

TOP LIVING

bestMed

November 2013
Member Edition
Vol. 04

**Dis lekker
by Bestmed**

**Kids, slow down
on the fast food!**

**KIM CLOETE
IN DIE KOLLIG**

**How to choose
the right
benefit option**

**WEES GELDSLIM
SPAAR SO GELD**

WIN

A weekend at
Kings Walden
Garden Manor

**BESTMED
TURNS 50!**

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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

Bestmed Hotline, operated by KPMG

Should you be aware of any fraudulent, corrupt or unethical practices involving Bestmed or their staff, please report this anonymously to KPMG.

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Social Media



Website: www.bestmed.co.za
Facebook: www.facebook.com/BestmedMedicalScheme
Twitter: [@BestmedSocial](https://twitter.com/BestmedSocial)

DIS LEKKER BY BESTMED!

Ek was tot onlangs in 'n mishandelende verhouding. Soggens was dit 'n bakleiery en 'n mens kon nie anders as om met die verkeerde voet uit die bed uit op te staan nie. Sy was tóg die een op wie se knoppie ek altyd gedruk het.

In my tyd as vryskutskrywer by M-net was die werk wonderlik, maar die pendel tussen Pretoria en Johannesburg, 'n nagmerrie - 'n mens sien later nie meer kans om op te staan nie.

Netso, worstel menigte Suid Afrikaners soggens, sommige meer as ander - net nóg 'n werksdag.

Hoeveel van ons kan sê dat ons ons werk geniet? Jou werk is die plek waar jy ongeveer 'n derde van jou lewe spandeer, dus is dit belangrik om te geniet wat jy doen.

In Maart 2012 was ek in die bevoorregte posisie om deel te word van die Bestmed-span.

Soggens staan ek op; gaan na my tweede huis toe - medewerkers is familie-lede, nie kollegas nie. Hier werk ons saam, ons lag saam. Ek kan nie anders as om dit te sê nie: dis lekker by Bestmed!

En my verhouding met my wekker? Ons baklei nog so af-en-toe op 'n Saterdag, wanneer ek vergeet om dit te deaktiveer.

In hierdie uitgawe gesels ons met aktrise Kim Cloete; en kyk ons hoe belangrik dit is om die gepaste voordele-opsie te kies om jou gesondheidsbehoefte te bevredig.



Vir dié wat 'n breek nodig het van daai veeleisende baas of die stad se gedruis, lees gerus die artikel oor Kings Walden Garden Manor. Jy kan 'n naweek weg wen!

Ons deel ook truiks met jou wat jy dalk nie geweet het nie. Met die somervakansie om die draai, onthou, wees aktief, wees voedselslim, wees geldslim, wees gelukkig en wees veilig.

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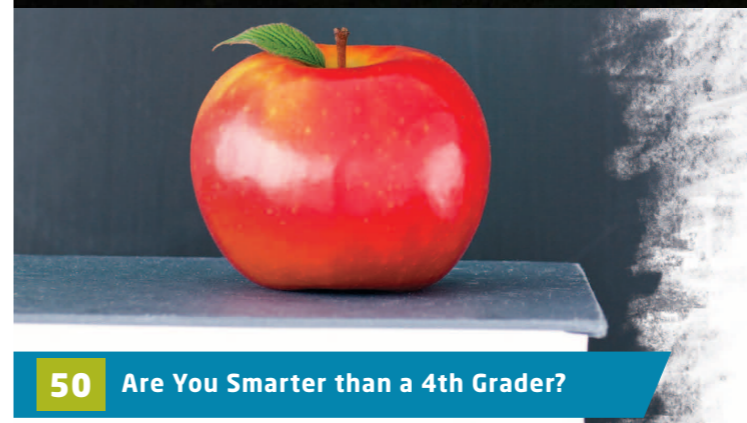
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We don't like Bestmed,
WE LOVE IT!

Our latest research figures revealed that we are now the fifth biggest open medical scheme in the country and it is our intention to remain in the top 5 position and even improve on our current ranking.

I am convinced that our brand will become even more popular in the market and that will support us in our growth endeavours.

In 2014 we will celebrate our half century anniversary, as Bestmed turns 50. We are planning a major milestone next year to celebrate our fiftieth birthday; and the good innings we had so far - our stadium is currently packed with 185 300 beneficiaries, twice the number of seats of the massive Soccer City Stadium and it is still growing.

Bestmed's success is built around our customer intimacy philosophy simply meaning the member is the highest priority in everything we do here at the Scheme.

I want to use this opportunity to thank each and every member for Bestmed's success and together we are forming a formidable team.

My best wishes for a safe and blessed festive season!

Warm regards
Dries la Grange

Continue to celebrate women in business...

Remarkable women
making their mark
in the industry



Michelle Ward

Age: 28

Occupation: Human Resources Manager at Bestmed Medical Scheme

Who do you look up to/or who is your mentor: "I adore my Dad and look up to him because he is a man of God. My Mom is my pillar of strength, she exemplifies endurance. My best friend, Carla Pretorius, plays a special mentoring roll in my life. My husband keeps me grounded!"

What motivates you and keeps you productive and performing at your best: "Planning and communicating with others regarding opportunities to develop themselves and for others to achieve more in life makes me tick! I am very hard on myself to achieve, but even harder if I don't and therefore I thrive on success and appreciation. My motto - God has given us life as a gift, what we make with it is our gift to Him. Lastly, I want to be a role model for my daughter, this is the best motivator by far!"



Ina Erasmus

Age: 46

Occupation: Registered nurse at Bestmed Medical Scheme

Who do you look up to/or who is your mentor: "My parents - they have taught me all the values in life, if it was not for all their love and wisdom I would not have been the person I am today."

What motivates you and keeps you productive and performing at your best: "Waking up in the morning to hear and see the lovely creation of our God, and to know I have one more day to spend with my family and to give my best at work."

Choosing the right

BENEFIT Option

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.

Pace2

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. 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 young individual who prefers an affordable option where primary healthcare services and private hospital cover are provided by a network of providers (CareCross) and hospitals (Netcare). Additional Scheme benefits include travel cover and preventative care. With comprehensive benefits for hospitalisation and quality primary healthcare provided by network providers, you will have peace of mind about your health and wellbeing.

Pulse2

You are a healthy family with a concern for maintaining a healthy lifestyle and ensuring the provision of comprehensive healthcare when needed. Pulse2 is a value-for-money network option where primary healthcare services and private hospital cover are provided by a network of providers (Onecare) and hospitals (Netcare). Additional day-to-day benefits include a range of preventative care benefits which include: vaccinations, immunisations, the back rehabilitation programme and health screening tests to take care of you and your family.

Option	2014 CONTRIBUTIONS											MCCD	Recognition of a Child dependant
	Income level (PA)	Principal member			Adult Dependant			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	R692	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 p.a.	R2 596	R570	R3 166	R2 078	R456	R2 534	R481	R106	R587	4		
	>R98 501 p.a.	R3 119	R685	R3 804	R2 488	R546	R3 034	R522	R115	R637	4		
Pace4♥	N/A	R4 276	R132	R4 408	R4 276	R132	R4 408	R1 002	R31	R1 033	4		
Pulse1♥	R0 - R5 500 p.m.	R940	R0	R940	R893	R0	R893	R564	R0	R564	N/A		
	R5 501 - R8 500 p.m.	R1 128	R0	R1 128	R1 072	R0	R1 072	R677	R0	R677			
	>R8501 p.m.	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. You only pay for a maximum of four children. All other children join as beneficiaries on the Scheme free of charge. This is not applicable to Pulse1.

