



**Meet the
broker
consultants**

**PROVIDER
NETWORKS**

**GO GREEN
WITH YOUR
DIET**

**Why 50
is so new age**

**TOP
LIVING**

BESTMED 50 YEAR
SPECIAL EDITION
Winter 2014 Vol. 04

Get in touch with us

General

Tel: 086 000 2378

E-mail: service@bestmed.co.za

Fax: 012 472 6500

Walk-in facility

Block A, Glenfield Office, 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)

claims@bestmed.co.za (claims submissions)

Hospital authorisation

Tel: 0800 22 0106

E-mail: authorisations@bestmed.co.za

Chronic medicine

Tel: 086 000 2378

E-mail: medicine@bestmed.co.za

Fax: 012 472 6760

ER24 and international cover

Tel: 084 124

BestBaby

Tel: 011 704 0072

E-mail: info@babyhealth.co.za

HIV/AIDS programme

Please contact the HIV clinical team at:

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E-mail: bestmed@onehealth.co.za

Fax: 086 232 9014

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After-hours emergency number

Tel: 083 564 9978

Oncology programme

Tel: 012 472 6254

E-mail: diseasemanagement@bestmed.co.za

Fax: 012 472 6770

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

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Tel: 086 112 3267

General enquiries

E-mail: information@medicalschemes.com

Complaints

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Fax: 012 431 0608

Postal address

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Hatfield
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For full disclaimer visit our website www.bestmed.co.za.

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Hotmail: fraud@kpmg.co.za

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PO Box 14671, Sinoville, 0129

Web: www.thornhill.co.za/kpmgethicslinereport.

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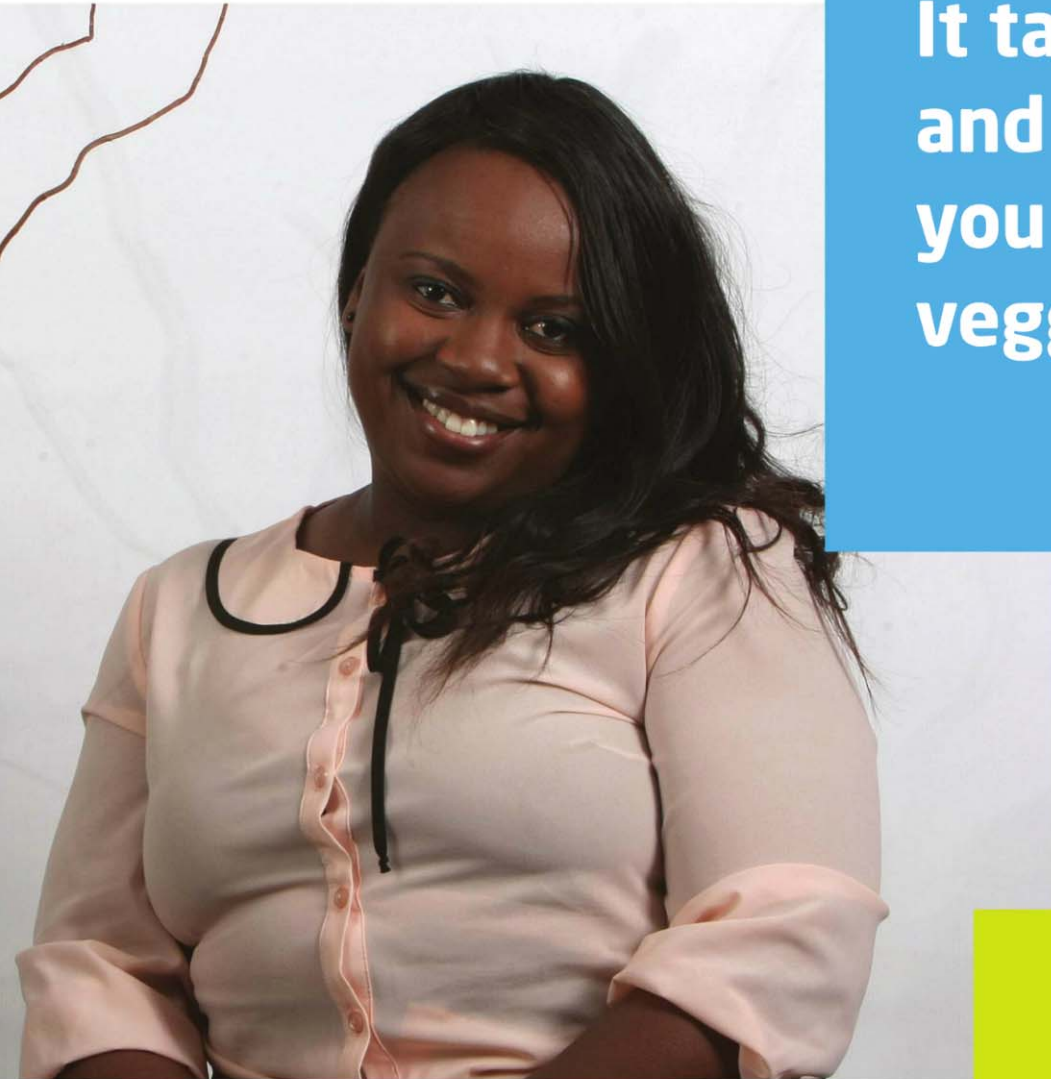
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Editor's note

It tastes good and it does you good... the veggie diaries



Dudu Maziya

Growing up, a meal was not a complete meal unless there was meat. No matter how big or small, meat always had to be present in every serving of food for it to be considered a meal. Being a person who has a healthy relationship with food, I never thought I would give up meat.

About six months ago I was at a braai and had the juiciest, yummiest steak I had ever had (I thought), until I woke the next day with the very strong "iron" taste, that often comes with raw meat, in my mouth. This continued for a

good three days and I slowly started giving up my carnivorous ways.

I started doing a lot of research on vegetarian diets, the pros and cons of going vegetarian and, of course, new simple recipes which I could cook at home. Some of these recipes are included in this edition.

One thing is for sure, going vegetarian was one of the healthiest decisions I've made thus far.

I hope you enjoy reading this edition with its new look.

A word from the CEO

50 years and beyond



"The successes we have seen is as a direct result of our customer intimacy philosophy."

Turning 50 is no small accomplishment. Although it may be harder to embrace for some, there is much cause to celebrate! Many tremendous things have happened in the last 50 years.

Bestmed has learnt a lot over the years, and not only did we thoroughly overcome our challenges, we have gone on to take this medical scheme to new heights. I am convinced that the successes we have seen at Bestmed is as a direct result of our customer intimacy philosophy. It is the idea that the member is the highest priority in everything we do here at the Scheme.

So with our milestone, we should remember this great quote, "What counts in life is not the mere fact that we have lived. It is what difference we have made to the lives of others that will determine the significance of the life we lead."

I hope you enjoy this issue of Top Living Broker Edition.

Warm regards

Dries la Grange



Protection of Personal Information Act (POPI)



The Protection of Personal Information Act (the "Act"), was enacted on 19 November 2013. This Act, once a Commencement date has been published, will have far-reaching consequences for medical schemes.

