

TOP LIVING

bestMed

Spring 2012 Vol. 01

LAUNCH EDITION

Corporate Wellness

A win-win situation

Bestmed's Top Management in a Nutshell

Bestmed on
the WWW

Our Beat Range:

Offering you a competitive advantage

Medical Scheme Numbers dwindling



CONTACT DETAILS

General

Tel: 086 000 2378
E-mail: service@bestmed.co.za
Fax: 012 472 6500

Walk-in facility

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

Postal address

PO Box 2297, Arcadia, Pretoria, 0001

Claims

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

Hospital authorisation

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

CDL chronic medication

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

ER 24 and international travel cover

Tel: 084 124

BestBaby

Tel: 011 704 0072
E-mail: service@bestmed.co.za

HIV/AIDS programme

Tel: 011 251 9400
E-mail: bestmed@optipharm.co.za
mhc@bestmed.co.za
Fax: 086 500 9822

Oncology programme

Tel: 012 472 6254
E-mail: diseasemanagement@bestmed.co.za

Online service access and queries

E-mail: service@bestmed.co.za

Webmail (e-mail facility)

E-mail: webmail@bestmed.co.za

Website technical issues

E-mail: webmaster@bestmed.co.za

COUNCIL FOR MEDICAL SCHEMES

Customer Care Service Centre

Tel: 0861 123 267

E-mail enquiries

E-mail: support@medicalschemes.com

E-mail complaints

E-mail: complaints@medicalschemes.com

Bestmed Medical Scheme continually strives to offer the best with value-for-money products supported by superior client service to make your dealings with Bestmed efficient and to your satisfaction. If you are not satisfied with Bestmed's service, e-mail your complaint to service@bestmed.co.za or alternatively to the Council for Medical Schemes, complaints@medicalschemes.com

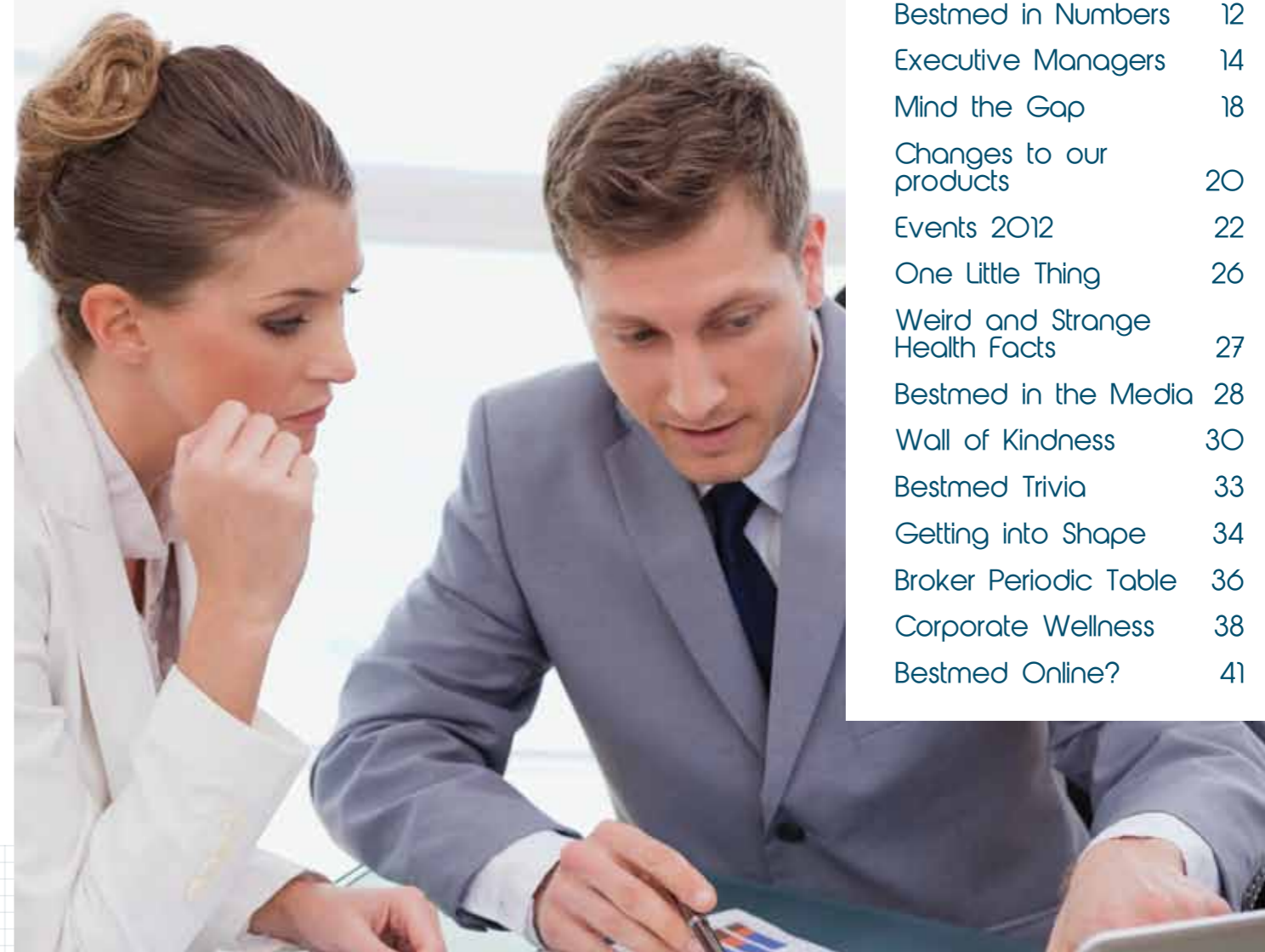
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For the full disclaimer visit our website, www.bestmed.co.za

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bestMed

Better living. Better life.

It is with great pleasure that I introduce the Second Broker Newsletter to you. This newsletter is part of our Broker communication, keeping you up to date on what happening in Bestmed and the Industry.

As this newsletter coincides with our 2013 Product Launch, we have included information on our contributions as well as the changes in our plans in this edition. We are happy to announce that we have added more value for money benefits to all our options in an attempt to give our members' value for their rand along with peace of mind that their health is in good hands.

By now, Bestmed has successfully returned to self-administration and is already reaping the rewards. Not only has our system service levels gone up but we are continuously striving to keep our non-healthcare costs as low as possible.

In 2013 we will also continue with our Corporate Wellness approach alongside our corporate partners. According to the article on page 38, more and more corporate companies are adopting a wellness program, realising that happy, healthy employees tend to be more productive and work harder on the whole.

Performance Indicators

Item	2010	2011	2012 (Unaudited as at 31 Aug)
Bestmed established	1964	1964	1964
Administrator	Sanlam Healthcare	Sanlam Healthcare	Self-administered as from 01/07/2012
Reserves (000)	R706 634	R751 203	R777 413
Solvency	32,41%	30,22%	30,22%
Number of principal members	65 857	69 982	73 715
Number of lives	141 759	147 864	154 222
Dependant ratio	1:1.15	1:1.11	1:1.09
Average age (principal members)	49	51	51,2
Average age (all beneficiaries)	37,00	37,5	37,4
Percentage of members older than 65	18,7%	19,0%	17,8%
Average increase	11,41% (2011)	9,81% (2012)	8,99% (2013)
Claims ratio	85,46%	85,19%	86,75%
Average contribution per member per month	R2 455	R2 612	R2 668
Average claim per member per month	R2 098	R2 225	R2 314
Administration fees (% of contributions)	9,89%	10,05%	11,5%
Managed Care fees (% of contributions)	2,00%	1,91%	1,83%
Gems exposure	9,40%	7,2%	6,2%

During next year we will also pay more attention to our Preventative Wellness Campaign, and specifically our four wellness pillars- To be active, be nutri-wise, be safe and be healthy. Using campaigns built around these pillars, we will continue to inform, engage and educate our members about living a healthy, balanced lifestyle. We aim to show our members and stakeholders that one little change today and lead to a big change tomorrow.

The Annual CMS Report reconfirmed that we are on the right path to giving our members world class service and value-

for-money options. We attribute this to the fact that we are a scheme run by members for members, your needs and desires for Bestmed are important to us, as we share these needs with you. This way we can achieve Better Living, Better Life, together.