Bestmed has partnered with MediRite pharmacy



Now, with over 140 pharmacies in selected Checkers, Checkers Hyper and Shoprite stores countrywide, MediRite is becoming the most convenient pharmacy for millions of South African shoppers.

WHY USE MEDIRITE PHARMACY?

- + **Co-payments for Bestmed members are lower at MediRite than at non-partner pharmacies. Some medicines even have no co-payments at MediRite.**
- + **MediRite can claim directly from Bestmed so that you don't have to pay cash or send in a claim yourself.**
- + **MediRite offers lower medication pricing* for Bestmed members so that your medical aid benefits last longer.**
- + **MediRite has over 140 pharmacies inside Shoprite and Checkers stores so you can collect your medication when you buy groceries. No need to make another trip.**
- + **MediRite pharmacies are open for longer. Although they don't all have the same hours as the rest of the supermarkets, most are open until late evenings as well as Saturdays and Sundays.**



MADI-4956/T3/MR/BESTMED

*compared to government regulated maximum pricing

INSIDE SELECTED **Checkers, checkersHyper & SHOPRITE** stores

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 young, single and ambitious.
Beat2	Hospital Plan 100% Bestmed tariff. Annual IMSA 1.7%	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 1.7%. 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 2.0%. 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 2.2% 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 1.5% 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 1.8%. 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 (CareCross)	You are a young individual who prefers an affordable option where primary healthcare services and private hospital cover are provided by a network of providers (CareCross) and hospitals (Netcare).
Pulse2	Hospital Plan 100% Bestmed tariff (Netcare) Day-to-Day Benefits (Onecare)	You are a healthy family with a concern for maintaining a healthy lifestyle and ensuring the provision of comprehensive healthcare when needed.

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

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

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).

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.

What's happening at BESTMED?

50 YEARS YOUNG

On 1 July 1964 a medical scheme was born, called SOMS. On 1 July 2014 that very medical scheme will celebrate its half century anniversary. Allow us to introduce to you Bestmed's 50-year logo.



Bestmed's success is a result of maintaining good relationships with members, corporate clients, service providers and suppliers. Many parts come together to form a whole. This design features particles that unite in order to form an assembled holding device for the '50-Years'.

On 26 September 2013 we started the 50-year celebrations with our 2014 Broker Launch - which was held at the Theatre on the Track, Kyalami. Some 400 guests attended the morning's proceedings; the event was well received.



KEEP YOUR HEART RACING



Ace Race 2014

If you are planning to over indulge this Festive Season you might also consider jotting down **Saturday, 11 January 2014** in your calendar. Bestmed and the Athletics Club Eersterust are the proud hosts of our first race of 2014. The race starts at 06:00 at the Eersterust Soccer Stadium, Pretoria. The first 1 500 pre-entries for the 10km and 21.1km will receive a free t-shirt.

Bestmed TuksRace 2014

This year some 13 000 participants took to the streets of Pretoria to partake in this race. Next year promises to be nothing less. The 2014 Bestmed TuksRace will take place on **Saturday, 15 February** at the University of Pretoria's LC de Villiers Sports Grounds. The eventful morning will include a:

- 1km kids fun run
- 5km
- 10km
- 21km

Tour de Boland 2014

The Bestmed Tour de Boland, presented by A[S]G, is a four-day road cycling stage race - It comprises an individual time-trial, team time-trial, and road race. This first Bestmed cycling race of 2014 will take place from **28 February - 4 March** in the Boland wine region of South Africa.

Keep an eye on our website www.bestmed.co.za for more information.

Healthy Habits



EDUCATING THROUGH ENTERTAINMENT

Bestmed together with CANSA and Incolabs have formed a partnership to educate and inform school children about cancer and maintaining a healthy lifestyle. This initiative is also in line with Bestmed's CSI pillars which are health, education, sport development and socio-economic upliftment.

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 their parents smoke hubbly bubbly around them.

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.

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.

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.

Sunscreen lotion provided by Incolabs was also handed out to learners and educators alike to ensure they start caring for their skin. Half of these schools cater for previously disadvantaged individuals.

This initiative will continue in 2014.



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.

'DIAMOND ARROW'

INDICATING WE'RE HEADING IN THE RIGHT DIRECTION

Bestmed Medical Scheme was recently awarded with PMR Africa's Diamond Arrow Award. This is awarded to organisations who are category achievers, rated on their contribution to the economic growth and development of the City of Tshwane.

We were named a category winner as a company held in high esteem as good corporate citizens, based on our corporate responsibility initiatives and investments over the past 12 months.

Mr Dries la Grange, Bestmed CEO, was also awarded for his outstanding service and contribution to the economic growth and development of Tshwane by business persons over the past 12 months.



Alan Fritz, Executive Head: Sales, Marketing and Distribution accepting the award



Back L to R: Renaldo Laubscher, Steven Muller, Boitumelo Rakatane, Charles Dzhivhuho, Felicia Malefo, Luke Miller, Denical Paynter, Johannes Jiyane, Thapelo Mabelane. Front: Sharol Mgwevu

In line with the organisation's strategic objectives, Bestmed Medical Scheme in collaboration with EmpowerForce and Just Rewards have initiated an Empowerment Project aimed at empowering the youth in Pretoria through job creation.

Bestmed's Corporate Communications Manager, Sasja la Grange, said that the alarming statistics around unemployment, poverty and lack of skills among South Africans, have become a sore point and, irrespective of how little the contribution is to curbing these challenges, it is a step that every organisation needs to take.

Together with our partners in this project, we have initiated a three-month pilot to gauge the feasibility of implementing a programme such as the Empowerment Project, as well as the sustainability thereof. Candidates participated in a two-week training and assessment programme,

of which the top eight will receive a learnership contract to work in an eight-seater Call Centre established within the Bestmed Faerie Glen offices.

Sharol Mgwevu, one of the nine youths that received a three-month learnership at Bestmed, who is also a qualified electrical engineer, could not contain her excitement to learn something new.

"Like many youths in our country, I completed my matric, despite the challenges of being raised by a single mother and my grandmother. When growing up, I knew that I wanted to do something that would make a difference to the world. I wanted to follow a career, which was historically perceived to be a man's world and challenge the common perception that women couldn't do it. This is what drove me to study Electrical Construction and Electrical Engineering," says Mgwevu.



KIM CLOETE

PLAT-OP-DIE-AARDE MEISIE

“Mens se karakter is vir my baie meer belangriker as voorkoms.”

Soggens moet sy haarself herinner waarom sy so vroeg (04:30) opstaan; dat sy 'n keuse gemaak het en daarby moet hou. Kim Cloete was al op al wat 'n TV-kanaal is te sien, maar deesdae om 06:00 hou sy haar lyf nuusleser op Good Hope FM se ontbytprogram.