The purpose of the Act is to give effect to the constitutional right to privacy, by safeguarding personal information when processed by a responsible party; regulate the manner in which personal information may be processed, by establishing conditions in harmony with international standards, that prescribe the minimum threshold requirements for the lawful processing of personal information; provide persons with rights and remedies to protect their personal information from processing, that is not in accordance with the Act; and establish voluntary and compulsory measures, including the establishment of an Information Regulator, to ensure respect for and to promote, enforce and fulfil the rights protected by the Act.

The Act applies to both public and private bodies, which inter alia includes medical schemes. Personal information must be processed lawfully and in a reasonable manner that does not infringe the privacy of the data subject.

Section 26(a) of the Act provides that unless specifically exempted in terms of Section 27, a responsible party may not process personal

information concerning, inter alia, a data subject's health. Section 32 deals with the authorisation concerning a data subject's health or sex life —

Therefore:

The only time a medical scheme would be exempt from the provisions of Section 26, in terms of Section 27 would be in the following circumstances:

- (i) assessing the risk to be insured by the insurance company or covered by the medical scheme and the data subject has not objected to the processing;
- (ii) the performance of an insurance or medical scheme agreement; or
- (iii) the enforcement of any contractual rights and obligations.

The intention of de-identifying personal information, is that it should be impossible to link the information to the member to whom it relates. This could result in a number of practical issues arising for schemes, especially for us who administer all our own administrative functions. It would be virtually impossible for us to continue with our administrative functions while only being able to process de-identified personal health information.



The Medical Schemes Act does not have more extensive information protection principles than the Act.

In a medical scheme environment, it may be that the Regulator will accept the criteria as per Section 37(1) (b) as being relevant. However, the regulator has not been appointed as yet and a commencement date and regulations have not been published.

The CMS have invited all schemes to submit all of their submissions regarding the Code of Conduct regulating our environment. The same had to be submitted on/before 28 February 2014.

The inability of Bestmed to process health information, coupled with the requirements, which govern the processing of other types of information, will no doubt cause us to change our processes. An Action Plan has been agreed upon to be drafted, wherein all departments and the impact POPI will have on them, will be identified, and processes amended/put in place to address POPI.

The implications may be far-reaching, not just financially but also from our governance perspective. Simple processes, such as the consideration of an ex gratia request, will now have to be treated differently. An example being: an ex gratia committee will have to

make a decision based on de-identified information. This may, among other things, result in the sympathy element, which may exist in ex gratia circumstances being lost, as it becomes easier to detach the de-identified information from a real person. Administration costs might rise.

If we do not adhere to the provisions as set out in POPI we may find ourselves subjected to complaints, sued, or guilty of an offence and liable for a fine or imprisonment of Board members not exceeding ten years, or both a fine and imprisonment.

Bestmed will, as far as possible, ensure that the service level agreements into which we have entered into, and may enter into in the future, expressly record the duties of each party. Accordingly, each party would have a clear indication of their responsibilities and would be able to put in place adequate checks and balances to ensure compliance with the information protection principles.

What's happening at Bestmed?



Bestmed TuksRace

Top athletes, social runners and families gathered on the UP Sports Campus (LC De Villiers Sports Grounds) on Saturday, 15 February 2014, to take part in the Bestmed TuksRace.

Besides a line of elite athletes, well-known sportspeople and celebrities gave up their morning to attend and raise money for the Cancer Association of South Africa (CANSA) and celebrate Bestmed's 50th anniversary this year.

Athletes and celebrities who were there included middle distance runner and world champion, Caster Semenya; Olympic gold medallist swimmer, Ryk Neethling; rugby players, Johan Roets and Stefan Terblanche; 400m hurdles champion LJ van Zyl, along with pole vault athlete, Okkert Brits and his family; SA long distance runner, Irvette van Zyl; Pieter Swart from Warrior Race, as well as television personalities from kykNet and Villa Rosa, amongst many others.

The winners of the day were Desmond Mokgobu who took the 21.1km Men's Open race title in a time of 65:28, while Thabitu Tsatsa was the first to cross the line in the 21.1km Women's Open race in a time of 82:55.