Warm regards;

AM la Grange

FROM THE CEO'S OFFICE

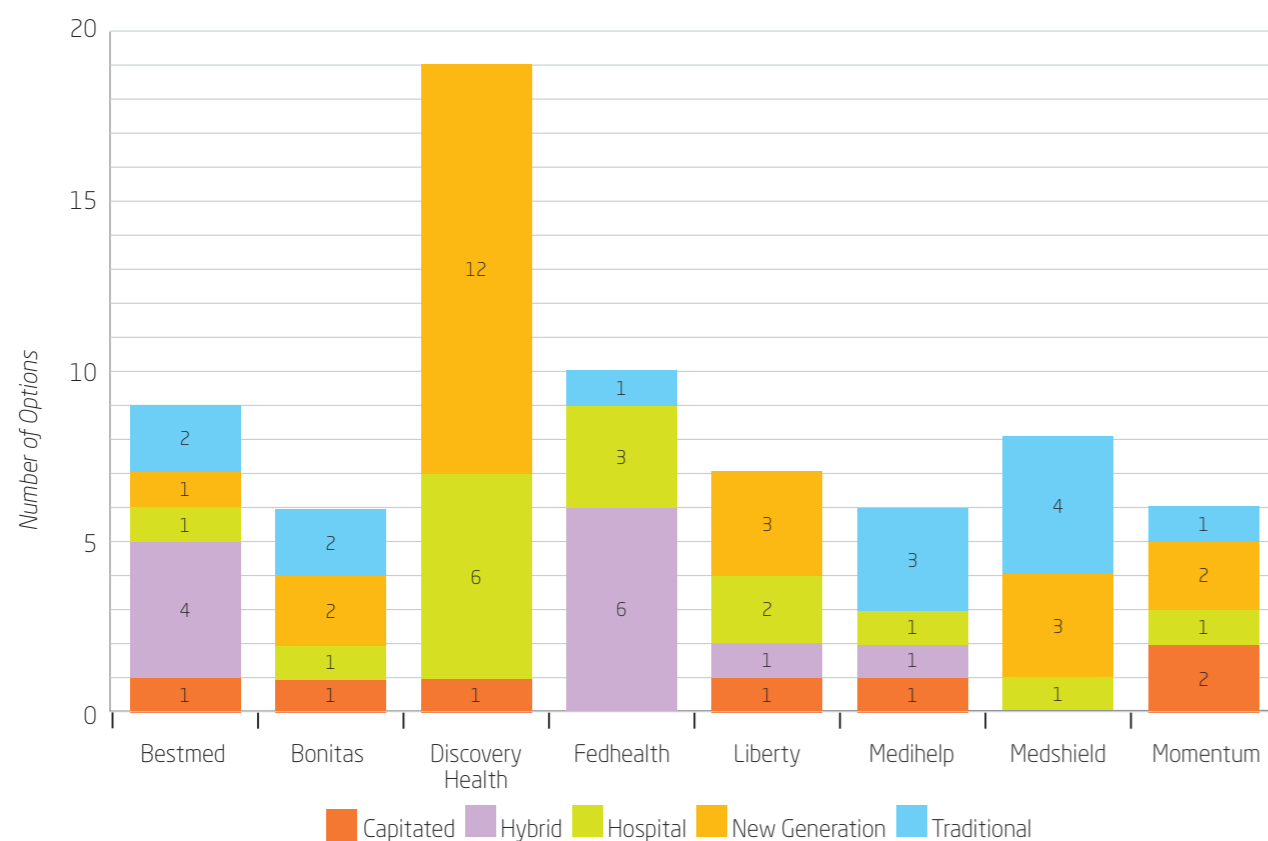
A message from Dries la Grange





OUR BEAT RANGE

Offering you a competitive advantage



At Bestmed we believe in designing our options to fit our clients' needs and pockets. We understand that young, healthy individuals might prefer a Medical Scheme option different to that of an establish family, and we pride ourselves in being able to cater for those changing needs.

In order to evaluate the competitiveness of our product range, we compared our range of nine options with 62 options offered by other leading players within in Industry. Various option types (hospital plans, traditional options, hybrid options, new

generation plans and capitated options) were compared based on similar priced options.

The exercise revealed that Bestmed is the only scheme that offers an option in each of the five categories, giving our clients the option choice to suit their individual needs.

We are also particularly proud of our Beat range, a very well positioned group of options catering for our young, healthy and ambitious members, offering full hospital benefits with limited savings to pay for out-of-hospital expenses.

With 9 Options, we also compare favourably to the Industry Average of 6.2 options per open scheme in 2011 (Please refer to the CMS Number of Options 2002 – 2011 Graph below)



The average age (profile) of the members who participate in an option is the main determinant of the price of the option. The schemes we analysed use different pricing methodologies. Bestmed, for instance, adds the full cost of non-health to the principal members' fees, whereas other schemes spread the cost across all beneficiaries. In general, we compared contributions for principal member, adult dependant and one child dependant, and these form the price range (lowest to highest contributions) for the specific option.

The comparison between our Beat range and other similar products in the market focuses on two areas, namely contributions and benefits. Both should be viewed together in order to arrive at meaningful conclusions, such as the following:

Beat 1 is competitively priced and is one of the most affordable hospital plans available compared to the competitors. It offers member choice and more comprehensive cover such as choice of hospitals; no restrictions on pharmacy network; no co-payments on hospital admissions – not the case with competitors' products. The average member age is 40.5 years and the family size is 2. This indicates that it is the first option of choice for young people.

Beat 2 is the cheapest of the new generation options available in the market. It has a 15% savings account which makes the option and benefits competitive.

Beat 3 offers day-to-day benefits as Scheme risks, and its offerings are attractive for the selected target market. The option is therefore regarded as competitive.

Beat Pricing in 2013:

OPTION	Income Level (pa)	Principal Member			Adult Dependant			Child Dependant			Maximum Contribution Child Dependant	Recognition of a Child Dependant
		Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total		
Beat1	N/A	R872	R0	R872	R678	R0	R678	R367	R0	R367	4	Under 21 unless registered student
Beat2	N/A	R872	R154	R1 026	R678	R120	R798	R367	R65	R433	4	Under 21 unless registered student
Beat3	N/A	R1 359	R278	R1 637	R965	R198	R1 163	R524	R108	R632	4	Under 21 unless registered student

CMS Report

Medical Scheme numbers dwindling

Number Of Schemes By Size And Type As At December 2011			
Size Of Scheme	Type Of Scheme	2010	2011
Large (>30 000 Beneficiaries)	Open	14	14
	Restricted	15	16
	Consolidated	29	30
Medium (>6 000 Members but < 30 000 Beneficiaries)	Open	9	9
	Restricted	20	19
	Consolidated	29	28
Small (< 6 000 Members)	Open	4	3
	Restricted	38	36
	Consolidated	42	39
Total Number Of Schemes	Open	27	26
	Restricted	73	71
	Consolidated	100	97



The declining trend in the total number of medical schemes continued during 2011.

The number of registered Medical Schemes dropped from 180 in 2001 to 105 in 2010 to 97 in 2011. At the end of last year we saw 26 open schemes and 71 restricted schemes in operation.

The changing structure of the Medical Schemes sector was the subject of early scenario work by Bestmed. Predictions made, almost a decade ago, that the changing healthcare environment then staring us in the face would result in many open Schemes (and some restricted Schemes) coming

under economic pressure and result in a reduction in their number (amalgamations and failures), have proven accurate.

Concentration has benefits however. For one it increases the bargaining power of Schemes in relation to Service Providers when it comes to service levels and prices. Currently we see the big schemes getting bigger as they amalgamate with the smaller schemes, and since we are the eighth biggest open scheme currently in South Africa, the forecasts are positive.

We at Bestmed expect for this decline in the number of schemes to continue, albeit at a slower pace as before.