Dié Kaapse boorling, haar ouers se enigste kind, is stil en familie-vas. “Ek was van jongs af baie onafhanklik” vertel sy, “en het as 16-jarige by Joe’s Café in die Waterfront begin werk.”

Sy sukkel met die vroeg opstaan. “Dit was vir my makliker toe ek in Johannesburg was. Die vroegste wat ek begin het was so sewe-uur en die laatste wat ek klaar gemaak het was sewe-dertig. Ek het 'n lekker ritme in Johannesburg gehad – alles geken. Al my vriende en familie in Johannesburg was in die vermaaklikheidsbedryf, so ons het baie maklik by mekaar se lewens aangepas; in die Kaap is my

vriende nie in dieselfde bedryf nie, so hulle verstaan nie altyd lekker my ure nie.”

Met sulke ure kan 'n mens nie help om te wonder oor haar lewenstyl nie. Sy vertel dat dit nie altyd moontlik is om 'n gebalanseerde leefstyl te handhaaf nie. Sy eet wel gesond, maar die roetine laat haar nie elke dag toe om te oefen nie, Kim voeg by: “Dit is egter belangrik om aktief te wees, want dan skei die liggaam daai endorfiene af en 'n mens is dan vanselfsprekend gelukkig. Ek drink baie water. My vriendin, Quinne Brown wat in Amerika woon (sy was Connie in 7de Laan), sê altyd water is lewe.”

Wanneer dit kom by voorkoms, en of dit vir haar belangrik is, is daar nie fieterjasies nie. “Ek gaan nie jok en sê ek hou nie van mooi aantrek nie, maar ek is ook nou op die ouderdom waar ek baie spesifiek is oor wat vir my lekker is en mooi is. En wat vir my mooi is, is om gemaklik te wees. 'n Mens se karakter is vir my baie meer belangriker as voorkoms. Dit was nog altyd so gewees nog voor ek in die bedryf was en dit gaan ook so wees nog lank na ek klaar is met die bedryf.”

“Dis vir my lekker om ander mense se stories te vertel”, sê Kim oor haar loopbaan en dít waaroor sy die liefste is van haar werk is om te kan kies wat sy wil doen, om regte mense se stories eerlik te kan vertel.



En die uitdagings van jou werk? "Ek kry altyd die swaar rolle om te vertolk. Ek gaan diep in 'n karakter in; dit is altyd vir my moeilik om dan die karakter af te skud aangesien ek baie geheg raak aan 'n karakter. Nog 'n uitdaging is privaatheid. Soms as 'n mens sleg voel en jy moet vinnig in 'n apteek in hardloop om medisyne te kry is 'n mens nie altyd lus om 'n foto saam met iemand te neem nie. Maar wat dalk jou vyftigste foto op 'n dag is, mag dalk hul eerste wees saam met jou. Ek moet myself herinner dat dit waardevol is, vir my en ander."

En gepraat van waardevol, Kim sluit af met 'n boodskap vir hierdie Feesseisoen: "Spandeer tyd saam met jou geliefdes."

Foto's geneem deur Craig Corker
<http://craigcorkerphotography.tumblr.com>

KIM IN DIE KOLLIG

Sy het bekendheid verwerf vir haar werk in die volgende TV-programme:

Plek van die Vleisvreter

Wat is die naam van jou gunsteling restaurant en waar is dit?

"Wombles in Parktown, Johannesburg."

LunchBox

Watter drie dinge moet altyd in 'n kind se kosblik wees?

"Water, 'n vrug en 'n lekkerny, maar wat nie noodwendig suiker bevat nie."

Isidingo

Watter sepie is jou gunsteling, Lux of Dove?

"Dove."

7de Laan

As hulle 'n straat na jou vernoem, in watter stad en woonbuurt sou jy dit wou hê?

"Greenwich Village, New York."

Ontbytsake

Wat eet jy soggens?

"Ek drink my gesondheidsdrankie."

Zing

Wat is jou gunsteling liedjie?

"Smile deur Charlie Chaplin."

Villa Rosa

Waar hou jy graag vakansie?

"Bali of meer plaaslik die Transkei."



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There's no better way to get a hot summer body than with LES MILLS. It's launching in selected clubs, so sms 'Lesmills', your name and the club closest to you to 40847 now to redeem your FREE week to try it out. Plus you go into the draw to win a 3 month voucher. Remember, with Just Rewards from Bestmed, you save 20% on your gym fees.

T&C's apply. For schedules, class benefits and a list of clubs, go to www.planetfitness.co.za/lesmills



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

KINGS WALDEN GARDEN MANOR LIMPOPO'S FAIRYTALE DESTINATION

A long, long time ago in the 1930s a beautiful young woman stood spellbound at the mountain views and said to the man beside her, "I never want to leave". He was the owner of the land. "Marry me", her prince replied, "and you will never have to". Kings Walden Garden Manor was born. Many, many years later, on the night she died here, lightning struck the enormous Blue Gum tree at the viewpoint and a majestic fairytale ended. Today, it is still standing - bone-white and dramatic, a symbol of Kings Walden's magical romantic spirit and history.

In a land far away from major cities, but only 12km outside Tzaneen a dirt road leads to the enchanted gardens of Kings

Walden. Gardens where water features flow, monkeys mingle and horizons hide. Around every corner a breath taking view awaits you, each one lovelier than the previous.

Beautiful mountain views and a romantic garden provide a charming backdrop for six luxury rooms. Each spacious room leads out onto the garden, where there is a large swimming pool, lawns and paths leading to shaded secret spots.

Speaking of, it is no secret that Kings Walden offers the best service - owners Billy and Minette McKechnie have been awarded Tripadvisor's 2012 and 2013 Certificate of Excellence Award.



When it comes to culinary excellence one can enjoy a dining experience with variety. Beef fillet medallions served on roast potatoes and crowned with fried leeks or Springbok Carpaccio topped with rocket, mushrooms and served with a mustard sauce are the types of cuisine that awaits the hungry - every meal paired with a well-matched estate wine. Owner, Billy, prepares each and every meal himself to ensure that guests indulge in nothing less than the best.

But just what differentiates Kings Walden Garden Manor from other destinations in the Wolkberg area? The answer to this is without a doubt service - one thing that is very rare these days. The staff members are really accommodating and make one feel at ease. You could easily call this your home away from home.

So if your prince or princess needs a two or three night escape, bring them to Kings Walden Garden Manor; make this your home and live happily ever after...even if it's only for a weekend.

Plan your next trip via Tzaneen and visit Limpopo's fairytale destination, Kings Walden Garden Manor.

Tel: +27 (0)15 307 3262
info@kingswalden.co.za
www.kingswalden.co.za



One lucky couple stands the chance of winning an enchanting weekend breakaway at Kings Walden Garden Manor.

Prize includes a two night's stay with four course gourmet dinner and breakfast for two.

Transport to Kings Walden Garden Manor is to the winners own account.

To stand a chance of winning, send the answer of the question below to competitions@bestmed.co.za before 10 December 2013.

Question: Who is the chef at Kings Walden Garden Manor?

Terms and Conditions apply. The closing date of the competition is 10 December 2013. The judge's decision is final and no correspondence will be entered into. Winners will be notified telephonically or via e-mail. Prize must be redeemed before 30 April 2014 and is subject to venue availability. Complimentary stay excludes: all drinks with dinners, spa treatments, laundry, and gratuities. Travel to and from Kings Walden Garden Manor is to the winner's own account. 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.