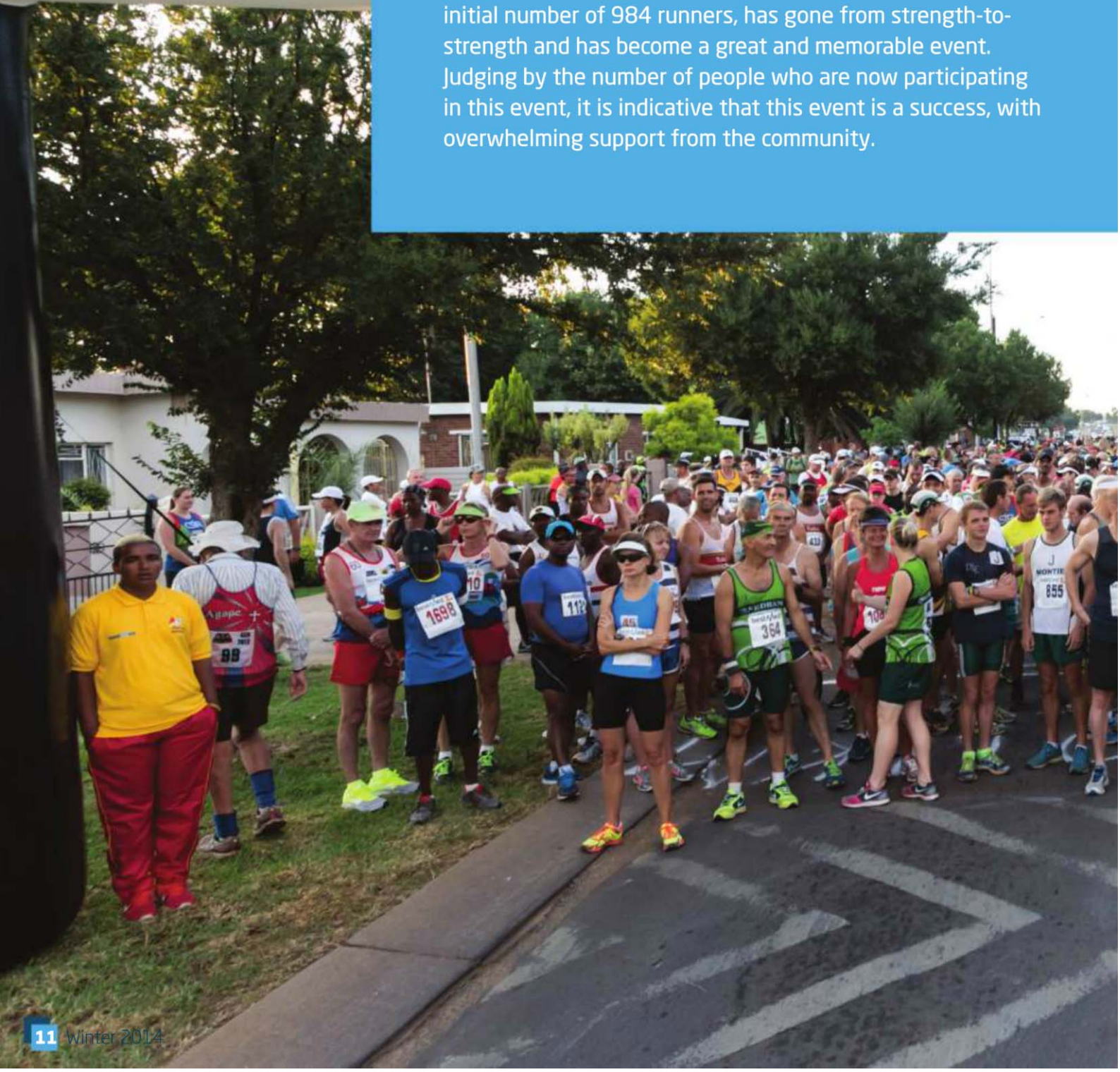


ACE Race

With an outstanding record year-on-year, the annual Bestmed Athletics Club Eersterust (ACE) Road Race was yet another success this year, with participants exceeding 3000. The 2014 event took place on Saturday 11 January in Eersterust, Pretoria where Katherine Malungane of Transnet won the 21km women's open race at a time of 01:27:55.

Professional and fun runners from the local community and neighbouring areas participated in the 5/10/21km event held at the Eersterust Stadium. Over the years, the event has become a highlight in the community's calendar and everyone is eager to take part.

The ACE Race which was launched 19 years ago, with an initial number of 984 runners, has gone from strength-to-strength and has become a great and memorable event. Judging by the number of people who are now participating in this event, it is indicative that this event is a success, with overwhelming support from the community.





Tuks and
Media Br





Media sports launch

The successful partnerships of educational institutions, corporates and non-profit organisations can go a long way, not only to uplift and develop the youth, but result in extensive benefits for communities and the nation at large. This was the focus of the 2014 Bestmed TuksRace launch.

Bestmed's relationship with the University of Pretoria spans five decades and to date includes the sponsorship of the TuksAthletics stable - the imminent Tuks road race, TuksAthletics, the First Aid and Sports Trauma unit at TuksSport, the Medical Science Unit at the High Performance Centre (HPC) and AmaTuks Soccer Club.

Bestmed is proud to contribute towards the upliftment of communities in which we conduct our business, reinforcing our vision of promoting healthy societies and family wellness. Encouraging a healthy lifestyle has become paramount in our country, where lifestyle diseases are placing a huge burden on healthcare resources.

Bestmed cycling sponsorship

Bestmed continues to expand its footprint in South African cycling through its sponsorship of eight races on the national calendar and the Bestmed-ASG women's team. Sponsoring sporting events was a natural extension of Bestmed's business and these races provide a platform for encouraging people to build sustainable, health-conscious lifestyles.





The cycling events taking place this year are:

- Tour de Boland: 4-7 March
- Bestmed Jock Cycle Race: 19 July
- Bestmed CANSA Lost City Mountain Bike Challenge & Road Cycling: 17 August
- Bestmed Makro Tour: 6 September
- Campus2Campus: 21 September
- Bestmed Satellite Tour: 18 October
- Bestmed Ballito Expedition: 8 November
- Bestmed Val De Vie MTB: 23 November

Transnet Foundation Group

In 2012, Transnet Ltd implemented the Transnet Foundation Orphaned Youth Education Development Program, targeted at academically gifted students.

The programme's objective is to promote a culture of academic excellence in South Africa, by providing comprehensive educational and psycho-social support to orphaned youths, in strategically targeted areas.

The programme was launched when 10 learners were identified and successfully placed in Grade 10 at private schools, by the Transnet Foundation's Education Portfolio.

Towards the end of 2013 the second phase of the project was rolled-out and after careful consideration the selection criteria was amended, requiring learners to be enrolled from Grade 7.

Before learners are placed in top performing private schools around the country, they are required to go through a seven-day life skills coaching session, to prepare them for the new environment.

The programme will also now be implemented for orphaned youth, who will be recruited from Grade 8. It will, therefore, become a nine-year programme, with the first five-year phase focusing on the high school education and the last four years on tertiary studies.

Learners will be selected from the Braamfischerville Community in Gauteng; other learners will come from KZN and Eastern Cape Provinces.

The orphaned programme also provides learners with healthcare cover. Orphaned learners will be registered with Bestmed Medical Scheme as part of the Transnet Foundation Group.

Aon Hewitt and Bestmed Medical Scheme attended the Transnet Foundation Life skills Camp on Wednesday, 30 April 2014 at Glenburne Lodge.

Aon Hewitt and Bestmed presented 30 learners with their new Bestmed Medical Scheme cards, as they are now members of the Bestmed Medical scheme effective as from the 1st of May 2014.

Ndivhuwo Manyonga, CEO of Aon Hewitt, had a chance to speak to the children, giving them encouragement to reach for their dreams!

Bestmed Medical Scheme is proud to cover these lives, together with the 90 000 principal members we are currently covering and are grateful that Transnet and AON have entrusted us with these precious lives.



The orphaned programme also provides learners with healthcare cover.



Saints FC & Bestmed youth health & sport congress

Saints Football Club, together with Bestmed, had the launch of the Reach-Out Campaign which took place in Wellington from 14 to 15 April 2014.

A theatrical production focusing on the challenges that the community face, such as drug and alcohol abuse, was performed by "Die drama society". A motivational speaker, Dmore, also took part in the day's initiative with the main theme of "If you believe, you can" and "life is not about your condition, but your decision". These talks were to motivate children to make the correct choices in life. There were also

addicts and an ex-drug merchant who spoke about life as an addict and as a merchant.

The Saints Football Club also visited Goederust - a safe house for addicts. There are about 30 young men and boys who are part of a 90 day rehab programme at this safe house. The youngest boy is 11 years old and the oldest is 35. Most of them have been drug abusers for three to five years and the main drugs they abuse are Tik, Marijuana and Heroin. The football club wants to work with this rehab and assist further with the running of the safe house.





Healthy Habits



One hundred and fifteen Grade 3 Learners from Kwaggasrand Primary School in Pretoria, were invited to Atterbury Theatre to watch an informative and interactive play which involved four characters - Bad Habit Ben, Sally Sweetheart, Healthy Hanna and Dr Brilliant Bestie. This initiative was developed for previously disadvantaged and established schools by Bestmed in partnership with CANSA and Incolabs.

For Bestmed, preventative healthcare is crucial and emphasising this to children through edutainment is a great way to retain the information in their minds. Preventative healthcare activities should be encouraged in children while they are still young, so that they can grow up knowing how to look after their bodies and live healthy lives.



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J9 Foundation



Bestmed placed a pledge of R20 000 towards the J9 Foundation in aid of Motor Neuron Disease. The J9 Foundation was formed by the rugby legend, Joost van der Westhuizen, in aid of those suffering from the same form of fatal illness that he was diagnosed with early in 2011. One of the Foundation's focus areas is to initiate programmes and affiliations with major brand leaders, which is why Foundation founder, Joost van der Westhuizen, looks forward to the new partnerships formed.



50 Reasons to believe in us

Bestmed will be celebrating its 50th anniversary as an established open medical aid scheme in June this year.