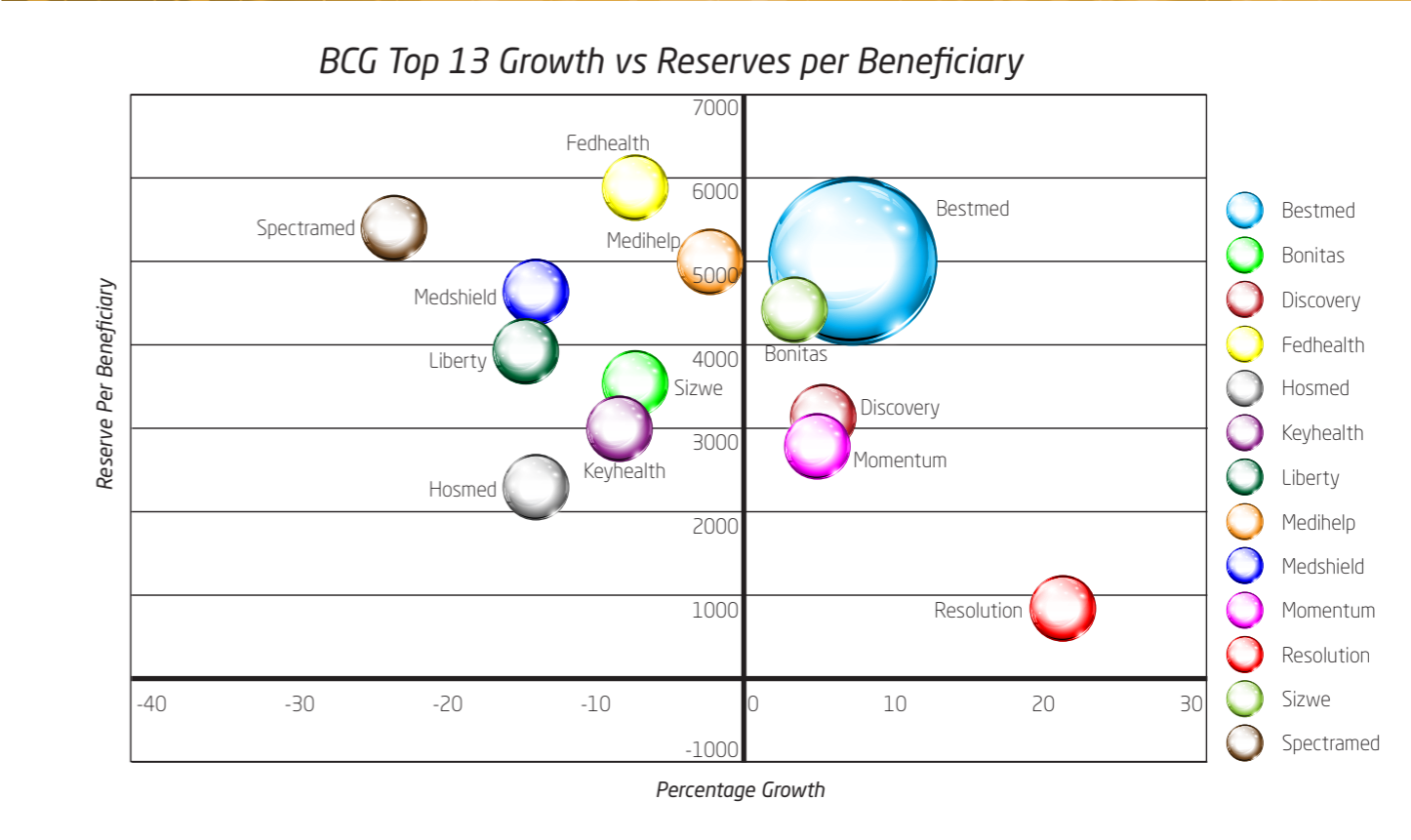
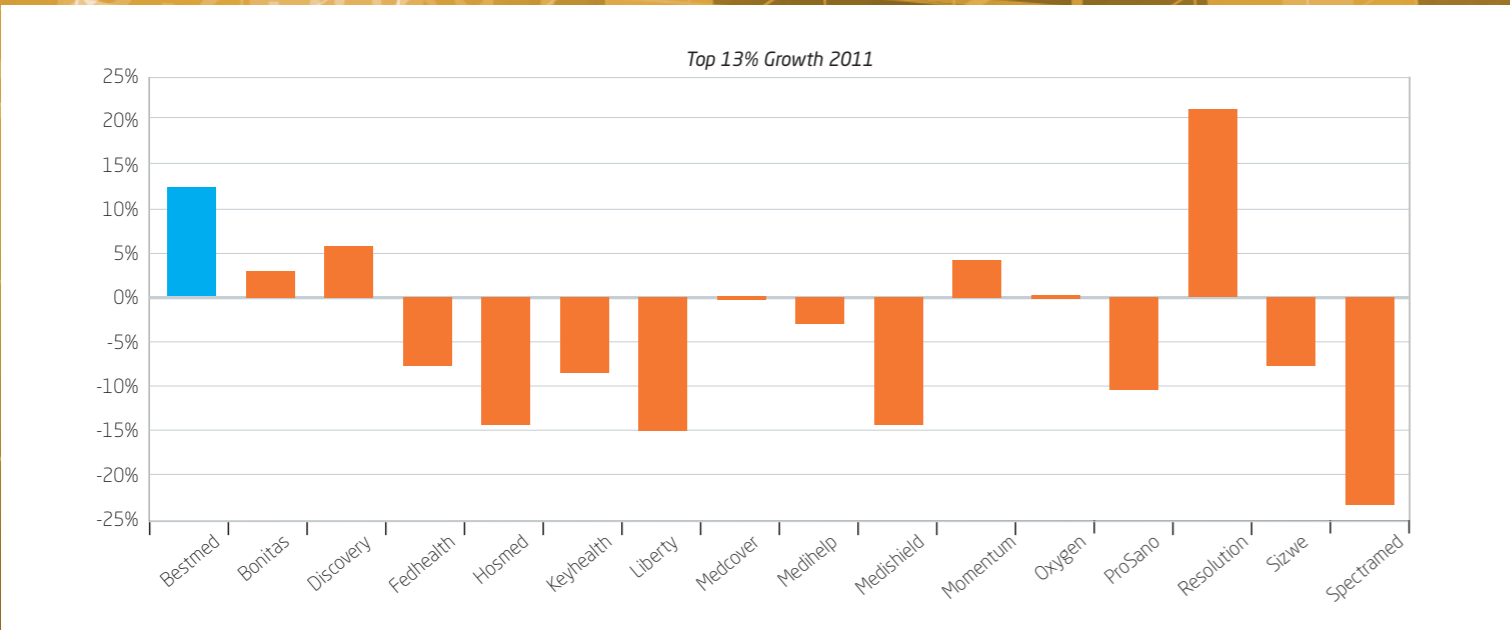
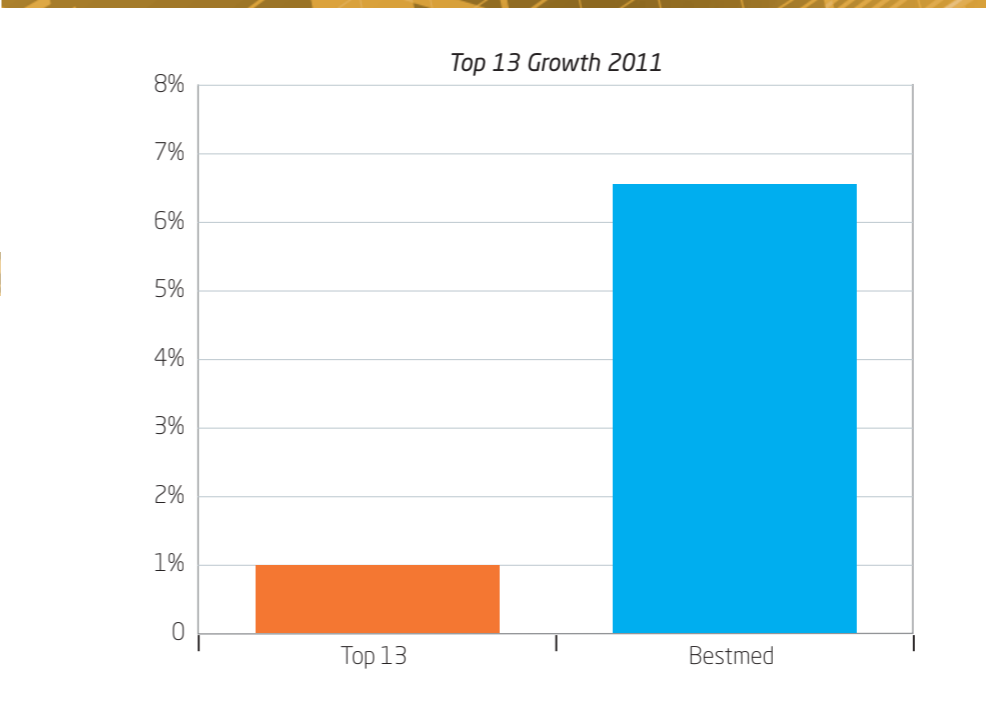
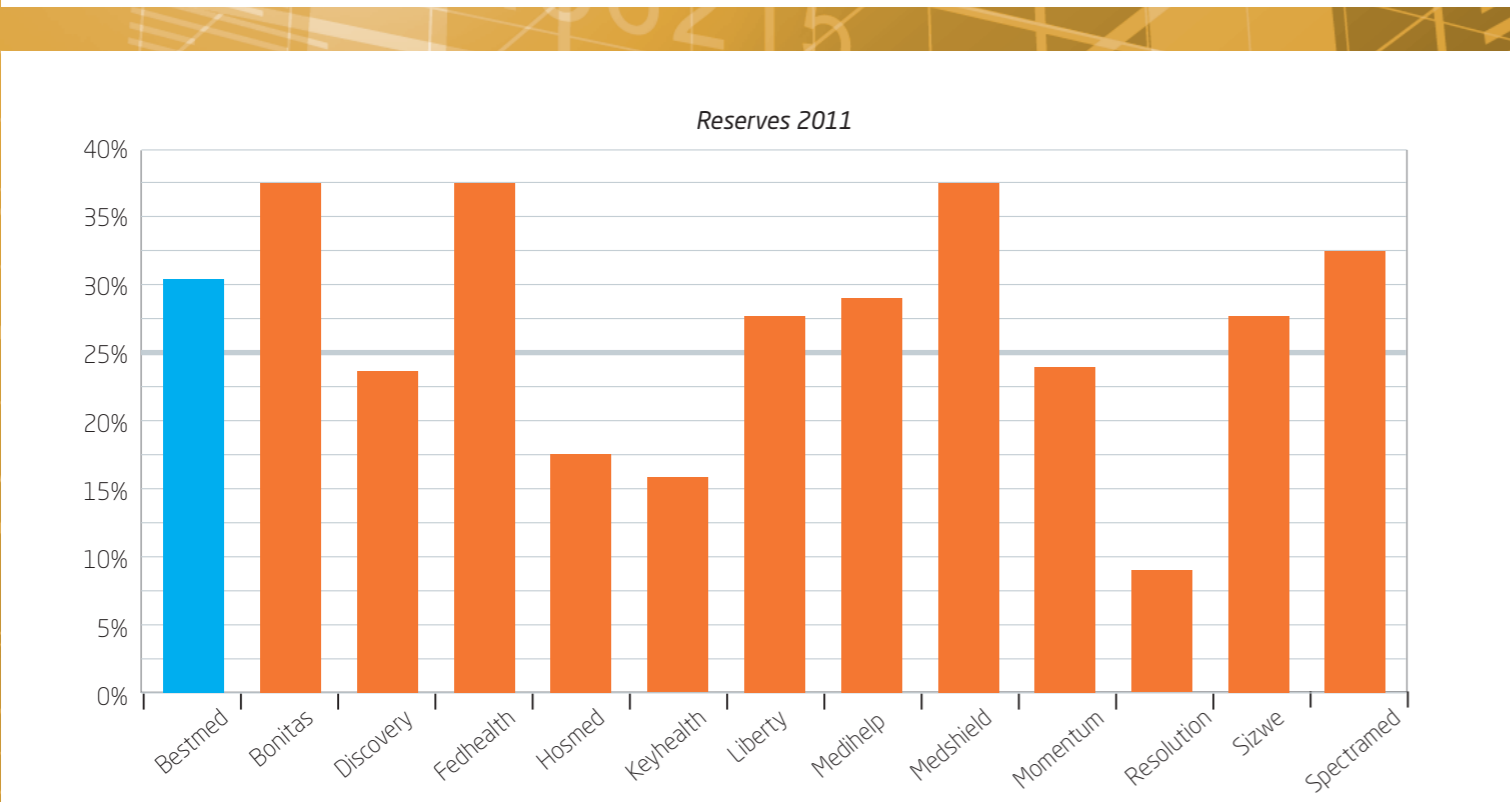
Bestmed Among Top Rated Performing Schemes in Latest CMS Review