BESTMED OPERATIONS

A COMFORTABLE SMS SERVICE

You can receive your Bestmed information directly on your mobile phone, depending on the information you need, simply use the following letters A, B, or C and SMS to 31416.

A = Personal details

B = Benefit summary available

C = Confirmation of the three most recent claims

These and other services are just one of many ways we hope to make your life easier and convenient, because for Bestmed our members are central to everything we do. Standard VAS rates apply.

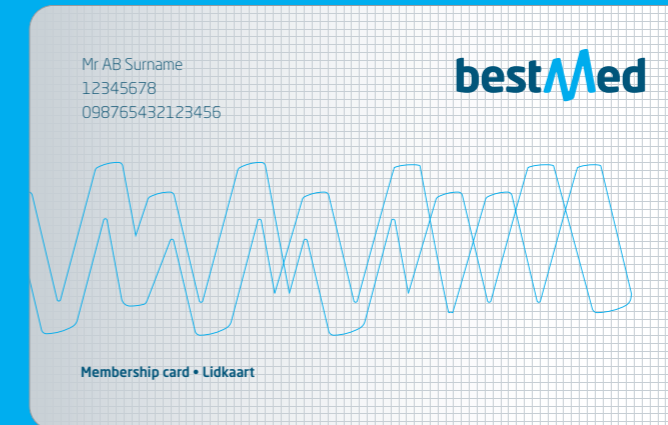
WHO, WHAT, WHERE, WHEN?

In order for us to communicate accordingly to our members it is important that you update your details. Please inform us if any of the following have changed:

- E-mail
- Employer
- Contact details (landline & cellular phone)
- Physical and postal address
- Banking details

You can get in touch with our Call Centre on 086 000 2378 or send an e-mail to membership@bestmed.co.za

OUT WITH THE OLD



IN WITH THE NEW

If you and/or your dependants still have old membership cards, please inform us; we will gladly replace them with a new one free-of-charge. Simply get in touch with our Call Centre on 086 000 2378 or send an e-mail to membership@bestmed.co.za

STUDENTE MOET JAARLIKS BEWYS VAN REGISTRASIE INDIEN

Dit is belangrik om enige studente-afhanklikes te registreer om sodoende mediese dekking en voordele te geniet.

- Enige kind wat die ouderdom van 21 bereik word as 'n student geregistreer indien daar bewys gelewer word dat die afhanklike steeds studeer.
- Kinder-premie sal gehef word vir studente tot die ouderdom van 26.
- Bestmed sal u 2 maande voor u kind 21 word of twee maande voor die vervaldatum herinner om die registrasie bewys aan ons te stuur.
- Studente afhanklikes moet nie later as 31 Maart van elke jaar Bestmed voorsien van die nodige registrasie bewys om te verseker dat u studente afhanklike steeds dekking geniet.
- Indien u kind die ouderdom van 21 bereik het maar nie studeer nie, kan hy/sy steeds as u afhanklike registreer maar volwasse premies sal gehef word.
- Ingevolge die Skema se Reëls sal lidmaatskap van 'n afhanklike wat die ouderdom van ses-en-twintig (26) bereik, verval.

Bestmed bied besonder bekostigbare mediese dekking vir individue. Indien u aansoek wil doen vir sodanige lidmaatskap vir u afhanklike, kan u gerus vir meer besonderhede oor ons produkte ons webtuiste by www.bestmed.co.za besoek. Geen wagtydperk sal gehef word vir studente-afhanklikes wat registreer as individuele lede indien die afhanklike binne 90 dae van vervaldatum as hooflid registreer.

DEBIT ORDER DATES

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

You can choose, for your convenience, on which date your debit order should be deducted from your bank account. Our debit order runs take place on the following dates of each month or the first working day thereafter should these dates fall on a weekend: 1st, 20th, 25th

Should you wish to change your debit order date, please send an e-mail to membership@bestmed.co.za before the 15th of the month of which you want the debit order to change from the following month. Requests to change will only be accepted via written permission (e-mail). Please note that you may only exercise this option once.

0801 11 02 10



FEW EASY STEPS TO APPLY FOR CHRONIC MEDICATION

The chronic application form, which can be found on the Bestmed website www.bestmed.co.za, should be completed and sent to: E-mail: medicine@bestmed.co.za
 Fax: +27 12 472 6760

PO Box 2297
 Pretoria
 0001

1

2

Applications will be processed as from date it was received.

3

On reapplication, a simple prescription would suffice, with the supporting documentation (blood reports, medical questionnaires, scans and doctor's motivations etc.) if necessary.

Bestmed will pay for the completion of the first application form that is completed with the treating doctor. Thereafter, any additional forms that are completed will be paid from available acute benefits/savings account.

Please contact Bestmed on 086 000 2378, if you have any enquiries. Remember office hours are from Monday-Friday 08:00 to 16:00. This information is also available on our website at www.bestmed.co.za.

THE BESTMED MEDICAL SCHEME ETHICS HOTLINE

Bestmed has decided to act pro-actively in addressing unethical behaviour, theft, fraud or related activity and has thus joined forces with KPMG to fight such practices.

The Bestmed Hotline, operated by KPMG, has been established with the aim to enhance an honest work ethic and simultaneously provide employees with a mechanism to bring any unethical business practices to the attention of management. The Bestmed Hotline will serve as an independent conduit between management and employees. All information will be treated confidentially and the anonymity of callers protected. The hotline will operate 24 hours a day for 365 days a year. Bestmed will receive a regular analysis of the calls and investigations will be launched where necessary.

To use the Bestmed Hotline, please follow the steps as set out below:

1. Dial 0801 11 02 10 toll-free from any Telkom telephone.
2. You may remain anonymous. Provide full details in respect of the fraudulent, corrupt or unethical practice to the call operator.
 - Who is involved or doing what?
 - What has happened?
 - How is it done and how often is it done?
 - Where is it done - exact location or place?
 - When was the incident observed, dates and times?
 - Value involved - estimated monetary value?
3. You will be given a reference number by the operator. Keep this confidential, as you will need this number for follow-up (calls at a later date to add additional information to the original report) and/or feedback (call requesting feedback on the matter reported) purposes. Use this opportunity to report any unethical behaviour, theft, fraud or related activity within Bestmed.



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

Highlights of Out-of-Hospital/ Day-to-Day Benefits

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

CDL Chronic conditions (PMBs)

- Are covered at 100% of Bestmed tariff unlimited
- 30% co-payment for non-formulary medicine

Non-CDL Chronic conditions

- 16 Non-CDL chronic conditions covered at 85% of Bestmed tariff, limited to M = R6 500 and M1+ = R12 900

Non-CDL Conditions		
01 ADD / ADHD	07 Endometriosis	13 Stroke
02 Acne- severe	08 Major Depression	14 Paraplegic / Quadriplegia (meds to treat)
03 Eczema	09 Chronic Anaemia	15 Pulmonary Embolism
04 Allergic Rhinitis	10 Polycystic Ovarian Disease	16 Female Menopause
05 Migraine Prophylaxis	11 Graves Disease	
06 Gout Prophylaxis	12 Obsessive Compulsive Disorder	

Preventative healthcare Benefits

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

WE HAVE A FEW TRICKS UP OUR SLEEVE...

