for closed schemes to keep afloat.

Keeping in mind that there are two ways for a medical scheme to grow, organically through sales and through mergers, and Bestmed has been very fortunate to have two successful mergers in 2013.

With amalgamations, accumulated reserves and claims history are transferred to the scheme, which assists in substantially mitigating the claims' risk which is assumed, as opposed to new members recruited without a history of claims.

Bestmed has earned a reputation as a scheme of integrity, where the focus is on people. All the new members have been enrolled and will receive a hearty welcome at their new scheme, Bestmed.

MINEMED AMALGAMATION



Introduction of **BEAT4**

You are a small family and require superior hospital benefits with extensive day-to-day cover.

You are planning to expand your family and need maternity benefits. You also value good preventative care such as vaccinations and PAP smears. Chronic medicine cover is also of importance to you.

Beat4 is the option for your family.

Highlights of the Beat4 option

- Extensive in-hospital cover
- Emergency evacuation provided by ER24
- International travel insurance provided for

Out of Hospital/Day-to-day Benefits highlights

- Flexibility with an annual savings account (safety net)
- Once depleted, additional benefits can be claimed from the day-to-day expenses
- Unused savings will be carried into a vested savings account for the following year
- Maternity benefits include 2 sonars and up to 12 antenatal consultations
- Funds in the vested savings account can be used for claims when annual savings and scheme risk benefits have been depleted
- Unique capitated optometry benefits are available through the Preferred Provider Network (PPN)

CDL Chronic Conditions (PMBs) 100% Bestmed tariff unlimited 30% co-payment: Non-formulary medicine

Non-CDL Conditions 16 conditions covered at 85% of Bestmed tariff Limited to: M R6500 M1+ R12 900

| Non-CDL Conditions | | |
|----------------------------------|--------------------------------------|---|
| 28 ADD / ADHD | 33 Endometriosis | 38 Obsessive Compulsive Disorder |
| 29 Acne- severe 30 Eczema | 34 Major Depression | 39 Paraplegic / Quadriplegia |
| 30 Allergic Rhinitis | 35 Chronic Anaemia | 40 Pulmonary Embolism |
| 31 Migraine Prophylaxis | 36 Polycystic Ovarian Disease | 41 Female Menopause |
| 32 Gout Prophylaxis | 37 Graves Disease | 42 Stroke |
| | | 43 Eczima |

Preventative healthcare Benefits

- HPV vaccine
- Flu vaccine
- Pneumonia programme
- Pediatric immunisation
- Back rehabilitation (DBC)
- Female contraceptives
- Preventative dentistry
- HIB - titre
- Mammogram
- Pap Smear
- Biometric screenings

Choosing the right

BENEFIT Options

Fear shouldn't be a factor when one has to choose a benefit option or change to another option. Knowing your healthcare needs and knowledge about the correct benefit option to meet your healthcare needs, is the winning combination.

The benefit options you are about to see were all designed and supervised by trained professionals. They are extremely diverse and can be attempted by anyone, anywhere, anytime!

With our benefit options there are NO STUNTS.

Beat1

You're young, single and ambitious. You keep healthy and care about your wellbeing, but you seek extensive in-hospital cover from your medical scheme, should anything happen to you and you are faced with exorbitant hospital costs. You also find value in benefits like flu vaccines, contraceptives etc. Beat1 is the option that perfectly suits your dynamic lifestyle.

Beat2

You and your partner believe that prevention is better than cure and find value in preventative care such as flu vaccines, immunisations, contraceptives, preventative dentistry etc. However, you understand that life is unpredictable, so you are looking for extensive hospital cover and want to have access to medicine benefits. Beat2 has the ideal cover for you.

Beat3

You are planning to extend your family and need affordable medical cover with good maternity benefits. You also want a broad range of hospital benefits, preventative care benefits and cover for unforeseen chronic diseases. Beat3 comfortably fits in with your evolving lifestyle.

Beat4

You are a small family and require superior hospital benefits with extensive day-to-day cover. You are planning to expand your family and need maternity benefits. You also value good preventative care such as vaccinations and PAP smears. Chronic medicine cover is also of importance to you. Beat4 is the option for your family.

Pace1

You are a healthy, growing family and require excellent hospital benefits with extensive day-to-day cover. Being happy and healthy is important to you so you value good preventative care such as vaccinations and PAP smears. Chronic medicine cover is also of importance to you. Pace1 will take care of you and your family.contraceptives etc. Beat1 is the option that perfectly suits your dynamic lifestyle.

Pace2

You are an established family in need of extensive day-today cover with freedom of choice when it comes to hospitals, doctors and specialists. You also require extensive out-of-hospital benefits and the assurance that comes with a full-range of chronic benefit cover. Enjoy peace of mind in that Pace2 will take great care of you and your family's healthcare needs.

Pace3

You are a mature family with a diverse range of medical needs. As much as you live by the rule that prevention is better than cure, you still require comprehensive chronic benefits and excellent hospital cover. You can also access day-to-day benefits funded from your Individual Medical Savings. Once depleted, Scheme Risk benefits will apply. With Pace3 you can rest assured your family is well taken care of.

Pace4

You are a discerning family who may have above average medical costs. You need the comfort of extensive benefits for preventative (such as PSA, PAP smears, and bone densitometry) day-to-day medical care, maximum cover for chronic conditions and hospital expenses. With the exclusivity that Pace4 offers, you have the greatest cover with complete peace of mind.



Pulse1

You are a hardworking individual who prefers network doctors and who needs all-inclusive hospital cover with all-encompassing day-to-day benefits. Pulse1 includes travel cover, chronic medicine, visits to the GP and Wellness Management Programmes without any hidden costs. Pulse1 can give you peace of mind about your well-being.