At the beginning of 2011, we envisioned to be trusted as the scheme of choice to access of value-for-money lifestyle and preventative care benefits. We will know that we have realised our vision when the Bestmed brand is accepted as setting the standard by which all other schemes are judged across our key dimensions.

The latest Council of Medical Scheme Annual Report showed that we are well on our way to realising this vision, as Bestmed

scored very favourably when being compared to the other 12 biggest open schemes in the country.

Below, find the graphs measuring Bestmed's performance concerning our reserves, reserves per beneficiary and growth, against the other medical schemes forming part of the Top 13 Medical Schemes in South Africa.



Failed the RE5? What now?

We all know that the final cut-off date for FSPs who had to write (and pass) the exams have luckily been extended to 31 March 2013 and we are all very relieved. However, what if the worst happens and you do not pass? Let's take a look at your options:

May I ask my FSP to be fired and then reappointed to work under supervision?

Regrettably, no. The first determinant is the rep's FIRST date of appointment (DOFA) in the industry. Those appointed during 2010, and working under supervision, have until December 2012 to complete the RE 5 exam. If your rep's register does not show such a rep as working under supervision, then the two year stipulation applies. If the date of appointment was, say, 18 October 2010, then such an appointee has to complete the RE 5 by 18 October 2012. Although a rep can work under supervision for up to 6 years, he is obliged to complete the level 1 RE within 2 years if not working under supervision. If he is working under supervision, then he has to pass RE 5 by the end of the year in which the second year falls.

Your date of first appointment (DOFA) has become almost as important as your ID when it comes to establishing what

obligations apply to whom. Requirements in respect of experience, qualifications and RE dates are all based on your date of first appointment in the industry – not your current employer, if it differs.

Also note that dismissal is a two pronged process, involving both labour law and a FAIS process (debarment), which involves informing the regulator of the reason for the debarment. If the grounds were that you did not comply with the competency requirements, you cannot be re-appointed the next day under supervision. That would obviously be against the spirit of the "working under supervision" exemption, which is to allow people to gain experience, skills, get a related qualification and pass the RE5 exam.

You will be removed from the rep's register. However, it is not all doom and gloom. You still have a chance. Study, study, study and prepare well for the exam. Pass the exam, and then get back on the rep's register. If others can so it so can you!

Did you know: After failing, a lot of people decide to use another exam body to rewrite their exams, believing that the new exam body might be easier than the previous one? Unfortunately (or perhaps fortunately?), all the exam bodies make use of the same database of questions, so you will search hard and long to find an 'easier' RE5

Remember: You aren't allowed to give any financial advice or render intermediary services when you are debarred, however, you must complete any pending applications.

BESTMED IN NUMBERS

THREE HUNDRED & FIVE

People employed by Bestmed*

8031 | **NINE**

Average amount of calls received on a weekly basis by the Call Centre*

Number of Bestmed Products to date

Eighth

Biggest Open Medical Scheme in SA

30.22

% Reserve Ratio*

154 222

Bestmed Members to date*

86.7%

Average Call Centre Service Rate*

Seven Thousand, Three hundred

people visiting our website (www.bestmed.co.za) each week*

12 **Number of Board members on the Board**

Six Thousand, Three hundred and Fifty Eight

Number of new Bestmed members for the first half of the year*

Five Hundred and Fifty Eight | **37.4**

Friends on our Facebook Page

Average age of our beneficiaries

Bestmed's Top Management in a Nutshell:

In this edition of Top Living we are taking a closer look at the leading cogs that keep the Bestmed machine running smoothly. Allow us to introduce you to the cream of the crop- Bestmed's executive managers:

Dries la Grange

(Principal and Chief Executive Officer)

"As the the Chief Executive and Principle Officer, my office forms the Top structure and backbone of Bestmed Medical Scheme. I am responsible for compliance with all statutory duties and obligations as described in the Medical Schemes Act and the Regulations as published from time to time by the Department of Health and the Council for Medical Schemes (CMS) as well as liaison, consultation and negotiation with the different parties including the National Treasury and Governmental and Statutory bodies. Development of strategic plans, frameworks and initiatives in consultation with the Scheme's top Executives and managers for submission to and approval by the Board of Trustees, as requested by the Board or emanating from developments with the Scheme and the industry is taken care of at operational level. I am proud to say that I have been with Bestmed (previously SOMS) since 1989."