At Bestmed we take great pride in making your life just a little easier because we know it is often the little things that make us appreciate what we have. Here are 6 useful tricks to remember:

- Next time the doctor's going to give you an injection, COUGH as the needle is going in.** The cough raises the level of pressure in your spinal canal, which limits the pain sensation as it tries to travel to your brain.
- If you ate a big meal and you're feeling full as you go to sleep, lay on your left side.** That'll keep you from suffering from acid reflux. It keeps your stomach lower than your oesophagus, which will help keep stomach acid from sliding up your throat.
- If you've got an itch in your throat, scratch your ear.** When the nerves in the ear get stimulated, they create a reflex in the throat that causes a muscle spasm, which cures the itch.
- Got the hiccups?** Press thumb and second finger over your eyebrows until the hiccups are over - usually, in a short while.
- Nervous? Slow your heart rate down by blowing on your thumb.** The vagus nerve controls your heart rate, and you can calm it down by breathing.
- If your hand falls asleep, rock your head from side to side.** That'll wake your hand or arm up in less than a minute. Your hand falls asleep because of the nerves in your neck compressing so loosening your neck is the cure. If your foot falls asleep, that's governed by nerves lower in the body, so you need to stand up and walk around.

Follow us on Twitter
[@BestmedSocial](#)



Beat4♥
Ons **NUWE**
voordele-opsie



The number of children who received sunscreen this year with our CSI project, 'Healthy Habits'



We have walk-in centres in these cities

CPT - DBN - PE - PTA

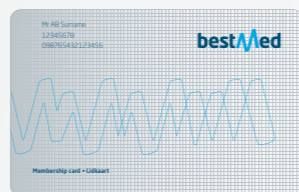
We also have tied agents in these regions

Bloemfontein - East London - Mthatha - Mbombela - Polokwane



Bestmed Membership Card

It's the most important thing to take with you when you go on holiday



21 754

mense het tot op hede in 2013 by Bestmed aangesluit.

31 December

the cut-off date to change to another benefit option



Bestmed will be 50-years-old in 2014

Bestmed is die

5de GROOTSTE

oop mediese skema in SA

bestMed

Better living. Better life.

• FAAN SE •
TREIN
 LOOP STEEDS NA 40 JAAR

Die film *Faan se Trein* het onlangs nege toekennings by kykNET se Silwerskermfees in Kaapstad gewen. Die rolverdeling sluit groot name in soos Marius Weyers, Deon Lotz, Cobus Rossouw, Sandra Kotze, Anel Alexander en Nicola Hanekom.

Dramaturg Pieter Fourie het *Faan se trein* in 1970 geskryf. Dit is in 1975 vir die eerste keer planke toe geneem en in die eerste twee jaar is dit deur meer as 300 000 mense landwyd gesien.

Die film *Faan se trein* is gegrond op die suksesvolle verhoogstuk. Dit vertel die verhaal van Faan wat saam met sy bejaarde pa, Frik, deur hul huishoudster versorg word. Faan het 'n geweldige belangstelling in treine. Toe Frik sterf, kry Faan die wind van voor. Van die dorpenaars glo hy is gevaarlik, terwyl ander weer dink hy sal nie 'n vlieg skade aandoen nie. Top Living het met Deon Lotz gesels. Hy vertolk die rol van Dokter André Dippenaar.



Waar was jy in 1970?

"In Kaapstad, 6-jaar oud en seker oppad skooltoe met die trein."

Hoekom is *Faan se trein* so 'n legendariese storie?

"Faan is legendaries – dis 'n universele en alledaagse storie. 'n Verhaal met soveel deernis en empatie vir al die kleurvolle, eerlike en egte karakters. Mens kan soveel vermag met 'n goeie teks – die oorspronklike teks is pragtig en wonderlik verwerk vir film!"

Beskryf jou deelname aan dié projek in drie woorde?

"Ongelooflike, besonderse ervaring."

Jy het by kykNET se onlangse Silwerskermfees die toekening vir beste ondersteunende akteur gewen vir jou rol in *Faan se trein*. Watter ander karakter in die flik is jou gunsteling en hoekom?

"Faan, want die storie is gebaseer op 'n ware karakter en hy is só eerlik, eintlik nog net 'n kind – wonderlike uitdagende rol!"

As jy 'n treinrit kon meemaak na enige bestemming in Suid Afrika, waarheen sal dit wees en wie sal jy saam neem?

"Treinrit met die Outeniqua Choo-Tjoe vanaf George verby Wildernis en verder met die kus op saam met my kinders, Nicola en Liam."

Foto's verskaf deur Faan Films

NICOLA HANEKOM

DEON LOTZ

WILLIE ESTERHUIZEN

ANEL ALEXANDER

MARIUS WEYERS

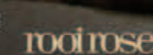


FAAN SE TREIN

'N MAN SE ONSKULD. 'N DORP SE ONREG.



HELENA SPRING: OUDERWYF IN KOOS ROETS' FILM IN SAMWERKING MET CLEARWATER, RED PEPPER PICTURES EN KYKNET
 "FAAN SE TREIN" MET WILLIE ESTERHUIZEN, DEON LOTZ, MARIUS WEYERS, NICOLA HANEKOM, ANEL ALEXANDER, COBUS ROSSOUW, A J VAN DER MERWE
 MUSIEK NIK SAKELLARIDES; VERVOLGERS WILDEMAR COETSEE; REKORDEUR NICHOLAS COSTARDAS; REDAKSIE AMELIA HENNING; VERVOLGERS GILLIAN PEARSON; LITTEKUNDE CECIL BARRY; DEREK WHITE
 VERVOLGERS HELENA SPRING; VERVOLGERS FAAN SE TREIN EN FAAN SE STASIE: PIETER FOURIE; VERVOLGERS PIETER FOURIE, KOOS ROETS; PRODUKSIE KOOS ROETS



IN TEATERS 24 JANUARIE



@faansetrein /faansetrein

10 BIG BUSINESSES THAT STARTED IN A GARAGE

**Every big business had to start out somewhere.
All that it took was a garage and a big idea!**

1. Apple

In 1976 Steve Jobs, Steve Wozniack and Ronald Wayne started a business out of a garage in Cupertino, CA, putting together one of the first prototypes of their personal computers. Over the next decades, the company would introduce several more models, including their Macintosh line in 1984, arguably what turned them from a struggling startup into a fully-fledged business.



Picture: Katherine Welles / Shutterstock.com



Picture: iesting / Shutterstock.com

2. Google

In 1998 the search engine giant was just starting out in a garage in Menlo Park, CA. Google's staff of 3 would work out of this garage, perfecting their search algorithm, indexing web pages, and raiding the refrigerator of their friend's attached home. By the next year the company had outgrown the garage and eventually moved into what is today known as the Googleplex.

3. Mattel

When the Handler's got their start in the 1940s in a Southern California garage, they were making picture frames, not toys. In 1959, they introduced the first Barbie, and afterwards became a household name. Today they're home to big names in the toy business like Fisher Price, Hot Wheels, American Girl and a number of board games.