The Scheme has grown, despite the challenges in the healthcare sector year-on-year, to become the fifth largest open medical scheme in the healthcare industry in South Africa. We believe as a scheme, that there is a reason for each year that we have been growing strong.

Why 50 is so new age

1. We live innovation.
2. We succeed through teamwork and tenacity.
3. Bestmed is the fifth largest open medical scheme in the country.
4. Our commitment to staff growth is shown by massive annual investment in staff development and training.
5. Our Bestmed Touch means that our highest return is client satisfaction.
6. We walk with champions everyday.
7. We live our wellness pillars.
8. Through sport sponsorship we are helping to build a healthier nation.
9. We celebrate uniqueness by ensuring that we have the perfect products that fit you.
10. We see our members not just as clients, but as part of the Bestmed family.
11. Our legacy of members extends into the third generation, we are part of your family.
12. Our staff are committed to each other.
13. When times are tough, every member of the Bestmed team is in the trenches.
14. Our staff are committed to delivering the best for every one of our members.
15. Wellness is a part of our core philosophy, and is a journey we take together.
16. We understand that prevention is better than cure.
17. We speak your language and avoid complicated jargon.
18. Our solvency rate is consistently above the 25% required reserve.
19. Many of our corporate clients have been loyal to us for 50 years.
20. Our first-ever member is still a member.
21. Co-workers are not colleagues, they are friends and family.
22. We dream big.
23. We strive to be the best.



24. We always give our best.
25. There is always a person at the other end of the line.
26. We have more lives in our care than the entire population of Grahamstown.
27. We are more than just a new discovery.
28. After 50 years, Bestmed's momentum grows everyday.
29. If liberty equals freedom then our choice of 10 products gives you ultimate freedom.
30. Preventative care is a key health factor.
31. Bestmed is managed by the members, for the members.
32. Our employees are passionate about what they do.
33. We guarantee fast claim turnaround times.
34. Bestmed is a young brand.
35. Our brand is built on traditional values.
36. We deliver on our promises.
37. We invest in our communities.
38. We believe in building a stronger, healthier South Africa.
39. We are in it for the long haul.
40. Our footprint spans the length and breadth of the country and is growing everyday.
41. We are always looking for ways to improve.
42. Real people, doing real business.
43. We never hide behind call centres.
44. Our reputation is rock solid.
45. We want our members to be healthy, happy and strong.
46. Our customers always feel at ease.
47. We understand our members and their needs.
48. We have vision.
49. We grow stronger everyday.
50. We will be here for the next 50 years.

Bestmed Provider Networks

What is the purpose of a provider network?

The main objective of a provider network is to offer sustainable, high-quality healthcare services at Scheme tariff with minimal or no co-payment/s, especially for the treatment of diseases listed as Prescribed Minimum Benefits (PMBs) for which schemes are obliged to pay at cost.

What is the difference between a Preferred Provider (PP) and a Designated Service Provider (DSP)?

Various pieces of legislation* create the framework within which healthcare Designated Service Provider (DSP) and Preferred Provider (PP) networks may function. Regulation 8 of the Medical Schemes Act (MSA) of 1998 introduced the concept of designated service providers, thereby making it possible for schemes to limit their risk to Prescribed Minimum Benefits (PMBs) by contracting DSPs. DSPs are defined in Regulation 7 as meaning "a healthcare provider or group of providers selected by the medical scheme concerned as the preferred provider or providers to provide to its members diagnosis, treatment and care in respect of one or more prescribed minimum benefit conditions". A DSP is therefore a PP specifically for PMBs, grouped in a network. It has become Bestmed's strategy to utilise provider networks to address the quality and cost challenges we are facing.

i. Designated Service Provider (DSP)

DSP agreements are in written contract format. The contract describes the services as well as agreed upon tariffs which will be charged for services rendered, usually on a fee-for-service basis. If the provider does not charge the agreed upon tariffs, the money may be claimed back or a fine may be levied. The member may also be penalised for not using the DSP. Bestmed, however, has not yet implemented a penalty in any of the existing networks. Furthermore, all DSP agreements must be registered with the Council for Medical Schemes (CMS) and included in the Scheme rules and member communication material.

ii. Provider (PP)

PP agreements may be written or verbal. The tariffs are agreed upon but the providers are not included in the Scheme Rules. The providers are only to be included in member communication material. A PP network is binding but less formal and no penalties may be levied for members going outside of the network.

Does Bestmed have a hospital network?

Currently, Bestmed does not have a hospital network. However, for options Pulse1 and Pulse2, Bestmed has formed a Hospital DSP network by contracting with Netcare.



WIN 1 OF 5 R500 DIS-CHEM VOUCHERS!

Dis-Chem is part of which Bestmed network?

- A) Bestmed General Practitioner Preferred Provider Network.
- B) Bestmed Pharmacy Preferred Provider Network.

Stand a chance to win by sending your answer to competitions@bestmed.co.za before 15 July 2014.

* Terms and conditions below

Therefore, regarding hospital utilisation, except for Pulse1 and 2 members, you have freedom of choice and may generally use any private hospital for treatment. Pulse1 and 2 members are required to use Netcare as their hospital designated service provider.

Which are the healthcare provider networks available to the members?

There are a number of Bestmed provider networks formed in the past year that are available to the members and include:

- Bestmed General Practitioner Preferred Provider (PP) Network.
- Bestmed Pharmacy Preferred Provider (PP) Network.
- Bestmed Oncology Designated Service Provider (DSP) Network. The Independent Clinical Oncology Network (ICON) renders care to all options except Pace3 and 4, which receives their care from the South African Oncology Consortium (SAOC).
- Bestmed Specialist Designated Service Provider (DSP) Network. For all options except for Pulse1 and 2 which uses the ONECARE/CareCross Specialist network.
- Bestmed Hospital Designated Service Provider (DSP) Network. Currently, only for Pulse1 and 2 members. For all the other options a hospital network will be implemented later in 2014.
- Bestmed Ancillary Preferred Provider (PP) Networks: Networks have been established for all options regarding Biokinetics, Dietetics, Occupational Therapy, Physiotherapy, Psychology, Speech Therapy, Audiology, Midwifery and Private Nursing. A network for Acoustics and Hearing aids will be implemented later in 2014.
- Bestmed Drug and Alcohol Rehabilitation Designated Service Provider (DSP) Network.
- Bestmed Dental Preferred Provider (PP) Network: Currently only for Pulse1 and 2 members. For all the other options a dental network will be implemented later in 2014.
- Bestmed Capitated Provider Networks: These are networks that render services to Bestmed members on a capitation basis. They are PPN (Optometry Network), ER 24 (Emergency services), NCR (National Renal Care for dialysis, etc.) and DBC (Document Based Care for back/spinal/musculoskeletal assessment and rehabilitation).

* Regulation 15E of the Medical Schemes Act (MSA) of 1998, the Health Professions Act No 56 of 1974, National Health Act No 61 of 2003, Competition Act No 89 of 1998 and the Consumer Protection Act No 68 of 2008.

Terms and Conditions

The closing date of the competition is 15 July 2014. 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 grant to Bestmed Medical Scheme, its successors and assigns permission to use, publish or reprint in whole or in part statements, pictures, endorsements or quotations solely for marketing and advertising purposes.