Pulse2

You are a concerned parent who is career-driven. You want extensive medical cover, which offers a network option that takes the complex management out of your day-to-day medical expenses. With Pulse2, you will be part of a network that covers both in- and out-of-hospital benefits along with medicine and preventative care benefits that include flu vaccines, paediatric immunisations etc.



| Option | 2014 CONTRIBUTIONS | | | | | | | | | | | |
|---------|--------------------|------------------|---------|--------|-----------------|---------|--------|-----------------|---------|--------|------|------------------------------------|
| | Income level (PA) | Principal member | | | Adult Dependant | | | Child Dependant | | | MCCD | Recognition of a Child dependant |
| | | Risk | Savings | Total | Risk | Savings | Total | Risk | Savings | Total | | |
| Beat1♥ | N/A | R955 | R0 | R955 | R742 | R0 | R742 | R402 | R0 | R402 | 4 | Under 21 unless registered student |
| Beat2♥ | N/A | R955 | R196 | R1151 | R742 | R152 | R894 | R402 | R82 | R484 | 4 | |
| Beat3♥ | N/A | R1488 | R305 | R1 793 | R1 057 | R216 | R1 273 | R574 | R118 | R691 | 4 | |
| Beat4♥ | N/A | R2 124 | R531 | R2 655 | R1 754 | R439 | R2 193 | R526 | R131 | R657 | 4 | |
| Pace1♥ | N/A | R1 855 | R523 | R2 378 | R1 302 | R367 | R1 699 | R468 | R132 | R600 | 4 | |
| Pace2♥ | N/A | R2 752 | R486 | R3 238 | R2 697 | R476 | R3 173 | R606 | R107 | R713 | 4 | |
| Pace3♥ | <R98 500 pm | R2 596 | R570 | R3 166 | R2 078 | R456 | R2 534 | R481 | R106 | R587 | 4 | |
| | >R98 501 pm | R3 119 | R685 | R3 804 | R2 488 | R546 | R3 034 | R522 | R115 | R637 | | |
| Pace4♥ | N/A | R4 276 | R132 | R4 408 | R4 276 | R132 | R4 408 | R1 002 | R31 | R1 033 | 4 | |
| Pulse1♥ | R0 - R5 500 pm | R940 | R0 | R940 | R893 | R0 | R893 | R564 | R0 | R564 | N/A | |
| | R5 500 - R8 500 pm | R1 128 | R0 | R1 128 | R1 072 | R0 | R1 072 | R677 | R0 | R677 | | |
| | >R8500 pm | R1 354 | R0 | R1 354 | R1 218 | R0 | R1 218 | R677 | R0 | R677 | | |
| Pulse2♥ | N/A | R3 243 | R0 | R3 243 | R3 243 | R0 | R3 243 | R771 | R0 | R771 | 4 | |

MCCD = Maximum Contribution Child Dependant



"Many things in life can be habit forming.
Like saying no."



Entertainment

Work has its challenges **its ok to...**

Eat popcorn or any other snack that gets stuck in your teeth; digging the food particles out of your teeth is sure to pass the time

Bring your dog to work on "Bring your child to work day"

Say hello to at least two strangers at work.

Imitate your colleagues as long as you don't get caught

Come to work in heels and later change to flats to be more comfy

Check in at work on your social network when you're early

Secretly ignore that friendship request from that colleague you always laugh with at the coffee machine

Have chicken wings for lunch three times in one week

Choose life with the most suitable medical cover, family health and wellness benefits, for you and your loved ones.

Contact us on 086 033 3838 or newbusiness@bestmed.co.za
www.bestmed.co.za

bestMed
Better living. Better life.

Bestmed Medical Scheme is an Authorised Financial Services Provider (FSP no. 44058)

Interesting and funny facts

Every year Louis Vuitton burns all their unsold bags. They burn them in order to prevent putting a lower price on them.



It takes six months to build a Rolls Royce... and 13 hours to build a Toyota.

Chewing gum makes a person fart more than usual. You'll swallow more air than you normally would and that leads to gassiness.



The most productive day of the working week is Tuesday



Coffee is the second best-selling product in the world after the petrol.

About 20% of millionaires never attended university



In fast food restaurants it is normal to put fast music as background since it stimulates customers to eat faster and in this way to make room for new clients.



A chicken once had its head cut off and survived for over eighteen months, headless.



Retirement & Medical Aid

As one begins their career, a number of policies are introduced to ensure that the day you retire you are well taken care off.

It's a well-known fact that the adoption of western lifestyles by a broad spectrum of South Africans has led to a significant increase in chronic diseases among our population. In spite of this trend, research points to rising longevity statistics. Factor into the equation rising healthcare costs and the vast majority of employers who make no provision for the healthcare needs of retired employees and your retirement could be an exorbitant exercise can cause stress and stress-related illness.

While retirement funds offering post-retirement medical aid benefits appear to be increasing, members are underestimating medical aid contingency plans. They generally believe that their healthcare needs will be provided for by their employers after retirement, which highlights the dire need for the industry to step up communication around this issue. Most people don't realise that without a secure plan in place they face the prospect of spending the bulk of their retirement savings on medical aid or having no medical aid at all.

Forewarned is forearmed and therefore it is advisable to

consider these factors before you retire:

- The cost of medical aid contributions after retirement is likely to increase.
- Medical aid inflation is higher than normal consumer price inflation.
- Medical health care is most needed from age 55 onwards.
- Many retirees cannot afford medical aid contributions after retirement.
- 80% of employers no longer subsidise post-retirement medical aid contributions for new employees.

It is estimated that less than 10% of South Africans are able to retire with the same lifestyles as they had during their working years. Considering that quality medical care is often a question of 'life and death', is it not time for individuals and employers to open a dialogue on how best to plan for their future medical costs.

So when choosing your medical scheme, make sure you are fully aware of what your medical aid plan can do for you, i.e. hospitalisation, co-payments and gap cover.

