



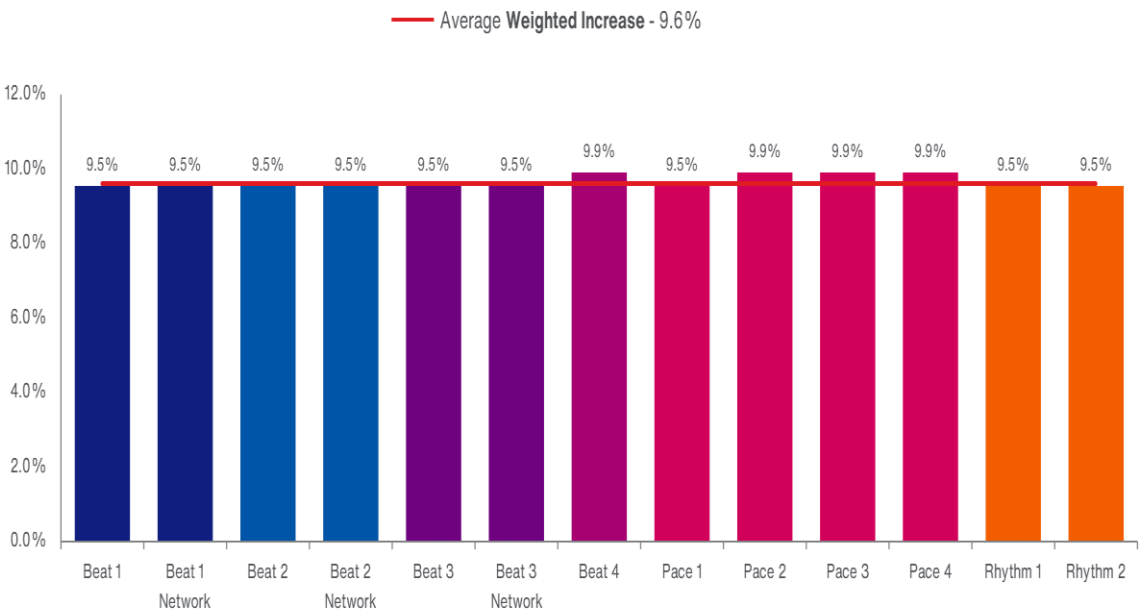
# Aon Member Letter

## Bestmed Medical Scheme 2024

Dear Aon Client

It is that time of the year for you to evaluate your current medical aid cover to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current plan or change to a more suitable plan for 2024, it remains Aon’s responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your medical aid cover for 2024.

### What is the contribution increase for 2024?



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## Benefits Enhancements for 2024

### Key Benefit changes

#### Limits and sub-limits

- All limits and sub-limits were increased by 5 % across all benefit options.

#### Tempo Wellness benefits

- The Tempo wellness programme has been bolstered by the additional features and functionalities (On-demand exercise classes, self-assessments relating to mental health issues, and fitness and nutrition challenges) that are available to members via the online Tempo Fitness, Nutrition and Emotional Wellbeing Journeys. The Tempo journeys can be accessed via the Tempo portal on the Bestmed App and Member portal on the Bestmed website.

#### New Beat 3Plus option

The new Beat3 Plus option, is an enhancement to the Beat range.

Some of the benefits highlighted:

- Non-network option – members have freedom of choice on hospitals and other providers;
- A 25% Savings account for day-to-day benefits;
- A R2,000 supplementary benefit per family per annum – used before the Savings account is utilized for supplementary services;
- Optometry – paid from risk in full if PPN is used and rand value for non-network providers;
- 5 additional chronic conditions covered at 80% of Bestmed tariff with benefit limits;
- Preventative care benefits paid from risk.

#### Provider changes

- **Netcare 911** will be the new emergency service provider from 1 January 2024;
- The current Beat EDO and Rhythm hospital networks will be consolidated to become one network;
- **MediClinic and NHN (National Hospital Network)** will replace the existing Netcare and Life Hospital networks.

#### Chronic Medication

- The medicine benefit remains unchanged for 2024.