Prof. Jan Meiring

(Executive Manager: Provider Relations, Contracting and Research)

"I was appointed as Executive Manager for Service providers, Contracts and Research at Bestmed Medical Scheme in July of 2011. Since then I has been actively involved in making an accessible network of contracted healthcare service providers available. As custodians of our members' contributions, this insures the delivery of top class quality and cost-effective healthcare services that not only meet but exceed the members' expectations. A new path set which has earned Bestmed numerous compliments and which makes the work of the Brokers much easier if a sustainable, affordable, quality product, with a seamless administration, can be offered to potential members."



Elmarie Jooste

(General Manager: Marketing, Sales and Distribution)

"I have been with Bestmed for the past 12 years and have never looked back. I have recently been appointed the General Manager of Sales and Marketing from being the National Manager of Key Accounts. I oversee all Sales and Marketing within Bestmed and look forward to taking this department to the next level through passion and innovation."



Alan Fritz

(Executive Manager: Branding, Communications & Marketing Distribution)

"I am responsible for the functions of Sales, Marketing, Distribution, Business development and Key Account management. The scheme has recently restructured our operations to fully implement its customer intimacy philosophy for effective customer, Service Providers and intermediary integration into Bestmed value chain. Our employees are committed to customer intimacy and delivering the Bestmed Touch. Their willingness to go the extra mile shows their passion for the brand and for our customers. The Bestmed Touch means making sure that our members never feel like strangers when they knock on our door. The entire Bestmed retail strategy is designed to provide our distribution channels with the best support to exceed customer expectations."



Wicus Kotzé

(Executive Manager: Finance)

"I have been with Bestmed since 1999 and am responsible for the finances of Bestmed in my capacity as Executive Manager: Finance. This role includes general financial control and management, all financial reporting, management of the Scheme assets, cash flow control, budget control, financial policies and procedures and controlling all payments for benefits or services as well as all payments to you, our intermediaries."



Riaan du Plessis

(Executive Manager: Managed Healthcare)

"I develop and execute a managed healthcare strategy to ensure the continued viability and growth of the Scheme with members who have desired health profiles. I also conceptualise and implement relevant managed healthcare programmes to ensure cost-effective utilisation of healthcare benefits without jeopardising customer experience. Through risk management models I ensure that trends in member and provider behaviour are monitored and relevant interventions are implemented when required. Lastly I represent Bestmed on various professional industry forums to remain abreast of current trends in the industry, and ensure that the Scheme is considered as an opinion leader in the industry."

**Rudolph Olivier**

(General Manager: Information Technology)

"I am accountable for the total IT function in Bestmed. This entails managing all IT Service provider relationships as well as desktop and telephony support services provided by the IT department for the whole of Bestmed including the tied agents. So in essence – I am responsible for the effective deployment of Information and Communications Technology in line with Bestmed's strategy. I also assist with Risk Management for the Managed healthcare Division."

Pieter van Zyl

(Executive Manager: Operations)

"I oversee the following business units in the Bestmed Operational Space:

The Claims department: Responsible for the processing of EDI, paper and Hospital Claims, MVA claims management and forensic investigations.

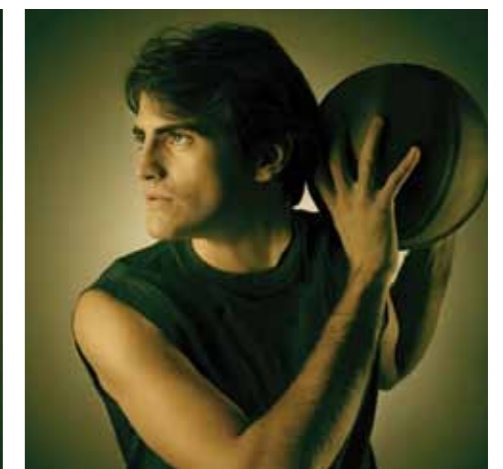
Membership Corporate Business: Responsible for the member administration and reconciliation management of all corporate customers (67% of the Membership Profile)

Membership Individual Business: Responsible for the member administration and reconciliation management of all Individual members and Government employees (33% of membership profile).v

Client Relations: Responsible for telephone and written/email queries from members and providers, including the Front Office (Reception).

Mail & Documentation: Responsible for claims preparation, barcoding, scanning and indexing of correspondence and emails and BHF/Provider/PCNS updates and dissemination of all outgoing documents.

The Membership environment requires particular focus on the needs of our broker fraternity as the turnaround and quality of administration impacts directly on your customer contacts and success. It is therefore essential that business support the actions and initiatives of our marketing partners in terms of not only new applications, but also maintenance and retention of participating members and employers."

**THE FOUR
PILLARS TO BUILD
A STEADY
FOUNDATION****What can you do to
better your lifestyle?****BE ACTIVE**
Instead of using the
lift take the stairs.
BE SAFE**Protect you and your family
from the sun's dangerous
UV-rays. Use sunscreen.****BE NUTRI-WISE**
Eat at least three fruits a
day and drink at least two
litres of water a day.
BE HAPPY
Don't worry, be
happy - stress less.

MIND THE GAP

What you need to know about Gap Cover

Will Gap Cover take a Gap Year in 2013?

Gap Cover has been the buzz word in the Medical Scheme industry after the proposed Draft on Health Insurance Products and Medical Scheme Regulations hit the shelf.

Initial pronouncements from the Treasury and CMS are that certain Medical Insurance products, among these Gap Cover, are detrimental to Medical Schemes as they are Medical Insurance products and not governed by the same rules and regulations as Medical Schemes.

These products are now being investigated and we are awaiting directives on the matter.

Even though the majority of brokers have no problem distinguishing between Medical Schemes and Medical Insurance, members of the public are not as clued-up.

We have therefore compiled a short comparison between the two to assist you in explaining the difference between Medical Schemes and Health Insurance to your clients:

Medical Schemes		Health Insurance	
1	Medical schemes are not for profit organisations which operate like trust funds.	1	Short and long-term insurers providing health insurance products are commercially driven for - profit companies.
2	Medical schemes are governed by their members.	2	Health Insurance Products are owned by shareholders.
3	<p>Medical schemes promotes unique principles which can only be found in the Medical Schemes Act. These principles are</p> <ul style="list-style-type: none"> (i) open enrolment, (ii) community rating, and (iii) a set of prescribed minimum benefits, commonly called PMBs. <p>Open enrolment means that anyone can join a medical scheme and that if you apply for membership, the scheme of your choice cannot turn you away.</p> <p>Community rating means that all members of a medical scheme pay the same monthly contribution for the same benefits.</p> <p>PMBs ensure that members are fully protected against unforeseen and potentially catastrophic health events.</p>	3	<p>Anyone can buy a short- or longterm health insurance policy, but the premium you pay will usually depend on the insurer's assessment of your state of health. Older individuals, or individuals with pre-existing health conditions, will pay more for health insurance cover. At the extreme, health insurance companies may refuse to cover you if they consider that there is too high a risk that you are likely to claim.</p>
4	Medical schemes provide full cover for 300 of the most serious and most expensive health conditions through the PMBs, including any emergency, most cancers, and 27 chronic conditions such as asthma and diabetes, if such service is rendered within the medical schemes network of doctors and hospitals.	4	Health insurance products usually provide limited cover which tends to set in only after some time has elapsed; no benefits are guaranteed by any law.