Sources: <http://www.lexisnexis.co.za/our-solutions/private-sector/research-solutions/newsletter-articles/retirement-planning.aspx>

http://www.alexanderforbes.co.za/Financial-Planning/FPC%20Insight%20Attachments/2011_05/Saving%20enough%20for%20medical%20aid%20after%20retirement%20June2011.pdf

Nuts about nuts

Eating nuts helps your heart, and helps lower your cholesterol when eaten as part of a balanced diet.

Nuts which contain unsaturated fatty acids and other nutrients can be great to snack on. Nuts are inexpensive, easy to store and very compact to take with you anywhere.

Nuts are generally healthy and some nuts have more nutrients than others do. Almost every type of nut has some kind of nutrition packed into a tiny package. Eating nuts as part of a heart-healthy diet can lower low-density lipoprotein (LDL) in their blood; LDL is one of the primary causes of heart disease.

Nuts reduce the risk of developing blood clots which can cause fatal heart attacks; nuts improve the lining of your arteries. Various nuts contain some heart-healthy substances such as; unsaturated fats, omega-3 fatty acids, fibre, vitamin E, plant sterols, and L-arginine which is a substance that may help improve the health of your artery walls by making them more flexible and less prone to blood clots that can block blood flow.

Even though nuts appear to be generally healthy, there are some more so than others. Walnuts are amongst the best-studied nuts and have the highest amount of omega 3 in its oils. One can consider using nut oils in homemade salad dressing or in cooking.

A handful portion of unsalted nuts makes a boosting snack packed with vitamins and minerals.

Almonds - Calcium-rich almonds are a good choice to ensure you're getting enough of this bone-building mineral high in vitamin e

Brazil nuts - Good source of the mineral selenium, which we need to produce the active thyroid hormone, selenium also supports immunity and helps wounds to heal.

Cashews - Are the lowest in fat and calories, rich in starchy carbs and fibre. In their raw form they are a good source of vitamin c.

Hazelnuts - Good source of folate, which plays a key role in keeping homocysteine within levels.

Macadamias - Rich source of fibre and make a useful contribution of minerals including magnesium, calcium and potassium

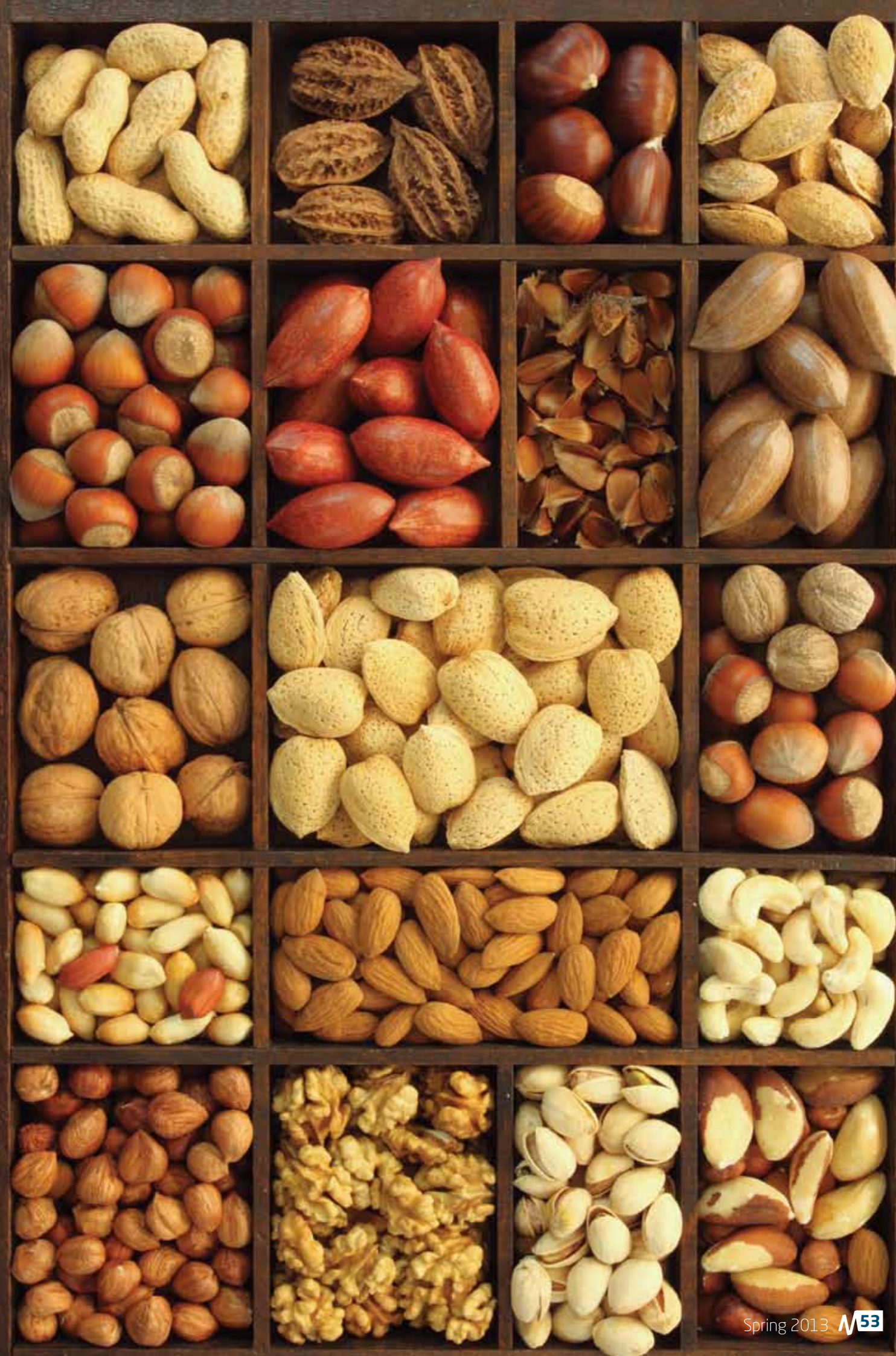
Pecans - Are also antioxidant-rich which helps prevent the plaque formation that causes hardening of the arteries.

