



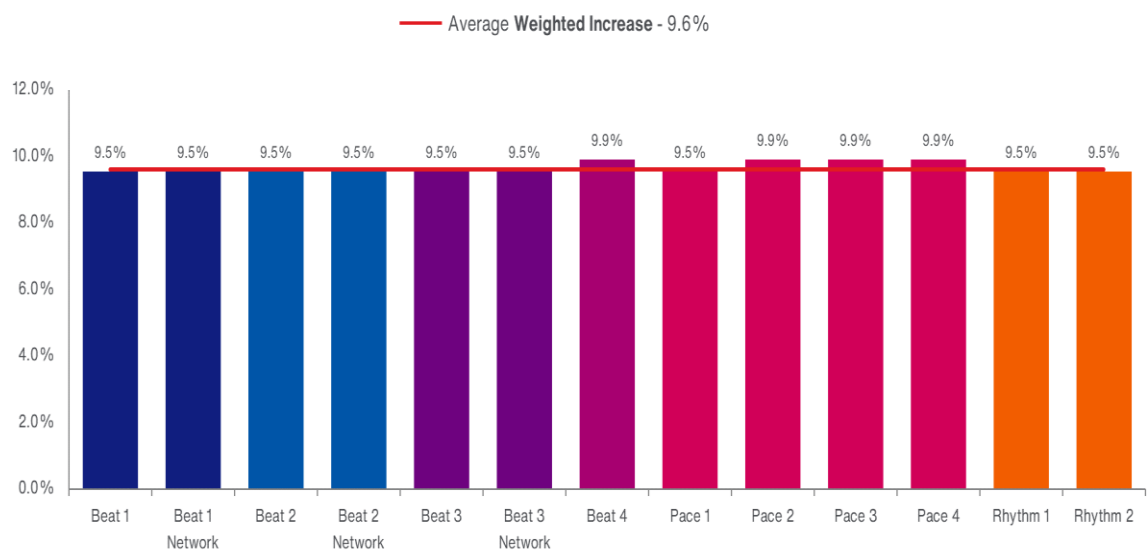
Aon Member Letter

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?



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 3 Plus option

The new Beat 3 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 the Bestmed tariff, benefit limits apply;
- 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 *
Beat1	R2 082	R1 616	R 875
Beat1 Network	R1 873	R1 456	R 789
Beat2	R2 545	R1 976	R 1 071
Beat2 Network	R2 289	R1 779	R 963
Beat3	R3 724	R2 656	R1 314
Beat3 Network	R3 352	R2 391	R1 183
Beat3 Plus	R4 300	R3 091	R1 569
Beat4	R6 059	R5 004	R1 498
Pace1	R5 061	R3 555	R1 277
Pace2	R7 212	R7 072	R1 590
Pace3	R8 280	R6 665	R1 424
Pace4	R10 343	R10 343	R2 423
Rhythm1			
R0 – R9 000pm	R1 432	R1 432	R 590
R9 001 – R14 000pm	R1 670	R1 670	R 710
R14 001+	R2 983	R2 983	R1 545
Rhythm2			
R0-R5 500pm	R2 100	R1 996	R1 264
R5 500-R8 500pm	R2 523	R2 397	R1 514
>R8 501pm	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.

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/>

When will in-person training sessions be held?

Aon will be conducting training sessions on the relevant information pertaining to the 2024 medical scheme option changes. These sessions will elaborate on the changes, enhancements, and contribution increases.

The dates for these sessions will be communicated by your HR department.

How do I book an individual session with the Aon Consultant to discuss my personal circumstances?

If you have attended a training session and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

It is important to attend a session prior to contacting the ARC.

The Aon consultant will either be available on the day of the training session, or your HR department will advise when the consultant will be available for a one-on-one session.

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 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

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

Aon Employee Benefits – Healthcare

Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider License # 20555

<http://www.aon.co.za/disclaimer>

On all services provided, Aon's Terms & Conditions of Business, as amendments from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.



<https://www.facebook.com/aon.healthcare>

Click "Like" on our page (Aon Healthcare)



https://twitter.com/Aon_SouthAfrica

Click "follow" on our profile

About Aon

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.

© Aon plc 2023. All rights reserved.

On all services provided, Aon's Terms & Conditions of Business, as amendment from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.

Disclaimer: The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization

Please click [here](#), to view the Aon South Africa (Pty) Ltd Healthcare privacy notice.