4. HP

In 1939 Bill Hewlett and Dave Packard decided to establish their own electronics manufacturing company, based out their garage in Palo Alto, CA. They made everything from high-tech electronics to agricultural products but by the 60s were homing in on the tech market exclusively. Today, the company is an electronics giant, with some of the highest quality personal computing products on the market.

5. Amazon

In 1994, Jeff Bezos laid the foundations for what would be the online retailing giant Amazon in his garage, hoping to follow in the footsteps of fellow garage entrepreneurs HP. Today, there are few people who haven't shopped with the online retailer, buying everything from food to televisions to electronic media. This small business had become one of the leading retailers in the world.



Picture: Annette Sharp / Shutterstock.com



Picture: Scott Cornell / Shutterstock.com

6. Disney

Walt Disney's first studio was a tiny, one car garage in Hollywood. There he worked on a variety of animation products, setting up a makeshift studio in the space, while he waited to see if his Alice in Wonderland pilot would be picked up by any major distributors. That tiny garage was almost torn down, but the dedication of a few interested citizens helped to save it and interested visitors can go there today to see where it all began.

7. Microsoft

In 1975, Bill Gates and Paul Allen founded Microsoft, with just a few resources and an available garage space. Microsoft homed in on the software market. Later, they would go on to develop more sophisticated operating systems that would evolve into those we know as Windows today. The business would grow to be one of the most profitable and powerful in the world.



Picture: Adriano Caselli / Shutterstock.com

8. MagLite

In a Los Angeles garage, Anthony Maglica began to design and build precision parts for industry, aerospace and the military. By 1974, he was incorporated as Mag Instrument and the company was gaining a reputation for the quality of their products. In 1979, MagLite released their first flashlight, the product they are best known for today. It would help them to become a household name and secure their place in the market.



9. Yankee Candle Company

Young Michael Kittredge created his first scented candle from some melted crayons in his garage. Neighbours saw the candles and began purchasing them from him, eventually motivating the high school student to found a business with two high school friends. Kittredge sold the company in 1999 after a cancer scare, but it has gone on to even greater success and is now sold at many major retailers and a number of its own standalone stores.



10. Harley Davidson

Harley Davidson started out in 1901 with a small business that built engines for bicycles. It wasn't long before they started developing the motorcycles. In 1903 they had already released their first racing bike, constructed in a small wooden shed. Today, they're still known for producing some of the biggest, best motorcycles on the market and have become a household name.



Picture: Adriano Caselli / Shutterstock.com

Source: <http://www.youngupstarts.com/2011/05/03/10-big-businesses-that-started-in-a-garage/>



The HPV factor

The Human Papilloma Virus (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 precursor to cervical cancer. A pap smear can be performed to detect if there are abnormal cells and should be done on an annual basis.

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>

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?

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Join and include the whole family for only R99 per month or R65 per month for a single Just Rewards member.

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RETAIL

We know you are used to the best, therefore, nothing beats a good retail therapy session. Spend some quality time with your bank card at one of our retailers. You can now get goods and services at the best deal in town.

TRAVEL

The most cost-effective, personalised travel and accommodation service to closed user groups. We will be your travel partner of choice, because we appreciate the importance of the limited time you spend with your family and friends. Rewards include dramatically reduced prices at local and international destinations.

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Take the hassle out of DIY and rather call a qualified Handyman team who are readily available 24 hours a day, for any of your emergency Home Assistance needs.

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- Once first debit order is received, membership will be activated and temporary username and password will be sent to you.
- Login to www.justrewards.co.za with your temporary username and password.
- Select reward benefit section and click on benefit of choice.
- Click 'Get Voucher' and voucher page will open
- Print your voucher.
- Present it at the offering store at the till point.

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Are You Smarter Than A 4th Grader?

BE SHARP & BE A WINNER

Answer the following 2 questions correctly and you could win 1 of 5 Bestmed holiday hampers!



1.

Johnny's mother has three children. The first child is named April. The second child is named May. What is the third child's name?

2.

If you were running a race and you passed the person in 2nd place, what place would you be in now?

**SEND YOUR ANSWERS TO
COMPETITIONS@BESTMED.CO.ZA
BEFORE 10 DECEMBER 2013
TO STAND A CHANCE OF WINNING.**

Terms and conditions apply. The closing date of the competition is 10 December 2013. The judge's decision is final and no correspondence will be entered into. Winners will be notified telephonically or via e-mail. 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.



Depressie tydens die Fesseisoen



herinner aan hulle eie verhoudings-omstandighede en kan eensaam of gefrustreerd voel!"

Winkels is reeds besaai met Kersversierings, vakansies is maande gelede bespreek en Boney M word gehoor in al wat 'n winkelsentrum is – opgewondenheid is aan die orde van die dag. Maar nie almal sien altyd uit na die Fesseisoen nie. Dis daai tyd van die jaar wanneer depressie slagoffers in 'n greep vasklou en daar geen ander gevoel is as om te laat gaan nie.

Voel jy af?

Dit is natuurlik om van tyd-tot-tyd terneergedruk te voel, maar 'n sterk gevoel van eensaamheid en wanhoop wat nie verdwyn nie mag dalk die eerste tekens wees wat dui op depressie. Jy mag dalk ook ondervind dat jou vriende en jou stokperdjies jou nie meer interesseer nie.

Waarom is sommige mense geneig om depressief te wees tydens die Fesseisoen?

Marna Dreckmeier-Meiring, kliniese sielkundige by die Universiteit van Pretoria, is van opinie dat die meeste mense dan vakansie het. Dit beteken hul dag-tot-dag roetine verval en hulle word blootgestel aan vele sosiale interaksies wat baie spesifiek is tot die Feestyd.

Sy voeg by: "Dit is ook vir baie mense 'n tyd van introspeksie – 'n kans om die kompleksiteit van 'n mens se verhoudingswêreld en ander aspekte in te neem. Vir baie mense lei dit tot 'n warboel van positiewe en negatiewe emosies. Mense raak dikwels meer bewus van hulle emosies en word ook meer intens blootgestel aan stimulus wat 'n emosionele reaksie ontlok. Selfs mense wat meer tyd alleen spandeer, word byvoorbeeld

Die Suid Afrikaanse Depressie en Angs Groep

Vir gratis telefoniese berading vir jou of 'n geliefde wat depressie ondervind, skakel asseblief SADAG by 0800 21 22 23 tydens 08:00-20:00, 7 dae per week.

Die gevaar tekens?

- Jy voel eensaam.
- Jou werk frustreer jou.
- Jy voel gestres en terneergedruk.
- Jy voel gespanne.
- Jy het negatiewe gedagtes.
- Jy voel emosioneel.

Vat Beheer!

- Handhaaf 'n mate van 'n roetine.
- Maak tyd vir ontspannings-oefeninge.
- Sosiale blootstelling kan help om jou emosies te reguleer.
- Moenie jou emosies onderdruk nie.
- Gebruik die Fesseisoen om verhoudings te bou.
- Prioriseer jou verantwoordelikhede en wees in beheer.

Bewustheid van die 'hoekom' help om jou by die 'hoe' vir behandeling uit te bring. Behandel depressie deur beheer te neem van die situasie.