Walnuts - Antioxidant content means walnuts are useful in the fight against cancer, and are a good source of mono-unsaturated, heart-friendly fats.

Most nuts have different nutrition credentials and will offer various health benefits, instead of eating unhealthy saturated fats, try substituting with a handful of nuts.

| Type of nut | Calories | Total fat |
|-------------------------|----------|-----------|
| Almonds | 163 | 14g |
| Almonds dry roasted | 169 | 15g |
| Brazil nuts, raw | 186 | 19g |
| Cashews, dry roasted | 163 | 13.1g |
| Chestnuts, roasted | 69 | 0.6g |
| Hazelnuts, raw | 178 | 17g |
| Hazelnuts, dry roasted | 183 | 17.7g |
| Macadamias, raw | 204 | 21.5g |
| Macadamias, dry roasted | 204 | 21.6g |
| Peanuts, dry roasted | 166 | 14g |
| Pistachios, dry roasted | 161 | 12.7g |
| Pecans, dry roasted | 201 | 21g |
| Walnuts, halved | 185 | 18.5g |

Source: <http://www.bbcgoodfood.com/howto/guide/health-benefits-nuts>



...and if you still not sure how to have your nuts, here is a quick recipe for enjoying walnuts...

Spaghetti

with walnuts, raisins & parsley

Ingredients

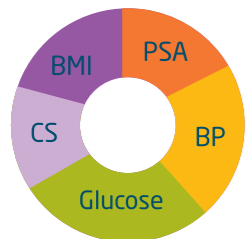
300g spaghetti
2 tbsp olive oil
2 onions, sliced
5 tbsp raisins or sultanas
250ml chicken or vegetable stock
50g parmesan, grated
5 tbsp chopped walnuts
small bunch flat-leaf parsley, finely chopped

Method

Cook the pasta in boiling water, following pack instructions. Meanwhile, heat the oil in a frying pan and cook the onions until soft and golden brown – about 8-10 mins. Add the raisins and stock and cook for 2-3 mins until hot through. Toss with the pasta, Parmesan, walnuts and parsley.

BESTMED HEALTH CHART

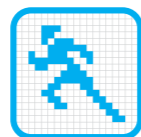
Biometric Screening



- BMI = Body Mass Index
- PSA = Prostate - Specific Antigen
- Glucose = Glucose screening
- BP = Blood pressure
- CS = Cholesterol Screening

1016 of our members have done their Biometric testing

Do you know our Wellness Icons?



Be Active: Incorporate exercise as part of your daily schedule to ensure positive change.

Be Active



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

Be Happy



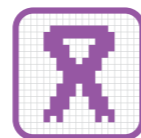
Be Fin-Wise: Try to make informed financial decisions and reduce your debt as much as possible.

Be Fin-Wise



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

Be Nutri-Wise



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

Be Safe

Client relations as of 23 August (YTD)

| | |
|-------------------|--------|
| Calls received | 11 245 |
| Calls answered | 11 055 |
| Service levels | 88.5% |
| Facebook likes | 894 |
| Twitter followers | 147 |

Bestmed responds to all email queries within 24 hours.

Growth and Sustainability

Sappi principal members 3 513

+

Minemed principal members 5 700

=

Over 88 000 Bestmed principal members

More than 172 000 beneficiaries

Rewards Programme

26 September is the launch date for Just Rewards www.justrewards.co.za

| HEALTH AND WELLNESS | MAGAZINES | FOOD AND ENTERTAINMENT | RETAIL | RETAIL | MY PERSONAL SERVICES |
|---------------------|-----------|------------------------|--------|--------|----------------------|
| | | | | | |

Wellness @ Bestmed

Athletics Club

We have more than 20 staff members since March 2013



Branding, Marketing and Communication



Choose life with our medical & preventative care benefits. www.bestmed.co.za



Keep your eyes peeled for our latest billboards.

Listen out for the latest Bestmed radio advert on Highveld stereo and 94.5kfm



just rewards

by bestMed

Want to stress less, do less, plan less and enjoy life more with personal services such as My Chauffeur, My Handyman, and My Assistant?

Your lifestyle will reward you, by giving you all the additional rewards for living healthy. This is the ultimate rewards programme, built to help you achieve your goal of a healthier you. Our primary focus is to reward you for living a more preventative and balanced life, because your health and wellbeing is important to you.

Just Rewards Membership is open to any Bestmed member and the public. Just Rewards Membership can be for a single person or a family (spouse/partner and up to two dependants). Rewards commence from the activation date of the Just Rewards membership. The activation date will be the first day of the month for which the first contribution was paid. The programme has more than 250 partners – so there is something for everybody in the family.

The aim of the rewards programme is to get buy in and feedback to commercialise the programme:

- Externally with brokers and tied agents
- Internally to generate additional non-core revenue
- To take ownership

- To link with both rewards and strategic partners.
- And to engage with Just Rewards members on a regular basis and give them rewards they see value in to further entrench the Bestmed brand and enhance customer retention.

| | |
|--------------------|--|
| Reward | Bestmed Just Rewards |
| Cost | Member R65 Family R99 |
| Gym | Included (no rebate) |
| Travel | Included (portal) |
| Daily Deals | Included |
| Entertainment | Included |
| Financial Services | Included (only from Phase 2) |
| Differentiators | Free AA Private gyms Local as well as national partners VAS |

My Just Rewards has the following Categories:

- Health and Wellness
- Magazines
- Food and Entertainment
- Retail
- Travel
- My Personal Services
- My Chauffeur
- My Handyman, My Personal Assistant

You can start using benefits from the activation date of your Just Rewards membership. This date is reflected on the welcome letter/e-mail that you will receive. The activation date is the first day of a month in which you pay your first contribution to Just Rewards. Discounts are redeemable by following these easy steps

Login to www.justrewards.co.za with your username and password

For more detailed information, please visit our website www.justrewards.co.za, send an e-mail to info@justrewards.co.za or contact us on +27 11 064 4613.