Meet the broker consultants



Ingrid Visagie

Ingrid Visagie works with brokers in Gauteng and Limpopo. She's currently in her final year of studying Public Relations at UNISA. She chose a career as a broker consultant because she has been in the medical aid industry for more than 15 years and is still faced with daily challenges and changes within the industry. "I am motivated by positive feedback from my clients and being able to assist in reaching targets." She spends her spare time reading and spending time with family and friends. You can contact Ingrid on 071 246 9925.



Margo Kruger

Margo Kruger works with brokers in Gauteng and Limpopo. She obtained an MBA from TUT. "I chose a career as a broker consultant because I enjoy working with people and have a passion for client service." She spends her spare time with her children and husband. For any assistance or information you can contact her on 082 455 0666 or send an e-mail to margok@bestmed.co.za.



Tanya Michaels

Tanya Michaels works with brokers in Gauteng. She studied at the University of the Free State and The University of Auckland (New Zealand), graduating with a Business Studies Qualification. "I chose a career as a broker consultant because I am self-driven, confident, reliable, analytical and have excellent interpersonal and communication skills. I am motivated by the hunger for success." She believes that in the near future she will be excelling in her career to services at a higher level of accountability. On giving advice about her job she says, "Success is rarely the result of one or two decisions or activities. Rather, it's normally a series of daily habits." She spends her time with her family and enjoying the pleasures of being a mother and wife. You can contact her at tanya.michaels@bestmed.co.za, on 076 166 9579 or on 082 881 2146 for new business and broker related queries.



Gary Magagula

Gary Magagula works with brokers in Gauteng and Mpumalanga. He studied IT Management at College Campus. "I chose a career as a broker consultant because my personality makes it easy for me to interact with clients. I am motivated by positive feedback from my clients and believe that in the near future I will grow within Bestmed and take the business to top heights." On giving advice about his job he says, "I have trust in the business practice by Bestmed." He spends his spare time playing soccer and being a DJ. You can contact Gary on 071 613 5069 for new business opportunities.



Ritesh Ramdeen

Ritesh Ramdeen works with brokers in KwaZulu Natal and studied for a Customer Services Diploma at Unisa. He chose a career as a broker consultant because he has over 18 years' experience in the medical aid industry and training members and brokers is something that he took a liking to in this industry. "I am motivated by the mere fact that I am doing something that I love, which is training, and knowing I have the support of Bestmed makes it all the more motivating." He believes that in the near future he will be heading up the broker unit or heading up the Durban branch. On giving advice about his job he says to all brokers out there, "Let's invest in Bestmed, because we at Bestmed have the perfect vision and all I need is one hour of your time and I will convince you to invest in the Bestmed products." He plays action cricket weekly and loves spending time with his family and friends. "Now that I'm living in Durban I love going to the beach for a swim or a run." You can contact Ritesh Ramdeen on 076 625 5895 for any broker related queries.



Julene Julies

Julene Estelle Julies works with brokers in the Western Cape region. She completed a Wealth Management and New Management Programme at Financial Planning Institution & University of Stellenbosch Business School. "I chose a career as a broker consultant because I enjoy interacting with people and love the challenges our industry is facing. We find ourselves in an ever-changing environment and we have to adapt to legislation changes, industry changes and there is never a dull moment! I am motivated by personal success and the success of Bestmed Medical Scheme, especially in my region". She believes that in the near future she will be taking Bestmed to new heights in the Western Cape. On giving advice about her job she says, "I believe in Best Business Practice, you cannot go wrong!" She spends her spare time jogging, hiking and enjoying family life. You can contact Julene on 071 672 7964 for new business and contractual agreements with Bestmed in the Western Cape area.



Hannes Niemand

Hannes Niemand works with brokers in the Free State, Northern Cape and Gauteng. "I chose a career as a broker consultant because I like working with people and it allows me not to be office bound. As the medical scheme industry is highly competitive the Scheme relies on growing their membership at a constant rate. This drives me to reach my annual target and to make sure that I put Bestmed in a competitive space in the market. I believe that we are given the opportunity to make a difference as a medical scheme and that we will; and are one of the role players in the industry." On giving advice about his job he says, "Believe in the product, acquaint yourself with it, as you cannot give proper advice without proper knowledge. I spend my spare time enjoying my family, preparing for the hunting season and playing and watching sport." You can contact Hannes Niemand on 071 613 5094 for new business opportunities, contracts, training and general assistance.



Mpho Mhlambi

Mpho Mhlambi works with brokers in the East Rand and the North West Province. He studied a Bachelor of Administration Degree at the University of the North-West. "I chose a career as a broker consultant because I enjoy dealing and interacting with different people, I also love the selling aspect that is attached to it. I am motivated by the potential to offer a possible solution to my clients." On giving advice about his job he says, "The job is adventurous - no day is the same, it's dynamic, challenging and interesting." He spends his spare time playing golf. You can contact Mpho on 071 613 5083.



Charmaine Mali

Charmaine Mali works with brokers in the Eastern Cape region. She is studying Marketing at Unisa. "I chose a career as a broker consultant to maintain and develop the company business in the Eastern Cape region. I am motivated by client satisfaction and the increase of company sales." She believes that in the near future she will be a success. On giving advice about her job she says, "I will bring genuine expertise, both technical and market, and I will train brokers in respect of any related range of healthcare products as introduced from time-to-time by Bestmed, resolve any problems that may occur with individual cases and basically be your central point of contact." She spends her time cycling. You can contact Charmaine on 041 363 8921 for new business and broker queries.



Claudette Jansen

Claudette Jansen recently joined the broker consultant team. With a National Diploma in Marketing from CPUT, she is responsible for business in the Western Cape region. "I chose this career because I love the challenges of working with different personalities and to achieve new heights for Bestmed." In her free time Claudette enjoys spending time with her husband and two children and is not shy to say that she's an avid Stormers supporter. You can contact her on 076 372 9095 or send an e-mail to claudette.jansen@bestmed.co.za.



Yolandie van der Westhuizen

Yolandie van der Westhuizen works with brokers in Gauteng. She obtained a Diploma in Marketing Management at IMM Graduate School of Marketing. "I chose a career as a broker consultant because personal interaction with clients is rewarding. Offering a product that I believe in makes my daily duties effortless. I do what I do with such a passion purely because I LOVE what I do... I am motivated by meeting set targets within deadlines, as it gives me a sense of accomplishment and it's something that I can look back on and say 'I achieved that'. I'm also motivated by visible results - for example, if we achieve our target of 13 000 for the year". She believes that in the near future she will graduate with a degree, will continue to grow in the industry with the expansion of capacities this year and will be able to meet the growing demand of the market. On giving advice about her job she says, "There are a wide range of medical aid schemes that you can choose from but the BEST for your client is BESTMED!" She spends her spare time with her family and being outdoors. You can contact Yolandie on 082 786 2033 for new business.

**WIN An
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16GB
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Bestmed and CareCross are giving readers a chance to win this prize valued at over R6 000!

All you have to do is find the **Golden 50 Year logo** hidden somewhere in this edition. Once you've discovered the logo, click on it to be redirected to the Bestmed Facebook page and follow the prompts to enter.