Source: Joint Explanatory Press Statement By The National Treasury And The Department Of Health On Draft Health Insurance Products And Medical Scheme Demarcation Regulations (Available on www.medicalschemes.com)

Changes to our Options in 2013

New year, new benefits. Look what we have in store for you in 2013:

OPTION	2013 CONTRIBUTIONS											
	Income Level (pa)	Principal Member			Adult Dependant			Child Dependant			Maximum Contribution Child Dependant	Recognition of a Child Dependant
		Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total		
Beat1 ♥	N/A	R872	R0	R872	R678	R0	R678	R367	R0	R367	4	Under 21 unless registered student
Beat2 ♥	N/A	R872	R154	R1 026	R678	R120	R798	R367	R65	R433	4	Under 21 unless registered student
Beat3 ♥	N/A	R1 359	R278	R1 637	R965	R198	R1 163	R524	R108	R632	4	Under 21 unless registered student
Pace1 ♥	N/A	R1 686	R476	R2 162	R1 184	R334	R1 518	R425	R120	R545	4	Under 21 unless registered student
Pace2 ♥	N/A	R2 502	R441	R2 943	R2 452	R433	R2 885	R551	R97	R648	4	Under 21 unless registered student
Pace3 ♥	< R92 000	R2 371	R521	R2 892	R1 898	R417	R2 315	R439	R97	R536	4	Under 21 unless registered student
	> R92 001	R2 848	R625	R3 473	R2 272	R500	R2 776	R477	R105	R582		
Pace4 ♥	N/A	R3 978	R0	R3 978	R3 978	R0	R3 978	R932	R0	R932	4	Under 21 unless registered student
Pulse1 ♥	< R13 000	R807	R0	R807	R807	R0	R807	R481	R0	R481	N/A	Under 21 unless registered student
	R13 001 - R51 000	R866	R0	R866	R817	R0	R817	R481	R0	R481		
	R51 001 - R65 000	R1 095	R0	R1 095	R836	R0	R836	R481	R0	R481		
	> R65 001	R1 218	R0	R1 218	R932	R0	R932	R517	R0	R517		
Pulse2 ♥	N/A	R3 149	R0	R3 149	R3 149	R0	R3 149	R749	R0	R749	4	Under 21 unless registered student

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

Here are some of the general changes that we made to our plans:

- Monthly contributions increased by an average of 8.99% across the board.

Option-specific Changes:

Beat Range:

Monthly contributions increased by 8.50%.

Limits increased by 7%, rounded off to the nearest 100.

An orthopaedic and medical appliances benefit added for in-hospital services.

Biometrics and Lifestyle Screenings added to preventative care benefits

Unlimited Orthopaedic and Medical Appliance benefit in hospital

R2000 co-payment for endoscopic investigations in Hospital

Optical benefits capitated with PPN in Beat 3

Pace Range:

Contribution Increases:

- Pace1: 8.85%
- Pace2: 9.5%
- Pace3: 8.9%
- Pace4: 8.85%

Limits increased by 7%, rounded off to the nearest 100.

An orthopaedic and medical appliances benefit added for in-hospital services.

Biometrics and Lifestyle Screenings added to preventative care benefits.

Optical benefits capitated with PPN added to the Pace range of options.

Day-to-day overall limits adjusted on Pace1, Pace2 and Pace4 to accommodate optometry benefits.

In-hospital co-payments removed from Pace4.

Sub-limits on hearing aids increased with more than 7% and limits are now available annually instead of every 48 months on Pace2, 3 and 4.

Structural changes made to Pace3: Out-of-Hospital benefits payable from annual MSA first. When annual savings are depleted, Scheme benefits will be paid up to the mentioned limits.

Pulse Range:

Contribution increases:

- Pulse1: 8.85%
- Pulse2: 9.5%

Limits increased by 7%, rounded off to the nearest 100.

Biometrics and Lifestyle Screenings added to preventative care benefits

Refraction Surgery excluded for Pulse1.

We are excited to offer more value for money to our members in 2013 and look forward to a mutually beneficial year for the Scheme and for you, our trusted intermediaries.

What Has Been Happening At Bestmed In 2012?

Here at Bestmed we know how important it is to stay active and spend time outdoors. For this reason we contribute towards a variety of sports events throughout the year to encourage members of the public to be more active and have fun whilst doing it.

Some of the events we were involved in in 2012 include:



Bestmed-Tuks Marathon

The Bestmed Tuks Race is a well covered marathon attended by elite athletes such as Rene Kalmer, Ivette van Blerck, Lebogang Shange, Stephen Mokoka and Frik Guys, all who qualified for the Olympic Games as well.

This year's race was held on the 17th of February and started and finished at the University of Pretoria's Sports Grounds. 15 000 athletes across all age groups and genders took part this year. The winning male and female runners in the full 21.1-kilometre race each earned R5 000 in prize-money, with a total of R66 000 given away on the day.

ACE Race

The ACE 10/21km Road Race takes place annually in early January. The race is an Athletics Gauteng North (AGN) sanctioned event which was awarded league status several times of the last couple of years.

The 2012 ACE Road Running Race was held on 14 Jan 2012 at the Eersterust Soccer Stadium. The race also featured a 5km fun run and offered a challenging 10/21km route. Close to 1500 runners enter each year and this year was no different.



Cycle Challenges

Bestmed contributed to a variety of cycling challenges each year. Some of these include:

1. The Bestmed Jock Cycle Classique, hosted annually in Barberton during July. This gruesome race attracts 2400 cyclists and consists of three 'legs' - From Barberton to Nelspruit, from Nelspruit to Kaapmaiden and from Kaapmaiden back to Barbeton, a riveting 213 kilometers!
2. The CANSA Lost City Mountain Bike Challenge, held on 19 August 2012 for the 14th time at Sun City. 1400 cyclists competed on either the 25km and 60km track around the Sun City property.
3. The Makro Bestmed Cycle Tour was held on the 8th of September 2012 in Port Elizabeth. As part of our Corporate Social Initiatives, Bestmed has committed to sponsor a development team for this event.
4. Campus2Campus was held on the 23rd of September 2012 in Potchefstroom with 1600 cyclists competing for this prestigious title.
5. Bestmed Satellite Classique, in Hartebeespoortdam, will be held in October this year.





Soft Serve Sunscreen Campaign

The first ever Soft Serve Sunscreen campaign kicked off during Eastern Weekend 2012 on the Umhlanga, Ballito, Margate and St Michaels beaches. Our team took to the seaside to hand out sunscreen and make the public aware about the dangers of prolonged sun exposure.



Bestmed Golf Day

Bestmed's first annual golf day was hosted on the 29th of August and was a huge success for everyone who attended.

Hosted by Bestmed and the Centurion Golf Estate and attended by 88 Golfers and 30 Golf Clinic Participants, the day was enjoyed by key stakeholders, corporate clients, Bestmed employees and Intermediaries alike.

R11400 was also raised for Fielies de Beer, a little boy suffering from Sturges-Weber Syndrome, to assist with his medical fees as part of our charity raffle.

Thank You to everyone who attended or participated in these events, we look forward to seeing you there again in 2013.



One Little Thing with Jacaranda and Bestmed

Right now, you're only one small step away from big changes in your life. It's true that a little change made today, right now, leads to one big change tomorrow. To give listeners their best chance at a healthier and more fulfilling future, Bestmed and Jacaranda FM have challenged listeners to change 'one little thing' every week during the month of August and September.

The campaign was championed by Frankie du Toit from the Workzone on Jacaranda, who took on the weekly challenges set out by Bestmed.

We challenged Frankie to do a variety of activities in line with our four pillars: Be Active, Be Nutri-wise, Be Happy and Be Safe.

The Workzone listeners were invited to join the fun and to share their experiences with Frankie. As an incentive they could win R2500 and a R500 Bestmed Voucher each week by accepting the challenge.

Some of the 'One little thing' challenges

- Stay active: Don't stagnate at your desk during the day, set an alarm to remind yourself to get up every hour, even if it's just to stretch. Do this for a full working week - you will feel great and notice a definite increase in your daily energy levels.

- Sit up straight: Sit on an exercise ball instead of your normal office chair at work for a week and improve your posture as well as tighten up your core.
- Longer Bathroom breaks: Choose to use a bathroom on a different floor and then take the stairs. Do this for a week and notice the difference to your fitness.
- Use a smaller glass: You will find that you have to get up more often every time you need to drink water. You'll be getting more exercise in. This is a great exercise to try out at home and the office.
- Be direct: Instead of sending an email or using the phone, get some face-to-face time in by getting up and walking to your colleagues' desks to communicate with them, increasing your daily exercise at the same time.

The campaign was a great success with active participation from Jacaranda FM listeners and Bestmed Staff alike. Jacaranda received hundreds of entries on how the listeners made a small change to their life and reaped the rewards.

Weird and Strange Health Facts

We have all heard the strange medical fact that it is impossible to like your own elbow, right?