SCAN. WIN. GYM!

Simply scan the QR code and fill in your details. You could win a 3-month gym membership at Planet Fitness, a tog bag and hoodie with iPod speakers.



*Pictures may not represent actual prizes.

Spring time is Gym time

We have entered into one of the most beautiful seasons, Spring! Isn't it time you get ready for summer and have that beautiful fit body you have always wanted?

All **BestMed members** qualify for **2 weeks free** training at any Planet Fitness club.* Bring this page with to qualify for this special offer and get in shape for summer. All BestMed rewards members also qualify for special joining fees, ask a consultant for further info.

* T&C's apply.

www.planetfitness.co.za or call 0860 732 548



Gauteng: (Johannesburg): Bedford MegaClub Craighall Fourways MegaClub Lakefield Benoni Rivonia MegaClub Roodepoort The Mall Of Rosebank
Wanderers MegaClub (Pretoria): Centurion Gate MegaClub Lynnwood Hennopsview Montana Moreleta Park **Mpumalanga:** Witbank MegaClub
Western Cape: Cape Town City Claremont Durbanville Aurora Durbanville Sonstraal Parklands Platteklouf FitSmart Soneike **Eastern Cape:** FitSmart Walmer

Young at Heart



The **HPV** factor

The human papillomavirus (HPV) is one of the most common sexually transmitted infections (STIs). Anyone who is sexually active is at risk of getting HPV. It's also a leading cause of cancer of the cervix which women develop.

After exposure to HPV normal development of cells in the cervix is disturbed and abnormal cells start developing. This is also known as pre-cursor to cervical cancer. A pap smear can be performed to detect if there are abnormal cells and should be done on an annual basis. Bestmed does cover the cost for females 40 years and older.

Prevention against HPV is possible through inoculation. This inoculation consists of three injections: The first one is received immediately, the second, one month later and the third in six months' time. After completing the inoculation one is protected against HPV for life.

There are two HPV vaccines on the market: Gardasil, which has been tested and licensed for both men and women; and Cervarix, which has been approved only for women. Both vaccines protect against HPV types 16 and 18, which cause many of the HPV-associated cancers. Gardasil also protects against HPV

types that cause genital warts.

Inoculations can be given to young girls before they become sexually active as well as women who have already been sexually active up to the age of 25. Receiving this inoculation prevents abnormal lesions but does not cure cancer. Young boys can also be inoculated as they can also be infected.

Side effects from the vaccine are relatively mild and include flu-like symptoms and soreness at the injection site. There have been rare instances of more serious allergic and neurological side effects, but it's unclear if they were caused by the vaccines.

The Centre for Disease Control and prevention (CDC) recommends that boys and girls between the ages of 11 and 12 be vaccinated as their immune system responds better to vaccination than older women and men.

Parents are worried about vaccinating an 11-year-old for an STI, but building the immune response before they're exposed is so important. Stigma should not be built around the vaccine because it's about protecting a person's health.

Source: <http://www.cdc.gov/std/hpv/stdfact-hpv.htm>

The Best for baby and you



The Bestmed BestBaby programme is created to help moms and dads through the entire pregnancy and after the pregnancy for those first important weeks.

With the high infant mortality rate in the country and as a medical aid provider, Bestmed knows the importance of prevention, education, early detection and interventions that can limit the increase of infant mortality.

With the deadline to the 2015 Millennium Development Goals (MDGs) approaching, Africa still has the highest infant mortality rate in the world.

The current infant mortality rate is 42.67 deaths per 1000 live births in one year. This figure is still low considering that the MDGs were set to decrease and minimise these numbers.

An infants' risk of mortality is at its highest during the first 28 days of birth. The main cause of mortality during this period includes pneumonia, diarrhoea, malaria, measles and HIV and AIDS.

With the introduction of Prevention of mother-to-child transmission (PMTCT), the infant mortality rate in South Africa has had a dramatic decrease; nonetheless a lot still has to be done.

Upon registering with BestBaby, you should be 12 weeks pregnant. You will have access to a 24-hour professional medical advice line. You will receive weekly emails packed with convenient information about your pregnancy, your baby's development, how to deal with unpleasant pregnancy symptoms and useful tips.

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 and a beautiful baby bag packed with products to use after baby's birth.

Through participation in this programme Bestmed will be able to help you and baby have a peaceful transition from pre-birth to post-birth and minimise chances of infant mortality through the common factors.



Moms-to-be can expect their bag to contain wonderful products such as:

Pigeon Baby Oil, Pigeon Baby Shampoo, Pigeon Wipes, Bennett's Aqueous Cream, Huggies nappies, A beautiful Hoody set for baby, Samples to try, 40% off Living & Loving magazine, 15% off Preggi Bellies classes, Discounted rates off Chelino products and Huggies nappy vouchers.

For more information on the BestBaby programme contact us on 0861 111 936 or email us with your medical aid number and contact details to info@babyhealth.co.za



Competitions



**These two pictures
are the same.
Almost.**

Spot the 5 differences and email your contact details and answers to competitions@bestmed.co.za

Let us know what those differences are you'll be entered into the Dis-Chem prize draw!