Winning couldn't be easier!

Terms and Conditions

The closing date of the competition is 15 July 2014. 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 grant to Bestmed Medical Scheme, its successors and assigns permission to use, publish or reprint in whole or in part statements, pictures, endorsements or quotations solely for marketing and advertising purposes.

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With over 1500 GPs nationwide, CareCross is the provider network of choice for Bestmed. Refer to your Benefits Schedule or phone 0860 002 378 for more information.





12 Ways to get rid of the sugar addiction

South Africa's stats on obesity are very high - one in four girls under the age of five are already obese. One of the main reasons for these shocking statistics is the way in which we consume sugar; it's addictive in the same way that alcohol is.

As much as we know that smoking and drinking alcohol is bad for us, we should have the same approach to the consumption of sugar. Intake of sugar should be no more than 50g a day and many of us are consuming a whole lot more than that.



Here are 12 tips to wean you off of the sugar addiction:

- Swop that can of Coke for a glass of water.
- Eliminate fruit juices - eat whole fruit instead.
- A bar of chocolate contains about eight teaspoons of sugar; next time you feel like a bar of chocolate, rather have dark chocolate - it contains less sugar.
- If you're craving sweetness, rather opt for a handful of berries or cranberries.
- Cinnamon and vanilla make great alternative sweeteners in food.
- Always have a packet of nuts with you, they ward off cravings.
- If you're baking some goodies, you can add some bananas for sweetness.
- Be wary of "diet foods". Low fat foods are usually high in sugar.
- Remember a teaspoon is = five grams. That yoghurt which has 40g of sugar actually contains eight teaspoons of sugar.
- Sugar can disguise itself in various forms, such as barley malt, fruit juice concentrate and in dried fruit, to name a few.
- Stick to whole grains instead of refined carbohydrates.
- Avoid adding sugar to tea or coffee .

Introducing the Implanon Device

New implant contraceptive

Implanon is a matchstick-sized rod that is inserted in the arm to prevent pregnancy. A single Implanon implant is inserted sub-dermally in the upper arm. To reduce the risk of neural or vascular injury, the implant should be inserted at the inner side of the non-dominant upper arm, about 8-10cm (3-4 inches) above the medial epicondyle of the humerus.

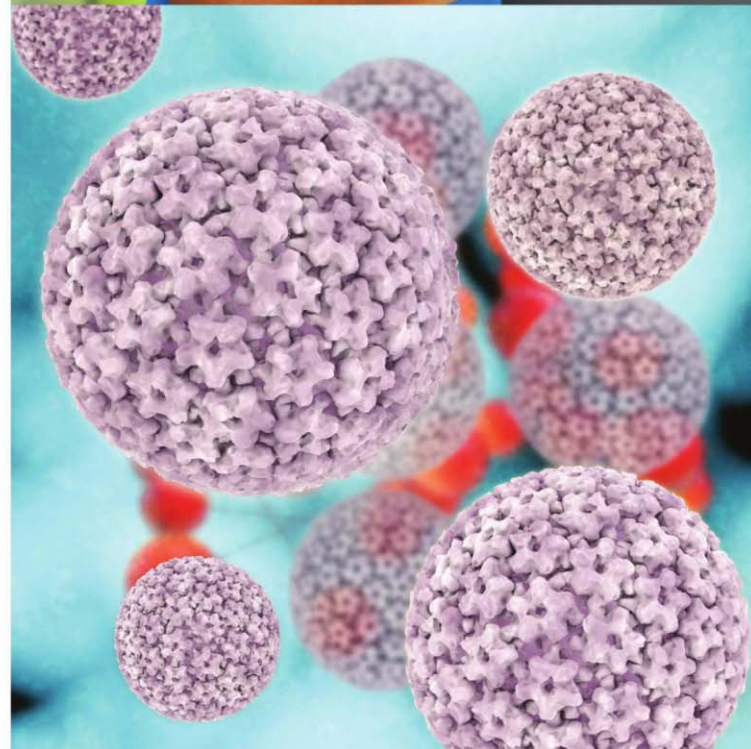
This birth control device prevents pregnancy for three years. The cost at private institutes can be estimate at R1 700.00 for the device, according to the Minister of Health, Dr Aaron Motsoaledi.

The Health Minister announced on the 20th of February 2014, that government has rolled out the biggest birth control programme in South Africa to prevent unwanted pregnancies and "give women freedom to control their own lives".

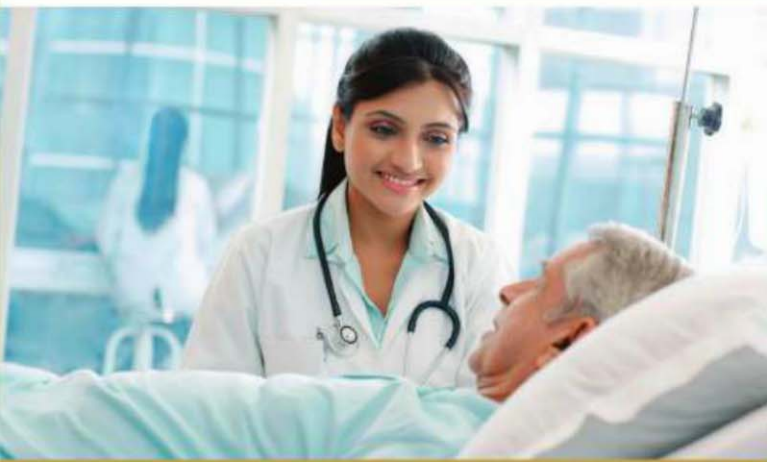
The Implanon device will be offered at government clinics and public facilities from the 27th of February 2014 at no cost.

Bestmed has decided to participate in this campaign by adding the device to its list of contraceptives offered by the Scheme as part of preventative care benefits.

Funding for the device will be subjected to the available limits of R1 400.00 per family, for female members.



Netcare – Designated Service Provider of Hospital Services to Bestmed's Pulse 1 & 2 members



Netcare's centres of excellence provide patients with access to advanced medical technology and clinical services, including the following:

- Paediatric cardiothoracic surgery at Netcare Sunninghill Hospital and Netcare Christiaan Barnard Memorial hospitals
- The only accredited level 1 trauma units in South Africa, at Netcare Union and Netcare Milpark hospitals
- The only specialised burns unit in South Africa, at Netcare Milpark Hospital
- The only intra-operative computed tomography (CT) and magnetic resonance imaging (MRI) spinal and neuro-surgery units in the country, at Netcare N1 City and Netcare Milpark hospitals
- A multidisciplinary paediatric intensive care unit at Netcare Garden City Hospital, specialising in the care of critically ill young patients in cases of near drowning, polytrauma and medical conditions such as malaria
- The largest haematology and bone marrow transplant facility in Africa, at Netcare Pretoria East Hospital
- The only internationally accredited bariatric unit in South Africa, at Netcare Waterfall City Hospital
- The only gait laboratory unit in the county, at Netcare Rehabilitation Hospital, offering robot-assisted walking therapy
- The only internationally accredited centre for training in external fixation and limb reconstruction techniques in South Africa, at Netcare Unitas Hospital
- Seven oncology centres offering technologically advanced new cancer treatment, at Netcare N1 City, Netcare Parklands, Netcare Rand, Netcare Unitas, Netcare Olivedale and Netcare Clinton Hospitals as well as Cancare in Durban

Netcare, South Africa's largest private hospital network operator, is Bestmed's anchor provider of hospital care to Pulse 1 and 2 members.