Now, after you are finished sticking out your tongue, here are some other interesting, albeit a little strange, medical facts on the human body:

1. Older women have more chance of multiple births: Older women have higher hormone levels, so they are more likely to produce more than one egg and have twins or triplets.
2. Dogs can be trained to identify the scent of lung cancer long before symptoms develop.
3. Staying awake for 17 hours is the same for your body as drinking 2 glasses of wine.
4. Chewing gum boosts your brain power.
5. Enamel is hardest substance in the human body.
6. People with red hair require up to 20% more anesthesia to be knocked out.
7. Women have about four times as many foot problems as men; lifelong patterns of wearing high heels often are the culprit.
8. It's possible to die from a broken heart; it's called Stress Cardiomyopathy.
9. Your thumb is about the same size as your nose.
10. Poor eyesight (myopia) is associated with higher IQ.
11. Fidgeting can burn about 350 calories a day.
12. 20 minutes after smoking a cigarette, blood pressure drops to normal.
13. Smokers get ten times more wrinkles than non-smokers.
14. A human being loses an average of 40 to 100 strands of hair a day.
15. A person can live without food for about a month, but only about a week without water.
16. The levels of two stress hormones, cortisol and epinephrine which suppress the body's immune system, will actually drop after a dose of laughter.
17. Scientists estimate that laughing 100 times is equivalent to a 10-minute workout on a rowing machine.
18. Curvy hips indicate smart women who will deliver intelligent children.

Source: <http://www.schoolhealthathcs.org/funfacts.cfm>



"I don't mind carrying the extra weight.
I think of it as my daily exercise."

Appreciate the little things.
www.bestmed.co.za

bestMed
Better living. Better life.

Bestmed in the Media

How many of the following adverts have you spotted in magazines, on the road, in bathroom stalls or online? This year we showed the public how important it is to appreciate the little things in your life.

"I love his smelly takkies.
The spinning helps maintain his weight."

Appreciate the little things.
For more information on the best suited medical cover and preventative benefits, for you and your loved ones, contact us on 080 000 2376 or visit www.bestmed.co.za

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Better living. Better life.

"I love it when my patients don't pay.
I know Bestmed handles their claims fast and effectively."

Appreciate the little things.
For more information on the best suited medical cover and preventative benefits, for you and your loved ones, contact us on 080 000 2376 or visit www.bestmed.co.za

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"I love it when she fusses.
My hereditary heart disease requires a strict diet."

Appreciate the little things.
For more information on the best suited medical cover and preventative benefits, for you and your loved ones, contact us on 080 000 2376 or visit www.bestmed.co.za

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"I love running out of steam.
Improving my fitness levels, improves my overall health."

Appreciate the little things.
For more information on the best suited medical cover and preventative benefits, for you and your loved ones, contact us on 080 000 2376 or visit www.bestmed.co.za

bestMed
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Baie dankie vir Bestmed wat sommer
 vinnig vir my n mediese sertifikaat
 gestuur het nadat ek gister daarvoor
 gevra het. Asook die oplossing van die
 Best Babyprobleempie wat ons ondervind
 het. Dankie Lilian Visser en Angela. En
 dan weereens dankie vir die goeie diens
 wat ek ontvang het toe my baba seuntjie
 opgeneem is in die hospitaal.
 Die authorisations diens was puik
 Theresa

On Monday 13/08/2012 I went to Dischem for my mother's Chronic medication.
 To my surprise the pharmacist told me the medication is not authorised and
 that I must call Bestmed to sort it out- my mother is very old and she could not
 remember whether the doctor got it authorised or not. Whilst waiting on the queue
 I got to chat with this wonderful lady about customer service in Durban and was
 very impressed by her passion about customer service. To my surprise she was
 a Bestmed consultant. After hearing what the pharmacist said she apologised
 for eavesdropping and explained that she works for Bestmed and she would like it
 very much to assist me. Within few minutes we got to know what the problem was
 and get it sorted out (there were outstanding requirements send to the doctor by
 Bestmed and doctor did not receive them). We managed to get the doctor to send
 Bestmed the outstanding requirements. I can now say that I understand better
 now how medication processes works. How cool is that- really going an extra mile
 with a great attitude and not forgetting that it was not working
 time for her as it was almost 18h00.
 Thank you. - Yola

Dear Rene.

A warm thank you for your kind service and authorising our
 baby girl's procedure. You saved her life. She is sleeping like
 a baby and breathes with the greatest of ease. Doctor Wolff
 sent a specimen for analysis due to the fact that her tonsils
 were grossly overgrown. I am glad to report that our baby's
 health has improved greatly.

Kind regards, Albert

"Now, working in an environment where great
 service delivery is our main focus, it is very
 irritating when calling other service providers
 and you don't get what you normally give, but not
 today, I called in looking for my Tax Certificate
 as I am busy with tax returns, the Cestmed Call
 Centre granted me the opportunity or shall I say
 the blessing to be assisted by the most dedicated,
 focused, knowledgeable consultant ever, she took
 less than 3 minutes to give me what I wanted,
 that is what I call World Class Service, thank you
 Nazley, You're a Star, please tell your supervisors
 to give you what is due to you....
 Keep up the greatest World Class Service."
 - Skhotane

Providing an integrated healthcare solution for **BESTMED MEMBERS**

Savings

- + **Generic substitutions** to ensure lower co-payments
- + **ClubCard members** earn Points and Cash-back



Convenience

- + Over **300 Pharmacies** and **115 Clinics** nationwide
- + **Centralised national member database** allowing members access to their medication at any Clicks Pharmacy
- + **Chronic medication delivered** to members' home or work



Service

- + **Care and advice** that meet your members' needs
- new** We are continually developing **innovative healthcare solutions** like the **Repeat Prescription Service**
 - Free service
 - SMS reminder
 - Pre-packed and ready for members to collect



Visit www.clicks.co.za or call **0860-254-257** to locate your nearest Clicks Pharmacy or Clinic.

feel good pay less

BESTMED TRIVIA

Win a voucher with compliments from Clicks. All you have to do is answer the following three questions correctly.

1. When was Bestmed's Annual Golf Day 2012?
2. What is the address of Bestmed's website?
3. Who at Bestmed is the General Manager: Sales and Marketing?

Send your answers to competitions@bestmed.co.za

The winner will walk away with a R500 Clicks voucher.

Terms and Conditions: The closing date of the competition is 30 October 2012. The judge's decision is final and no correspondence will be entered into. Winners will be notified telephonically. All entrants, by entering the competition, automatically and irrevocably grants to Bestmed Medical Scheme, its successors and assigns to use, publish or reprint in whole or in part statements, pictures, endorsements or quotations solely for marketing and advertising purposes.

GETTING INTO SHAPE FOR SUMMER

Spring is certainly in the air, and along with it comes the cold realization that we will soon be appearing in swimwear and shorts in public. It's easy to let good habits slide during the cold season with warm foods for comfort and easily hiding excess weight gain under layers of thick clothing. If, like most people, you're carrying a few extra kilos after the winter and are looking for ways to get in shape for the December holidays, have a look at our four tips below:

1. Be More Active

Start to get in shape for spring quickly by being more active on a daily basis. This does not have to mean signing up at the Gym, however - You don't have to be running on the treadmill or working away with weights to burn calories.

Every movement you do throughout the day burns off calories and this adds up over time; try window shopping with a friend rather than going for coffee or get out and do some gardening rather than sitting inside watching TV. If you do watch TV, take away the remote and walk up or down to change the channels. Another option is to take the stairs instead of the lift and walk or ride a bike, rather than drive, to places nearby.

2. Be Happier

Stress is something that can have a negative influence on body fat loss progress because it increases a hormone called cortisol in the body and this will actually encourage stomach fat accumulation.

Cortisol also increases the risk that you begin breaking down your muscle tissue rather than using up fat, and it's muscle that's responsible for maintaining an elevated metabolic rate.

Simple activities such as setting a monthly date night, maintaining a healthy balance between the time you spend at work and the time you spend at home, or just rewarding yourself with activities you love, will help you to keep your stress levels under control.

3. Be Safer

Spending more time in the sun also comes with the increased exposure to harmful UV Rays. For this reason it's important to incorporate sunblock into your daily beauty routine. Remember that you don't have to see the sun to get burnt- many sun burn

cases have been reported on cloudy days as people don't realise they are getting burnt.