Competition closes on 30 October and winners will be notified by email. T's & C's apply. Visit bestmed.co.za for more information



Feature

J9 FOUNDATION



J9 - conquering MND together

The J9 Foundation was formed by the rugby legend, Joost van der Westhuizen in aid of those suffering from the same form of fatal illness that he was diagnosed with early 2011, Motor Neuron Disease (MND).

Joost has created a platform through this foundation to allow people, companies and friends to support the quality of life.

Our vision is for all MND patients to be correctly diagnosed, to receive the best care possible, and achieve the highest quality of life.

The J9 Foundation fosters intimate dialogues with those living with MND, their families and caregivers. Our approach draws from our hands-on experience, as we continually strive to understand the overwhelming dynamics that MND families endure.

When providing services to MND families, we work with each family. We get to know them and let them identify their own needs and their own level of desired assistance. Often our time is spent simply being present with families, and listening.

We are active listeners and are sensitive to the many stages of grief involved with facing terminal illness. This sensitivity is the essence of how we serve others. We know that each family member can be at a different stage, which is why we serve the entire network of care for each MND patient.

When a rugby legend and national hero like Joost van der Westhuizen with his J9 Team enter a

beneficiary's home on a surprise visit, the patients' elation is priceless. Carrying a message of hope and sense of family evoked by issuing the beneficiary with our special J9 Jacket of Hope.

Joost always speaks about rugby being a family, and for this reason the Blue Bulls Company has joined hands with the J9 Foundation.

The foundation's goal is to create awareness of the terminal disease known as Motor Neuron Disease (MND), the Blue Bulls Company believe that assistance can be provided through various initiatives such as using the players for Foundation exposure, stadium usage, advertising space, and providing for and participating in silent auctions.

One of the Foundation's focus areas is to initiate programmes and affiliations with major brand leaders, which is why Foundation founder Joost van der Westhuizen looks forward to the new partnership formed.

The J9 Foundation recently launched the MND awareness bracelet which is made up of white and light blue beads separated by a coconut bead. Blue is the internationally recognized awareness colour for MND. Many years ago beads were used as currency to trade slaves and many years later beads became expressions of beautiful African art and jewellery. The J9 Foundation bracelet delivers a message, raises awareness, funds and creates valuable jobs for bead makers in rural South Africa. The bracelets are now available in selected CNA's.

Corporate Service OFFERING

Our customer intimacy is not a 'one-size-fits-all' approach, but rather a 'tailor-made' service to fit the company's needs.



The service strategy of Bestmed with regard to corporate clients is based on a customer intimacy model which is managed by highly qualified and experienced Key Account Managers and Executives.

Our customer intimacy is not a 'one-size-fits-all' approach, but rather a 'tailor-made' service to fit the company's needs. Each Executive determines the company's needs and then develops an authentic service strategy based on the client's requirements.

Therefore, each company is not just another name but a one-on-one partnership between two respectable entities.

The client service programme ensures that members always have access to relevant information, which includes:

- Onsite enquiry sessions with Bestmed representatives;

- Product training sessions at each organisation at the start of a benefit year;
- Information sessions for new employees; and
- Management information reports regarding membership profile, claims, health profile, and many more.

Efficient client support and fast turnaround have always been an important way in which we differentiate ourselves from our competitors. As a scheme by members for members, we are satisfied with nothing less than the best and so should our clients be.

As a result each corporate organisation is serviced to exceed their expectations. Other services of value we offer include:

- Presentations to newly-appointed employees and existing members;
- Onsite enquiry services;
- Coordinate health days;
- Facilitate and support the year-end benefit option choice process;
- Providing relevant industry information on an ongoing basis;
- Benefit option training and assistance; and
- Personal appointments with members on request.

Bestmed always strives towards fast and efficient service to satisfy our clients' needs, be flexible in our ways and ensure that all internal procedures and processes are convenient to follow and easy to understand.

Through innovation and expertise we handle all procedures and processes with high regard; through an agreed integrated administration system with our corporate organisations we can allocate monthly subscriptions sufficiently on member level.

Bestmed encourages members to live a more meaningful and productive life and the idea is to make it easier for members to choose a healthier lifestyle.

Through the many health days hosted at employer groups, Bestmed is able to identify and quantify the health risks within these groups. Bestmed members are tested for diabetes, hypertension, Body Mass Index (BMI), prostate screenings, mammograms and much more.

The benefit to the member is that these tests allow you to see whether you are at risk and take appropriate measures.

Reports from these health days also make it easier for corporate employer groups to identify their health risk challenges as well as ways to improve the risks to their organisation. The results are analysed and a group report is provided that highlights the key risk factors identified. In addition, the employees whom participated in the assessments are given individual feedback on any areas of potential risk.

We intervene by creating support structures that will enable participants to make positive lifestyle changes and to maintain such a lifestyle.

Remarkable women

making their mark
in the industry



Valerie Heumann

Age: 42

Occupation: Claims Manager

Who do you look up to/or who is your mentor: My mother has always been my mentor. She always has just the right amount of wisdom for any problem and is a great shoulder to cry on.

What motivates you and keeps you productive and performing at your best:

I am blessed to work with wonderful people. My direct manager is a great inspiration and the staff in my department motivate me to be the best I can be. I want the Claims Department to be the Best in Bestmed.



Gao Dire

Age : 37

Occupation: Finance Manager Operations

Who do you look up to/or who is your mentor: My boss, Wicus Kotze. Our meetings are quite short but I go out with vast amount of knowledge and advice all the time. For me that's an exceptional quality of a leader.

What motivates you and keeps you productive and performing at your best:

constructive criticism on my output is all I need to deliver good performance. It highlights the fact that people are paying attention to my contribution.



Sasja La Grange

Age: 34

Occupation: Corporate Communications Manager and Spokesperson of the Scheme

Who do you look up to/or who is your mentor: For me, I find inspiration in strong women who try to make a difference in the world for the good. Kate Middleton is the epitome of being a woman encompassing all essentials of being a new generation female leader. She fills the role of the Duchess of Cambridge with such grace, elegance and honour. She not only portrays outer beauty, but her charitable aptitude and humble human nature speaks about her true inner beauty.