There are 54 state-of-the-art Netcare hospitals across the country, 46 of which have on-site retail pharmacies for patients' convenience. These hospitals are supported by specialists and other healthcare professionals who, together with our nurses, are at the forefront of medical innovation. Our professional and friendly staff members are committed to achieving best patient outcomes, enhancing patients' experience and providing cost effective care.

At Netcare we continuously invest in our hospitals to ensure that the latest cost effective advances in medical technology are available to patients. Our services range from maternity, ear, nose and throat, cardiac, orthopaedic and general surgery.

Netcare hospitals are regularly awarded for the quality of their care. In 2013, 14 Netcare hospitals received awards and this recognition represents a strong vote of confidence from their communities and demonstrates the staff's commitment to caring for patients *the Netcare Way*.

For more information on Netcare hospitals, visit www.netcare.co.za



You're in safe hands



Going green in your diet



Vegetarianism has traditionally been linked to the people of ancient India. There are varying degrees of vegetarianism. The strictest of vegetarians not only steer clear of all forms of meat, they also avoid all animal products, including honey (bees are often killed in the production of honey), and foods which might contain traces of animal products, such as bread baked in buttered tins.

Many vegetarians follow a meat-free diet in an attempt to lower the pressure meat production places on the environment. Other people go the vegetarian route for religious reasons. Some of the denominations that actively advocate vegetarianism include the Hare Krishna and Rastafarian movements.

British research shows that a child's IQ predicts his likelihood of becoming a vegetarian as a young adult. You guessed it; the smarter the child, the more likely he'll eventually shun meat. While veggie-eating holds many health benefits, it also has other interesting effects on the body; research shows that avoiding red meat improves the sex appeal of male body odour.

Source: <http://www.health24.com/Diet-and-nutrition/Healthy-diets/10-interesting-vegetarian-facts-20120721>

Veggie Recipes



Roasted butternut and feta couscous salad

Ingredients

- 1 small butternut
- 2 tablespoon olive oil
- 2 cloves of crushed garlic
- 1½ cups of water or vegetable stock
- 240g couscous
- 1 teaspoon butter
- ¼ finely diced cucumber
- 4 thinly sliced radishes
- 2 rounds of feta
- 1/4 cup of chopped flat-leaf Italian parsley
- 3 tablespoon of chopped fresh mint
- 3 tablespoon of chopped coriander

To serve (optional):

- pomegranate rubies
- sea salt
- freshly ground black pepper

Method

Preheat the oven to 180°C. Rub the butternut wedges with 1 tablespoon olive oil, arrange on a baking tray and sprinkle with sea salt and garlic. Roast for 15 minutes on each side until tender and slightly caramelised. To make the couscous, bring the stock or water* to the boil, stir in the couscous and cover with a lid for five minutes. Remove from the heat when all the liquid has been absorbed. Fluff the couscous with a fork, add the butter and season to taste to coat all of the grains. Add the couscous to a mixing bowl and combine with cucumber, radishes, feta, parsley, mint and coriander. Serve on a platter with the butternut wedges and sprinkle pomegranate rubies and nuts over the couscous before drizzling with the remaining olive oil. (Try adding roast beetroot, baby marrow ribbons or chunks of grilled brinjals to bulk up your salad. Add raisins or dried cranberries instead of pomegranate rubies.) *Cooking couscous in vegetable stock adds extra flavour, but you can just use water too.

Spicy three bean & vegetable soup

Ingredients

60ml olive oil
2 onions, roughly chopped
2 cloves garlic, crushed
7,5ml medium masala
7,5ml curry powder
3 stalks celery, chopped
5 carrots, peeled and sliced
3 potatoes, peeled and roughly chopped
Herb salt and freshly ground black pepper
3 tins beans [410g each of red kidney beans, butter beans (drained and rinsed well) and baked beans]
60ml tomato puree
6 tomatoes, roughly chopped
60ml chopped fresh herbs [parsley, basil, oregano]
± 300ml boiling water
Low fat yoghurt and chopped parsley for garnishing



Method

Heat olive oil in a large saucepan and sauté the onions, garlic and spices. Add celery, carrots, potatoes, beans and tomato puree. Add chopped tomatoes and fresh herbs. Cover with water and allow to simmer slowly for two to three hours. Blend and add seasoning to taste. Add more liquid if it's too thick. Serve hot with a drizzle of plain yoghurt and a sprinkle of chopped parsley.





Ingredients

1 medium beetroot
50g baby spinach
1/2 small red onion, thinly sliced
75g feta cheese, crumbled
1/4 cup walnuts, lightly toasted
2 tablespoons orange juice
1 tablespoon olive oil
1/2 teaspoon dijon mustard

Roasted beetroot and feta salad

Method

Preheat oven to 180°C/160°C fan-forced. Wash beetroot. Pat dry. Wrap in foil. Place on a baking tray. Roast for one hour or until tender. Cool for 15 minutes. Meanwhile prepare remaining ingredients. Wearing gloves, peel and discard skin from beetroot. Cut beetroot into 2cm pieces.

Combine spinach, onion, feta, walnuts and beetroot in a bowl. Toss to combine. Place orange juice, oil and mustard in a screw-top jar. Season with salt and pepper. Secure lid. Shake to combine. Add to beetroot mixture. Toss to combine. Serve.

A close-up photograph of a person's hand holding a gold-rimmed magnifying glass over a document. The hand is positioned on the right side of the frame, with the index finger pointing towards the center. The magnifying glass is held over a document that has some text and a table visible. The background is dark and out of focus. A green rectangular box is overlaid on the left side of the image, containing the title text.

The Bestmed Medical Scheme Ethics Hotline

Bestmed has decided to act pro-actively in addressing unethical behaviour, theft, fraud or related activities 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 and other stakeholders with a

mechanism to bring any unethical business practices to the attention of management.

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 line. Alternatively:

- KPMG Hotfax - 0800 200 796
- KPMG Hotmail - fraud@kpmg.co.za
- KPMG Post - KPMG Hotpost, at BNT 371, PO Box 14671, Sinoville, 0129

2. You may remain anonymous. Provide full details in respect of the fraudulent, corrupt or unethical practice to the call operator.

- **Who** is involved with 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 calls (requesting feedback on the matter reported) purposes.

Use this opportunity to report any unethical behaviour, theft, fraud or related activities within Bestmed.



The image features a hand pointing at a glowing person icon on a world map background. The map is dark blue with glowing white lines connecting several person icons. A yellow box in the top right contains the text "Breaking the communication code".

Breaking the communication code



Medical schemes, is diversity the solution?

Are medical schemes in South Africa being undermined by the rapid proliferation of health insurance products on the market? Should medical schemes join the revolution and start selling short term insurance products as well?

These products exist because they fulfil a consumer need but they are not solving the underlying problem of general affordability and gaps in cover for all medical scheme members.