## Preventative care

- **Intrauterine device (IUD) insertion (consultation and procedure)** by a Family practitioner (FP) or Gynaecologist once every 5 years (applicable on Beat4, Pace1,2,3 and 4) will be funded from risk;
- **Consultation fee** will be funded with the **pap smear procedure** on Beat4 and across the Pace range (Pace1-4) from risk;
- **Glaucoma screening** once per year at a network optometrist for beneficiaries 50 years and older, to be paid from preventative care benefit on Pace2, Pace3 and Pace4.

## Beat Range

- New **Beat3 Plus** option, with optometry benefits every 24 months, benefits for supplementary services and a savings account of 25%;
- One (1) CT or MRI scan per lumbar and cervical spine region per beneficiary per annum;
- Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist once every 5 years;
- Pap smear (procedure and consultation) – ages 18 and above, every 24 months.

## Pace Range

- Maximum of two (2) MRI/CT scans per beneficiary, One (1) scan of the lumbar and cervical spine region for conservative back and neck scans per beneficiary per annum;
- One (1) PET scan per beneficiary;
- Glaucoma screening, ages 50 and above, once every 12 months.
- Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner (FP) or gynaecologist once every 5 years.(Pace2, 3 and 4) paid from risk;
- Pap smear (procedure and consultation) – ages 18 and above, every 24 months paid from risk.

## Rhythm Range

- Intrauterine device (IUD) insertion (consultation and procedure) by a network family practitioner (FP) or gynaecologist once every 5 years paid by Bestmed.

## Contribution Table

Option	Main member	Adult dependant	Child dependant *
<b>Beat1</b>	R2 082	R1 616	R 875
<b>Beat1 Network</b>	R1 873	R1 456	R 789
<b>Beat2</b>	R2 545	R1 976	R 1 071
<b>Beat2 Network</b>	R2 289	R1 779	R 963
<b>Beat3</b>	R3 724	R2 656	R1 314
<b>Beat3 Network</b>	R3 352	R2 391	R1 183
<b>Beat3 Plus</b>	R4 300	R3 091	R1 569
<b>Beat4</b>	R6 059	R5 004	R1 498
<b>Pace1</b>	R5 061	R3 555	R1 277
<b>Pace2</b>	R7 212	R7 072	R1 590
<b>Pace3</b>	R8 280	R6 665	R1 424
<b>Pace4</b>	R10 343	R10 343	R2 423
<b>Rhythm1</b>			
<b>R0 – R9 000pm</b>	R1 432	R1 432	R 590
<b>R9 001 – R14 000pm</b>	R1 670	R1 670	R 710
<b>R14 001+</b>	R2 983	R2 983	R1 545
<b>Rhythm2</b>			
<b>R0-R5 500pm</b>	R2 100	R1 996	R1 264
<b>R5 500-R8 500pm</b>	R2 523	R2 397	R1 514
<b>&gt;R8 501pm</b>	R3 027	R2 725	R1 514

• Members on all options of Beat, Pace and Rhythm 2 pay for a maximum of three children. • Child dependants under the age of 24 years and registered students up to the age of 26 years, in accordance with the Rules, are regarded as child dependants. Rhythm1 pays for all children.

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## Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

## Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing Aon's online platform which has been developed to provide you with the clarity and confidence to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please click here: <https://eb.aon.co.za/transnet/>

## Where do I get more information and who can I contact if I have any questions?

Bestmed Medical Scheme call centre or Bestmed WhatsApp number can be contacted for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2024.

**Bestmed Call centre:** 086 000 2378

**Bestmed WhatsApp number:** 060 015 7696

**Bestmed Website:** [www.bestmed.co.za](http://www.bestmed.co.za)

**Bestmed Member app:** Download from Apple App Store, Google Play or App Gallery

## Must I complete an option change form?

If you want to change your option for 2024, then please notify, Bestmed Medical Scheme in writing by no later than 30 November 2023 by completing the attached option change form. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2024.

***It is important to note that no late changes will be accepted.***

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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