What motivates you and keeps you productive and performing at your best:

I am competitive and always want to be at my best. I don't deal with losing very well and I always want to improve on my previous achievements/accomplishments. I was raised to never give up! More than that- the long and late hours in "crunch time" translate into lots and lots of Red Bull....it does give me those additional wings.



Anelia du Plessis

Age: 42

Occupation: Manager Corporate Governance

Who do you look up to/or who is your mentor: My father was my mentor in this life.

What motivates you and keeps you productive and performing at your best:

Spirituality, inner strength and people around me on a daily basis



Jenine Kruger

Age: 28 years

Occupation: Wellness and Disease Management Manager

Who do you look up to/or who is your mentor: My mother - she taught us the value of faith and perseverance.

What motivates you and keeps you productive and performing at your best.

I've always been motivated by the desire to maintain a high standard of work. The responsibility of my position motivates me the most. Every decision made ultimately influences a person's health and quality of life.

Perhaps the responsibility of my position motivates me the most. Every decision made ultimately influences a person's health and quality of life.



Lorraine Gouws

Age: 48

Occupation: Membership Individual Business Manager

Who do you look up to/or who is your mentor: Life is my mentor

What motivates you and keeps you productive and performing at your best:

Loyalty, Self-motivation, Responsibility, Trust, Spiritual life, Recognition and everyday challenges



Venessa Premnand

Age: 37yrs

Occupation: Pharmacist

Who do you look up to/or who is your mentor: My sister

What motivates you and keeps you productive and performing at your best:

I feel motivated if someone believes in me and my capabilities and allows me to be creative in using my skills and experience to manage tasks. Not everything is as straightforward as it may seem - at any point there can be varying degrees of challenges that surface. It's the rising above the challenges that constantly renews my confidence and motivates me to do better and better.



Zelda De Beer

Age: 37

Occupation: Finance Manager: Reporting

Who do you look up to/or who is your mentor: Not one person in particular, I set my own goals, standards and dreams. I have great respect for various individuals - like Lance Armstrong - that overcame adversity to be successful through their mindset, perseverance and character.

What motivates you and keeps you productive and performing at your best: Recognition, reward and small powerful words like 'Thank you' and 'Well done'.



Ancin Botes

Age: 45

Occupation: Manager: Training and Compliance

Who do you look up to/or who is your mentor/inspiration: Elnarie Hendricks inspires me a great deal. She has a purposeful way of working, always a soft ear to listen and ready to put any problem/s into perspective. She is always positive and ready for anything!

What motivates you and keeps you productive and performing at your best: I'm a very dedicated person, always doing my best and what's the best for the company/Bestmed. I strive for perfection and will always work towards it - excellence!



Zanelie Pretorius

Age: I was born in the year that the King of Rock & Roll ,Elvis Presley" died at the age of 42. I never met the Legend, however, should he have been alive, he definitely would have entertained my guests on my 21st a couple of years ago!

Occupation: Manager: Membership Corporate Business

Who do you look up to/or who is your mentor/inspiration: No doubt or hesitation, my father who passed away a few months ago! He always set exact and achievable standards, goals and targets in whatever he approached to ensure that success is always the end-result! I hence live by the motto, "if you fail, get up and try again until you succeed and do it with a great deal of passion and a sense of being alive and thankful!" I am confident that that this vibrancy, dedication and persistence to succeed, are visible throughout all my personal interactions, be it professional or personal. Positive attitude and passion are paramount to achieving personal growth and success in my humble opinion.

What motivates you and keeps you productive and performing at your best: I thrive on resolving problems immediately instead of passing the buck. I am goal-orientated and driven to meet dead-lies and never stop until the end result is reached. I thrive on continuous improvement and zealously believe in investing in my people. People are the most valuable asset to any company, and seeing the progress being made by your people who grabbed opportunities given to them with great appreciation, is priceless!



Elsabe Hammann

Age: 55 years

Occupation: Medical Doctor

Who do you look up to/or who is your mentor/inspiration: My children inspire me to do my best: What motivates you and keeps you productive and performing at your best: The fact that I am privileged to have the opportunity of tertiary education. There are so many people who have less, but they still make their mark. If they can do it, I certainly can.



Rentia Aspeling

Age: 42

Occupation: IT Manager

Who do you look up to/or who is your mentor:

Who do you look up to/or who is your mentor: Rudolph Olivier is definitely a person I look up to, I can call on him for advice and support at any time. Achieving set goals, challenges and making a difference in someone else's life motivates me the most. My team also motivates me so that I can support them to best of my ability, delivering quality of work and enhancing the Bestmed user community.

What motivates you and keeps you productive and performing at your best? I set mini goals, or long-term goals which can be overwhelming and after a couple of weeks I tend to lose motivation. I also make my work a pleasure, it can really be tough at times, but the key is to find a way to make it pleasurable. If I have achieved something, I will reward myself accordingly, I love cappachino with cream, nothing more rewarding for me to sit after a long day's work at a coffee shop.them to best of my ability, delivering quality of work and enhancing the Bestmed user community.



Thato Koma

Age:40

Occupation: Business Development Manager

Who do you look up to/or who is your mentor? I am inspired by a variety of attributes that I haven't yet identified in one individual. Therefore, I look up to different people for different qualities that influence my life positively.

My mom has been my ultimate mentor with regarding to the person I am today. Under her leadership, I learned that my values determine the eminence of my overall contribution to life. In my professional life, Sheryl Sandberg, through her book, Lean in; Women, Work, and the Will to Lead, is giving me some great guidance. She addresses why women's progress in achieving corporate leadership roles has stalled, explains the root causes, and offers compelling, commonsense solutions that can empower women to achieve their full potential.