Childhood

OBESITY

Kids should slow down on fast food

Childhood obesity is a medical condition where excess body fat negatively affects a child's health or wellbeing. As methods to determine body fat directly are difficult, the diagnosis of obesity is often based on Body Mass Index (BMI).

Obesity rates among children and adolescents have reached epidemic proportions in both industrialised and developing countries, with an estimated 1 out of every 5 youngsters suffering from obesity at a BMI above 30.

Why are kids so obese?

With the everyday hustle and bustle of working 9-5 and running a household it is often more convenient to stop at a local fast food restaurant. But what might be convenient to you today might one day be an inconvenience to your child.

There is no doubt that kids love fast food and what make it more attractive are the free toys. But a child's life is not something you play with; children need proper nutrition. Think smart.

Balanced meals (fruits/veg, starch and protein) are essential for kids as they need the necessary nutrients to grow up healthily. Registered dieticians Gabi Steenkamp and Celynn Erasmus wrote a book, *Fast Food for Sustained Energy* – a very useful publication that informs readers about fast food and portion distortion.

In one section of the book some commonly ordered takeaway and restaurant items are shown and exactly what they contain. Also included are suggestions on how to modify or combine these items with other foods to optimise nutrition.

Sources: The South African Medical Journal:
<http://www.samj.org.za/index.php/samj/article/view/5543/4033>
G Steenkamp & C Erasmus, *Fast food for Sustained Energy*, Tafelberg NB Publishers, Cape Town, 2011, pg 84-89.
www.celynnerasmus.com

cheese burger

CHEESEBURGER & SIDE ORDER OF CHIPS

Energy 3 268kJ
Carbohydrate 67g
Protein 34g
Fat 41g
Saturated Fat 15g
Sodium 1 281mg
Fibre 3g



OPEN CHEESEBURGER WITH A LARGE TOSSED SALAD & NO DRESSING

Energy 1 847kJ
Carbohydrate 22g
Protein 31g
Fat 25g
Saturated Fat 10g
Sodium 831mg
Fibre 5g



fried chicken

3 PIECES OF FRIED CHICKEN & FULL PORTION OF CHIPS

Energy 5 033kJ
Carbohydrate 65g
Protein 70g
Fat 73g
Saturated Fat 15g
Sodium 2 308mg
Fibre 6g



ONE PIECE OF FRIED CHICKEN WITH A LARGE TOSSED SALAD & NO DRESSING

Energy 1 631kJ
Carbohydrate 12g
Protein 39g
Fat 21g
Saturated Fat 5g
Sodium 1 063mg
Fibre 2g



pizza

LARGE 30cm 4 SEASONS PIZZA (1 protein; 3 veg toppings & cheese)

Energy 5 718kJ
Carbohydrate 140g
Protein 72g
Fat 61g
Saturated Fat 33g
Sodium 3 067mg



2 SLICES OF A LARGE PIZZA WITH LARGE MIXED SALAD & NO DRESSING

Energy 1 515kJ
Carbohydrate 40g
Protein 18g
Fat 15g
Saturated Fat 8g
Sodium 766mg



DARE TO DREAM AGAIN

CHALOM RECOVERY CENTRE

Chalom Recovery Centre (Pr. No. 0498580) is a private institution exclusively for addicted women older than 18-years. The centre also caters for pregnant women who are actively using and mothers of babies younger than 18-months. We view addiction as a progressive disease which, with excellent and appropriate treatment, can go into remission.

The centre treats women with chemical addictions (drugs, alcohol, nicotine, food, etc.), process addictions (gambling, spending, internet, etc.) and behavioural addictions (relationships/ sex abuse, co-dependence, etc.) American research has proven that gender specific treatment programmes for women deliver better results and that the success of such a programme is much higher for

sustainable recovery. A woman's psyche and whole being works differently than that of a man's. A woman's body gets affected in a different manner than that of a man's through drugs and alcohol. Dependence affects every part of a woman's life; her career, friendships, household, family, environment even a simple thing like buying groceries.

Women develop mostly dependence to deal with trauma and emotional pain. Dependence which does not get dealt with early enough develops into addiction. Women in mixed gender group therapy who do not receive in-depth rehabilitation which they need, frequently relapse and fall back into old thinking patterns and lifestyles which goes hand-in-hand with addiction.

Rehabilitation works only once a dependant is at ease, feels safe and therefore able to open up emotionally towards counsellors, medical personal and their peers during group therapy. They must be able to trust! Women feel vulnerable and exposed between men - this being one of the most important reasons for our 'women only' centre. We provide a safe haven for them to recover from the trauma and burdens of addiction and we help them with the shame and guilt which gets created by addiction.

We follow a holistic programme - Individual Treatment Plan (IDP) is worked out for each patient by our multi-disciplined team and gets adjusted as the patient progresses with

her therapy. We focus especially on cognitive behavioural therapy, counselling, recovery skills, group therapy, coping strategies, relapse prevention plan techniques and family therapy. The length of the stay/therapy depends on the individual, although there is a minimum stay of six weeks.

Our programme consists of primary and secondary plans as well as after care.

Chalom Recovery Centre's contact details:

Tel: +27 22 942 1560
Cell: +27 82 426 0270
Web: www.chalom.co.za
E-mail: recovery@chalom.co.za
Facebook: Chalom Recovery Centre

Maak gebruik van pensionarisdae by winkels
Meeste winkels bied spesiale afslag vir pensionarisse op sekere dae.

Sit voet-in-die-hoek en spaar brandstof só
Maak 'n lys van weeklikse benodighede. Indien jy slegs twee- of driekeer 'n week dorp of stad toe gaan sal dit jou maandelikse brandstofverbruik verminder.

DIS 'N FEIT SOOS 'N KOEI DAT LEWENSKOSTES DAAGLIKS STYG. WEES SLIM, GELDSLIM

Sak-en-pak
Maak seker jy het 'n sak of mandjie voordat jy die winkels besoek. Om elke keer 'n plastieksak te koop kan jou onnodige geld kos. Veronderstel 'n mens gaan doen inkopies 5 dae per week van die jaar. 'n Mens sou dan 260 plastieksakke aankoop per jaar. Die gemiddelde prys van 'n plastieksak is R0.50. Dus bespaar jy R130 per jaar.

Minder energie, meer geld
Verander al jou konvensionele gloeilampe na energie-doeltreffende gloeilampe. Nie net sal dit jou elektrisiteitsrekening verminder nie, maar dit hou ook 6-8 keer langer.

Registreer vir ouer persone pensioen
Is jy al geregistreer vir 'n pensionarissubsidie? Indien nie, gaan registreer so gou as moontlik, 'n ekstra paar rand elke maand is altyd welkom. Vir meer inligting besoek <http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/oldagegrant/>

Geld spaar is die beste medisyne
Rek jou rand deur generiese medisyne te gebruik. So kan jy verhoed om bybetalings te maak. Generiese medisyne het dieselfde aktiewe bestanddele in dieselfde hoeveelheid, vorm en sterkte van konsentrasie as die oorspronklike produk.

Wees pryswys, kyk na spesiale aanbiedinge in jou omgewing
Hou die plaaslike koerante en bylaes dop vir goedkoper produkte, maar moenie noodwendig verder ry om iets goedkoper te kry nie, want dan gaan jy meer brandstof uity.