If things continue along this course, it is likely that we will see medical schemes funding Prescribed Minimum Benefits (PMBs) only, with the rest being funded through insurance products.

The demand for insurance products is fuelled by the growing difference between claims



and payments. They provide a cheaper solution for low income earners and there is a strong commercial imperative for insurers to provide the cover because the margins are attractive.

The problem, according to the medical schemes industry, is that health insurance products (such as gap cover and hospital cash plans) exist in a regulatory vacuum. There is no clarity on solvency requirements for certain products, and many of the products are being offered by smaller providers, selling direct to the public. The recourse available to consumers if their expectations are not met is not clear.

Ideally, for a medical scheme to remain financially healthy it needs a cross subsidisation from the young and healthy to the older, less healthy members. Delegates

expressed their concerns that if the young and healthy were lured away by health insurance, providing adequately for the aged could become a problem.

Medical schemes and health insurance products can be designed jointly to benefit consumers, but it is critical that there is regulatory certainty as soon as possible so that appropriate, cohesive products can be developed for members.

Source: <http://www.health24.com/Medical-schemes/News/Medical-schemes-threatened-by-health-insurance-20130826>



Strategies for retention that work

Stand for something

If you want loyal customers, you need them to care about you and you can only achieve that by standing for your brand.

Utilise positive social proof

Use heat mapping as a positive tool for marketing. If 30 000 people like your product in one area, it's already an effective strategy for getting people to listen.

Invoke the inner ego

Always identify your target market so that your message will match their goals and aspirations.

Use the words they love to hear

'Free' and 'new' have a great effect on customers. Use these words more often. You will see how much customers love to hear these words!

Reduce pain points and friction

For the budget-wise customer always have something in store for them, like a reward. That will keep them coming back for more business.

Realise that budget is negligible

There will always be conservative buyers, therefore it is always important to consider them in pricing. A huge difference can be felt by a consumer if something is priced at R1 500.00 in comparison to R1 495.00. It truly is the thought that counts.

Utilise surprise reciprocity

Everybody loves surprises, use them every now and then. They have a huge effect on the consumer.

Make it personal

Personal service received makes the customer experience much more enjoyable.

Speed is secondary to quality

Quality is much better than speed, people will always come back for quality services rendered.

Customers enjoy companies that know them

Spend time with your customer and get to know them, it makes the customer feel more comfortable and you're also able to pick up your key customer traits.

Choose the right platform

Make the best use of the channel of communication your customers prefer. If they prefer Facebook, post interesting articles and, if its regular e-mail they prefer, carry on sending those e-mails to touch base with your clientele. Always use the channel that makes the most sense for your business.

Make it a communal effort

Always keep everyone in the loop. Response and turnaround time is much quicker when everybody is aware of the situation.

Get people started

Whatever service you're offering make sure people get to use the service as soon as possible. People are more likely to continue using the service once they have been given the jump-start they need.

Get ideal customers to be VIPs

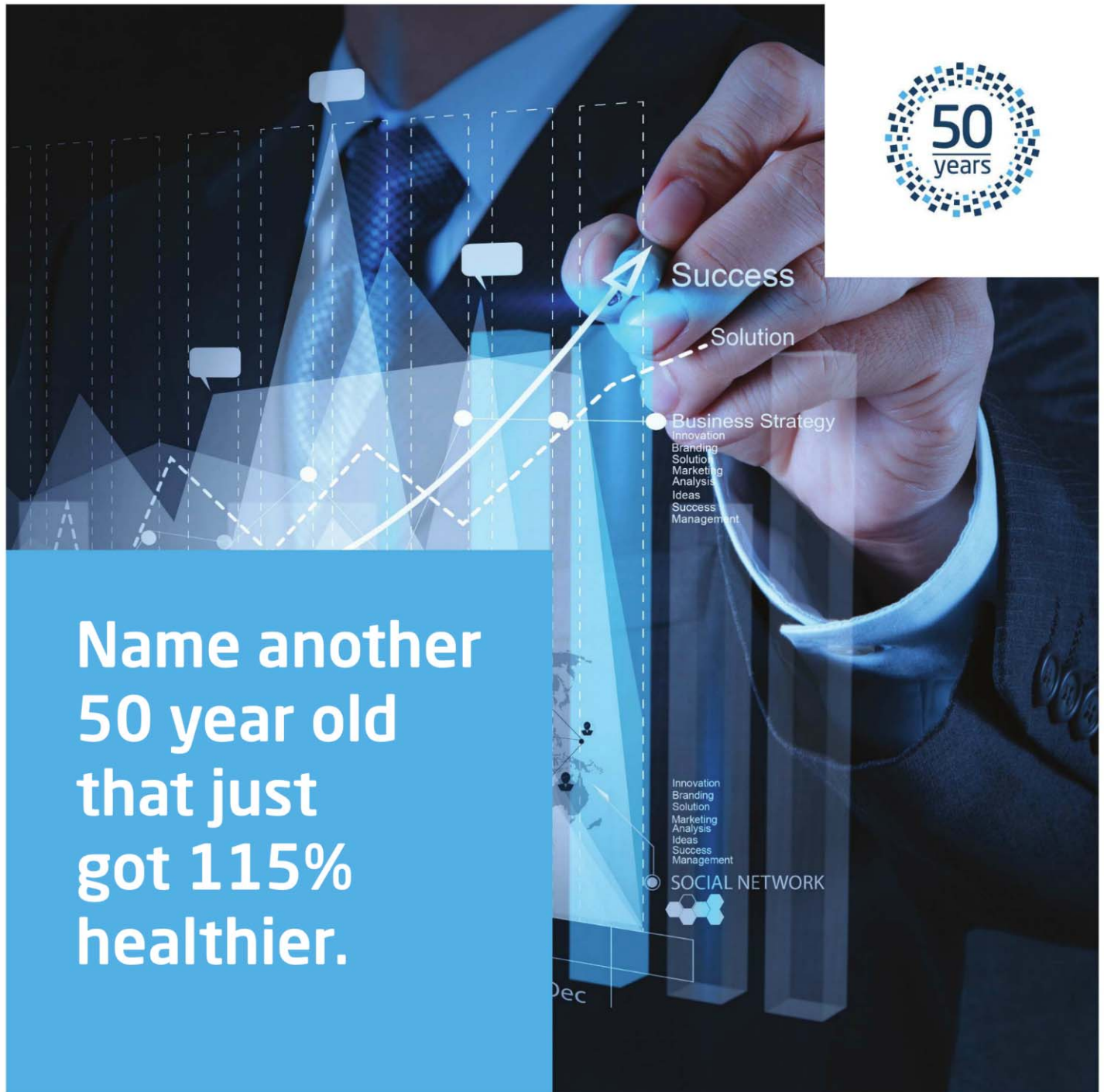
People love standards and being treated like a VIP if they know there is someone below them.

Label your customers

People are more likely to carry on with your product or service if they are labelled in a positive way. For instance, a member who has paid up their premiums in advance could be called a "pace member". It sounds much better than a "paid member".

Source: Gregory_Ciotti(<https://plus.google.com/113700089599268336343?rel=author>)





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50 year old
that just
got 115%
healthier.**

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