What motivates you and keeps you productive and performing at your best? That constant desire to learn new things and achieve set goals keeps me productive. I'm motivated by challenges that give me the opportunity to grow and change my perspective, both in my personal life and my professional career.

ICON

(Independent Clinical Oncology Network)

The value of ICON as designated service provider

Cancer is an emotional topic and the methodologies used to curb the cost associated with cancer care within the medical schemes environment, often create emotional debates.

The treatment of cancer is very costly and costs still continue to rise. This places an enormous financial burden on society, on medical schemes as well as individuals within the resource constrained environment of medical schemes. Where the needs and priorities for the care of the whole scheme population need to be balanced with access to benefits and cost associated with cancer treatment for individuals.

To put this in perspective; on average a medical scheme in South Africa will have 200 newly diagnosed cases of cancer for every 100 000 lives in the medical scheme population every year. This is only 0,25% of that scheme's population. All people living with cancer, newly diagnosed patients and survivors, accounts for only ±0,75% of the schemes population. However, even this small percentage of patients is responsible for anything between 7-12% of all healthcare expenditure of a scheme per year.

What drives cost escalation?

The high cost of cancer care is related to various factors which include missed or late diagnosis. The high cost of diagnostic tests, both pathology and imaging, associated with diagnosing (often needing to be duplicated) and monitoring the impact of treatment together with the

use of drugs for treating cancer as well as the cost of providing the care. The host of pharmaceutical entities that have been registered over the last few years and that are extremely expensive and create expectations of hope for patients with cancer. In reality these agents often only result in marginal improvement in results.

This rising cost-trend is not unique to South Africa, but is a global phenomenon. The cost of caring for cancer patients within a medical scheme environment has increasingly become a pain point and these trends in cancer treatment are proving to be unsustainable and the need for reform is therefore urgent. Whilst estimates vary, the global costs are predicted to virtually double between 2010 and 2020 if current trends continue.

Why a designated service provider?

Medical schemes are increasingly appointing designated service providers (DSP) i.e. doctors, hospitals, pharmacists or other healthcare providers in an attempt to curb the costs associated with prescribed minimum benefits at allowed by the Regulations to the Medical Schemes Act 131 of 1998.

In response to this trend ICON developed a value proposition that satisfies the requirements of a DSP but where the relationship between medical schemes and ICON transcends the DSP arrangement to foster a truly unique patient-centric and managed care partnership with medical schemes.

This doctor-leadership initiative motivates participating specialist oncologists within the ICON doctor network established by ICON to understand the dilemma of not

only medical schemes but also of patients diagnosed with and patients living with cancer.

The philosophy of putting the patient at the centre of care has been emphasised since the inception of ICON. This means that every cancer patient will, inter alia, have access to high quality care aligned with scheme benefits. The other major issues from a patient perspective that are taken into account are:

- The quality of care, of facilities where care is given and treatment regimens are unequalled;
- The technology platform and pre-approved treatment protocols ensures that the approval of the treatment plans sent to medical schemes are fast and unparalleled in the market – thus taking that stress off the patient and allowing South Africa to get closer to the international accepted norm of starting treatment within 14 days from ready for care;
- The patient and their families, during this difficult time, if the use an ICON doctor, they will not have any co-payment during their time of treatment;

But more than that, ICON ensures that medical schemes recognise the power of a multi-disciplinary and front-end approach to cancer management. Our integrated Continuum of Cancer Care model is an important step in getting to earlier diagnosis, it makes provision for early detection of cancer by the member's Family Practitioner by making sure that benefits are available and that members and Family Practitioners know about it.

ICON also has a network of social workers to support patients newly diagnosed or patients with advanced disease. With managing the often un-met psychosocial needs of patients by expanding those services beyond the oncologists' rooms. Furthermore, we make sure that there are benefits and processes in place for patients to ensure that terminally sick patients can die in the comfort of their own homes with their loved ones around them. This is about trying to ensure that the ultimate wishes of the patients are met.

The ICON track record over the past few years speaks for itself and has led to an improved relationship between medical schemes and ICON to the extent that ICON is consulted with regards to what oncology benefits should look like. Schemes also have assurance that:

- Quality improvements are built in every step of the way
- That the process of managing oncology is simpler to use;
- Savings are built into the system through efficiency and gains in eliminating wasteful processes in managed care and claims processing;

- Price advantage built into our alternative reimbursement system.

Key differentiators of the icon solution

The following attributes differentiate ICON from other solutions in cancer care in the medical scheme environment:

- Oncologist are aligned with medical scheme objectives in terms of clinical risk management and the financial impact of providing care;
- Our contracted doctors represent 80% of all the oncologists in the country
- ICON uses treatment protocols for cancer care developed by participating oncologists;
- Our participating oncologists declare treatment intent upfront after a proper evaluation and diagnosis and staging;
- The ICON Procedure Codes and global tariffs increase administrative efficiency;
- The process reduces non-value work i.e. peer review for proposed treatment plans;
- We developed a paperless authorisation system that every ICON affiliated oncologist uses and that allows efficient authorization of the treatment and greatly enhances patient satisfaction.

What does the future hold?

The challenge is to continue to reshape and re-design the future healthcare system for South Africa in order to better serve members of medical schemes and the people of South Africa. This will be dependent on our ability to leverage the leadership in healthcare.

At ICON, we believe we are pace-setters in this regard and are motivated to continue to challenge the industry with thought-leadership. Our strategy is directional and addresses both the immediate challenges that provided the impetus for change (addressing mainly the oncologists and medical scheme) with a strong focus on the patient, but transcends the now to include transformative change towards readiness for a future funding dispensation in South Africa.

Contact Details

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E-mai: icon@cancernet.co.za





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Especially when exercising."**



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