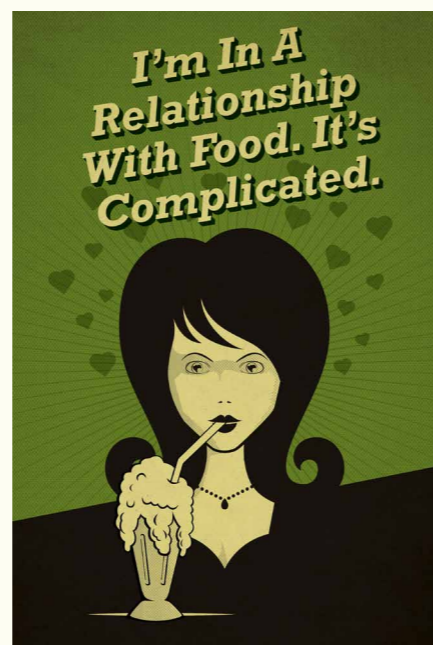
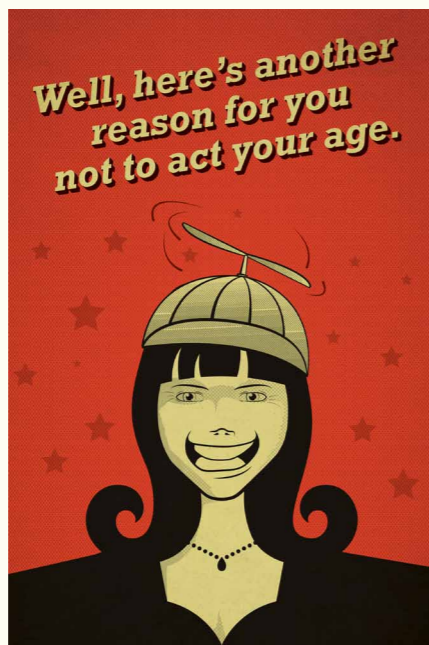
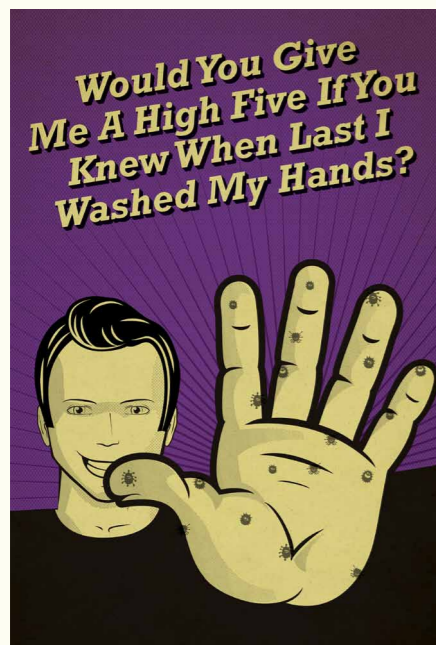
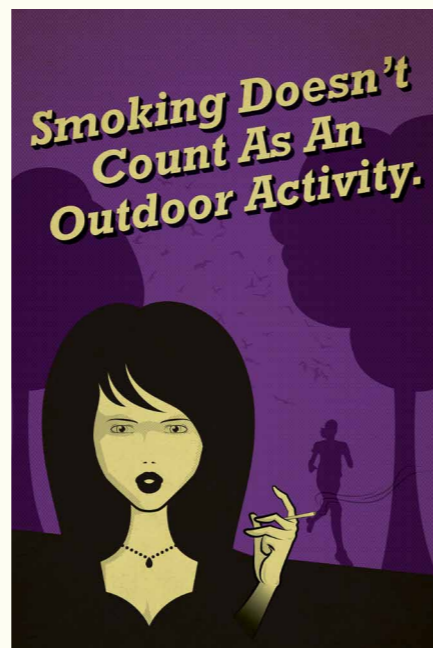
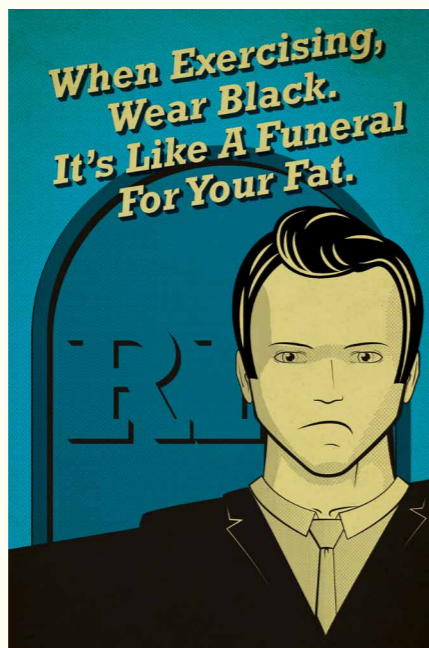
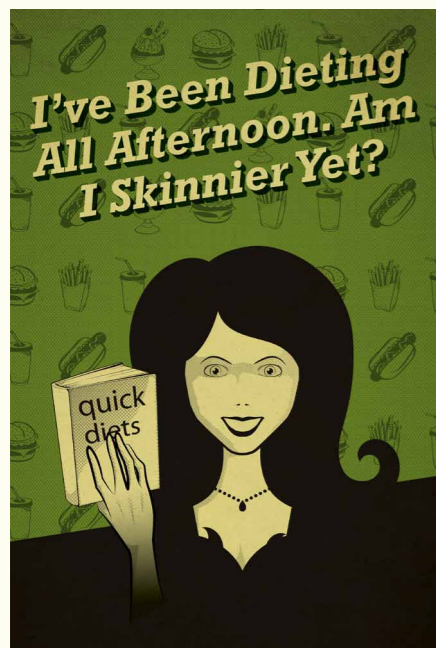


HOE GRYSER HOE WYSER

SÓ KAN JY GELD BESPAAR

WELLNESSLESS

We inform and educate our members to encourage the change to a better lifestyle: one where our members strive to **Be Active, Be Nutri-Wise, Be Safe** and to **Be Happy**.



Die skrif is aan die muur...

PIERRE + LIZELLE ANDERSON
(DURBAN KANTOOR)

lets wat ek kan sê van jou en Lizelle, altyd uitstekende diens. Baie dankie vir die uitstekende kliëntediens wat julle lewer. Niks is ooit te veel vir julle nie. Weereens dankie!

- Amanda Scott

Ek wil van hierdie geleentheid gebruik maak om Bestmed te loof vir die goeie diens wat julle lewer. Ek kan nie my dank genoeg betoon nie. Ek is nie so lank op die mediese fonds nie, maar toe ek dringend hulp nodig gehad het, het julle nie geskroom om my te help nie. En daarom sal ek altyd julle aanbeveel by al my vriende en familie. Ek wil regtig net se baie dankie julle is die beste. Julle is nie net 'n mediese fonds wat 'n mens se premie neem en nie help wanneer mens in nood is nie en glo my dit beteken baie.

BAIE DANKIE!

- Linda de Meyer

LIDA AFRIKANER
(PRETORIA KANTOOR)

Baie dankie vir al jou moeite en geduld. Jy is beslis 'n aanwinst vir Bestmed!

- Pikkie Putter



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