



Questions & Answers on Minemed Amalgamation process

Why should I vote?

The Minemed scheme rules state that each principal member on the scheme is eligible to vote for, or against, a proposed amalgamation. Your vote is instrumental in determining the future of Minemed medical scheme.

What if the majority of members vote against the amalgamation with Bestmed?

The amalgamation between Minemed and Bestmed medical scheme can only be concluded if more than 51% of the Minemed members who return their ballot papers vote in favour of the process. If the majority of members vote against the amalgamation between Minemed and Bestmed, the Minemed Board of Trustees will pursue alternative schemes to amalgamate with.

If you vote in favour of the amalgamation with Bestmed and the majority votes against the amalgamation, can you still leave Minemed and go over to Bestmed?

No. The outcome of the vote will determine the future scheme for ALL members.

If the vote is against the amalgamation, all members (including pensioners) will remain with Minemed.

If the vote is in favour of the amalgamation, all members (including pensioners) will move to Bestmed medical scheme and Minemed will no longer exist.

Will there be any waiting periods, exclusions or Late Joiner Penalties (LJP's) on Bestmed if the amalgamation is successful?

Any existing waiting periods, exclusions or LJP's on Minemed medical scheme will be carried over on Bestmed medical scheme.

If you do not have any waiting periods, exclusions or LJP's on Minemed medical scheme, you will not have any on Bestmed medical scheme either.

Should you add any additional dependants onto Bestmed medical scheme from 1 September 2013, they may be individually underwritten.

Will I get full benefits from Bestmed, if the amalgamation is successful on 1 September 2013?

Bestmed will pro-rate their benefits and applicable savings for the four remaining months of the year.

What options do I have available on Bestmed medical scheme?

You may choose any option offered by Bestmed medical scheme, effective 1 September 2013.

If you do not select an option on Bestmed by 31 July 2013, your membership will be defaulted to the closest, appropriate option on Bestmed as per the benefit comparison provided in your member ballot pack.

When can I change my option on Bestmed medical scheme?

Bestmed allows option changes once a year during November and December. These changes take effect from 1 January of the following year.

Can I change schemes during the Harmony Freedom of Choice period?

Employees, who are eligible for Freedom of Choice, may change their medical scheme during the annual Harmony FOC period – usually November and December.



How will my chronic medication be covered on Bestmed? Do I need to re-register my chronic medication?

Bestmed and Minemed may have different definitions of chronic illness conditions, chronic benefits and chronic medication formularies. Should you have an existing chronic condition, it is advisable that you check how it is covered on Bestmed by calling them directly on 0860 002 378 or email medicine@bestmed.co.za

If you have existing authorisation for a chronic condition that is covered on your chosen/default Bestmed option, then the authorisation may be carried over to Bestmed according to the Bestmed protocols, formularies and co-payments.

You will need to register any additional chronic condition/s with Bestmed by getting your doctor to complete a Bestmed chronic application form.

What hospitals must I use on Bestmed?

Bestmed allows you to use any private hospital and will pay the claim at medical scheme rates. There are no preferred provider agreements for hospitalisation on Bestmed.

Can I continue to receive services at the Minemed medical centres in Randfontein, Ernest Oppenheimer hospital and Virginia?

The Minemed medical centres will not continue in their current form if the amalgamation with Bestmed is successful. However, Bestmed will endeavour to make health care services available in these areas where the majority of Harmony's employees reside.

Who is the emergency services provider on Bestmed?

Bestmed and Minemed use the same emergency services provider – namely ER24.

Are the benefits on Bestmed the same as Minemed?

No, the benefits are not exactly the same. A detailed benefit comparison on the default options is enclosed in your member ballot pack.

Should you wish to compare the other options available on Bestmed, please visit their website on www.bestmed.co.za or call Bestmed on 0860 002 378 ensure that you attend the Bestmed roadshow in July 2013 for individual option selection advice.

How much Medical Savings will I have on Bestmed if I choose an option with Savings?

The Medical Savings on Bestmed are calculated as a percentage of the contributions payable. The percentage varies according to the plan option chosen. For an individual calculation, ensure that you attend the Bestmed roadshow in July 2013 or call Bestmed on 0860 002 378.

As an Optimum plan member, what will happen to any surplus savings I have on Minemed?

Any surplus savings on the Optimum option will be held by Minemed for four months after termination with the scheme - to pay for any outstanding claims. During the fifth month, the surplus savings will either be transferred to the new Bestmed option (if it has a savings facility) or paid out to the member (tax is applicable on the payout.)



I currently have Gap Cover through Complimed. May I continue with my Gap Cover if the amalgamation goes ahead?

Yes, you may continue with your Gap Cover through Complimed as it is an independent policy. You will need to complete a debit order form directly with Complimed to continue receiving cover.

Will there be offices close by where we can take our Bestmed account queries?

Bestmed will endeavour to provide a key account executive to assist you with account queries in the areas where the majority of Harmony's employees reside.

If I currently get a subsidy from my employer, will I continue to receive my subsidy on Bestmed?

Your existing conditions of employment with Harmony will remain the same, irrelevant of the amalgamation of Minemed with Bestmed medical scheme.

If you are a pensioner member, the medical scheme contributions will be deducted in the same manner as they currently are.