Also remember to put your safety first as you embark on your new fitness routine. Be cautious when jogging or biking on the road, wear the needed safety vests and indicators to ensure you are seen by oncoming traffic. Don't exercise outside at night or in an unsafe neighbourhood.

4. Be healthier

A new study suggests that an effective weight-loss aid is available straight from your kitchen sink. Drinking two 350ml glasses of water before breakfast, lunch and dinner while also cutting back on portions may help you lose weight and keep it off for at least a year, according to research presented at the American Chemical Society.

Avoid drinking too much alcohol. Regardless of the safety risks that come with drinking- such as drinking and driving- alcohol is also very high in energy. A 120ml glass of wine (restaurants normally serves double this) consists of approximately 780 kilojoules.

The last tip to get in shape for spring is to make sure you're eating enough fruits and vegetables. This easy diet change could lead to kilogrammes of fat lost each month which will easily get you on the way to get in shape for spring.

Vegetables are low in calories, high in fibre and provide the body with all the nutrients it needs so you can burn fat effectively and fast. Fill your plate up with plenty of vegetables at each meal and watch the results!

Sources: www.cnn.com



The Internal Broker Periodic Table

01 1032 P Principled 23.3658						
03 1032 S Seamless 23.3658	04 1976 M Mutual 23.3658					
07 1032 Em Extra Mile 23.3658	08 1976 A Act 23.3658	09 1236 Wu Work United 23.3658	10 986 E Energy 23.3658	11 1125 Ep Empathy 23.3658	12 236 Cm Committed 23.3658	13 1032 Ex Excellence 23.3658
19 1032 U You 23.3658	20 1976 W We 23.3658	21 1236 I Innovative 23.3658	22 986 T Trustworthy 23.3658	23 1125 V Values 23.3658	24 236 Fr Friendly 23.3658	25 1032 D Dynamic 23.3658
31 1032 So Satisfaction 23.3658	32 1976 Cp Corporate 23.3658	33 1236 Id Individual 23.3658	34 986 Hu Human 23.3658	35 1125 Sp Personal 23.3658		

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14 1365 St Solutions 23.3658	15 1587 Ac Accurate 23.3658	16 1786 Sv Service 23.3658	17 1632 Cy Community 23.3658				18 1032 R Response 23.3658
26 1365 Q Quality 23.3658	27 1587 Sm Simple 23.3658	28 1786 P Power 23.3658	29 1632 B Believes 23.3658				30 1032 Su Success 23.3658

There is a collection of key elements and values that we believe are necessary to make up the equation of success. Success is not only a word to us but a destination we journey towards to treat our clients with the best of our service ability, and we are (will be) satisfied with nothing less than gold. We don't only strive towards these elements periodically, but continuously.

Our brokers aren't scientific, but human; personal relationships and client interaction is of high regard to us. Without oxygen we are nothing, our clients are our oxygen - the ones we need, the ones we can't go without.

Corporate Wellness

A Win-win situation

Most South Africans, especially those living in larger cities; are experiencing a more stressed and hurried life than ever before. The daily battle between juggling your personal life and your vocation are ever-challenging and in order to get everything done, exercising and relaxing usually gets overlooked.

Factors such as high stress levels, unhealthy diet, physical inactivity and smoking increases your risk for chronic diseases such as heart disease, stroke, diabetes, obesity, metabolic syndrome, chronic pulmonary disease and different types of cancer.

However, it is not only the employee that suffers because of overworking and living unhealthily, businesses are losing money because of absenteeism, sick leave and low productivity.

A report released by the American Psychological Association on stress levels clearly shows that relationships at the office and at home, the global economic crisis and global events are taking its toll on our physical and mental health and wellbeing. The report had following findings:

- 50% of people surveyed reported ever increasing levels of distress about their ability to provide for their family's basic need
- 53% of people report fatigue as a result of distress
- 60% feel irritable or angry as a result of distress
- 52% has difficulty sleeping as a result of distress

Stress therefore clearly affects our morale and productivity at work, as well as the amount of patience we have when working with clients or colleagues.

Health campaigns that teach employees how to manage stress, general health and wellness, the refinement of healthy eating habits, preventative testing such as mammograms, participation in fitness activities and weight management, will reduce the risk of cardiovascular disease, cancer, morbidity and premature death.

Proof of this is found in a decrease of sick leave, absenteeism and presenteeism and an increase in employee wellbeing and productivity.

For this reason more and more businesses are creating corporate wellness philosophies - starting to focus internally by assisting their employees to be healthier, manage their stress levels better and do needed preventative checks to nip future illnesses in the bud.

Since 2011, the Bestmed's Corporate Preventative Care and Lifestyle Programme was piloted at a number of our key corporate clients. With this we encourage members to live a more meaningful and productive life and by making it easier for them to choose a healthier lifestyle.

Based on the number of registered members, corporate clients will have access to a Corporate Preventative Care and Lifestyle Programme which is developed in cooperation with the corporate client to identify behaviour patterns and to develop a healthier workforce. 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, amongst others, tested for diabetes and hypertension, their Body Mass Index (BMI) is measured, while prostate screenings and mammograms are done.

The benefit to the member is that these tests allow you to see whether you are at risk and to take appropriate measures. The 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 who participated in the assessments are given individual feedback on any areas of potential risk.

At Bestmed we believe that prevention is better than cure and a small change towards healthier living today results in bigger changes tomorrow. Our Corporate Preventative Care and Lifestyle Programme allow us to work hand in hand with employers towards better living, and ultimately, a better life.

Source website: www.corporatewellnessmagazine.com





Bestmed on the World Wide Web

As Bestmed, we believe in innovation and being at the cutting edge of technology when it comes to communicating with our stakeholders.

For this reason, we have recently launched our new website filled to the brim with information on our health plans, benefits, rules, events and activities happening at Bestmed. On the new website you will have access to all our brochures and application forms, information about the changes of each health plan, scheme rules, our newest newsletter as well as a glossary of all the terms we use.

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Online Services: Log In to Online Enquiries

Log In Register Password Reminder Demo Help

You are now on a secure site
For more information, allow your cursor to hover over the field names

Login
Password
Login Type

Member
Provider
Agent / Broker
Administrator
Group
Employer

The Online Enquiries is a free enquiry facility provided to members and service providers connected with a medical scheme administered by Bestmed. This facility allows registered users to access their relevant scheme information, including personal details, claims history, the process status of submitted claims, benefits available and contributions made, on-line, in real time.

You will also be able to view correspondence and statements, as well as scanned images of claims.

If you have applied for a password and it has been approved, you may log in, otherwise complete the password registration process.

Login Reset

If you experience problems logging on, please contact service@bestmed.co.za
Please include your member, provider or broker number in all correspondence

If this isn't enough, registered intermediaries will also be able to do the following on the website's Intermediary Portal:

- View all brokerage details (which you may edit online)
- Conduct group searches by code or by name
- Export member lists in Excel to view commission
- Follow up on all correspondence that they have encountered either personally as a broker or on behalf of their clients
- View any enquiries currently logged with the scheme
- View a member's option, details, status, benefits, waiting periods and contributions
- Access member's tax certificate on their behalf
- Log a new enquiry and view the status of pre-existing queries

Interested? Follow the easy steps below to register on the website as an intermediary:

Step One:

Visit our Website - www.bestmed.co.za and click on the 'Member Log-In' tab at the top left of the page.

You will be taken to a page that looks like the picture on the left.

Step Two:

Once on the registration page, fill in your details and click "submit" once complete. Please ensure that you enter the correct e-mail address as we will forward the activation process and form to this address. Print, sign and fax the form back to us. The fax number will be in the above mentioned e-mail. Upon receiving the fax, we will activate your password and notify you via e-mail.

Step Three:

An automated letter will be sent to your Brokerage confirming password activation. You can now make use of the Online Services by going to www.bestmed.co.za, clicking on Log In and entering your new credentials. Please make use of Agent/Broker as "Login Type".

Other ways to connect with Bestmed online:

Facebook: www.facebook.com/BestmedMedicalScheme or search for Bestmed Medical Scheme

Twitter: Follow us on Twitter at Bestmed_ for the latest updates from the scheme.

Happy clicking!

**"I love not hearing from my clients.
It means they are well taken care of."**



Appreciate the little things.

For more information on the best suited medical cover and preventative benefits, for you and your loved ones, contact us on 086 033 3838 or newbusiness@bestmed.co.za
www.bestmed.co.za

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

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