

Aon Member Letter

Bestmed Medical Scheme 2025

Dear Aon Client

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Bestmed Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

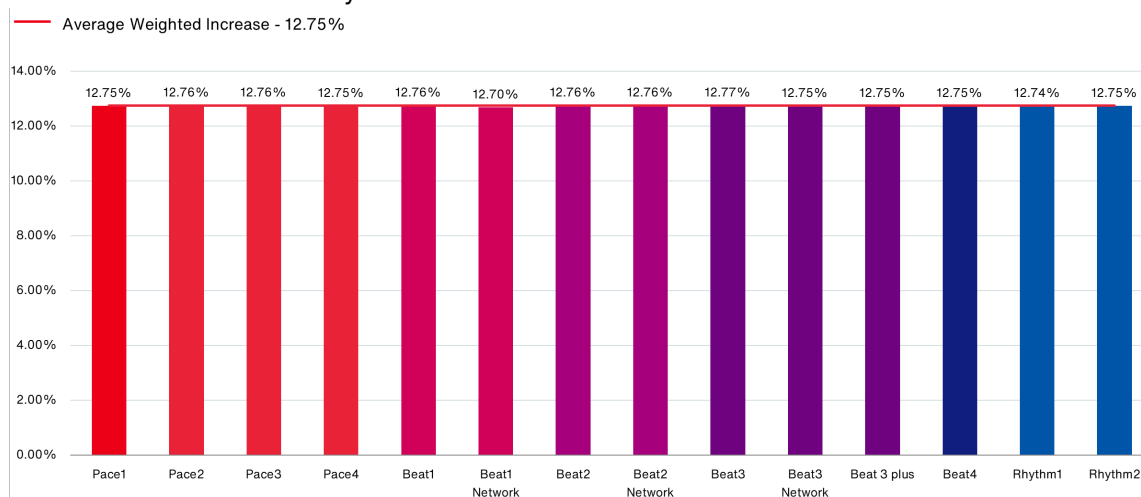
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2025.

The information provided in this letter is a summary of changes within the Bestmed options. For more detailed information and clarity on your benefits and contributions, please refer to the Aon Microsite: <https://eb.aon.co.za/harmony/>

Benefits and Contributions Update for 2025

What is the contribution increase for 2025?

Bestmed Medical Scheme has announced a weighted average contribution increase of 12.75% effective 1 January 2025.



Click [here](#) to access 2025 contribution table which includes Annual Medical Savings.

Benefit Limit Increases

- The weighted average benefit limit and sub-limit increase is 4.6%.

Key Benefit changes

- Specialised diagnostic imaging (MRI scans, CT scans, nuclear/isotope studies and PET scans). Limited to a combined in- and out-of- hospital rand value per family and subject to a co-payment per scan, not applicable to PMBs. PET scans are noted separately.
- An Orthopaedic and medical appliances benefit is added to Beat and Pace range and is limited to R15 000 per family per annum.
- Procedure specific co-payments will apply to Beat and Rhythm options.
- Take-home medicine – this benefit will continue to cover a maximum of 7 days' treatment; however, it will need to be claimed as part of the hospital account. If not claimed as part of the hospital account, a rand value will be imposed if claimed on the same day of discharge at a retail pharmacy or no payment if not claimed on day of discharge.
- Benefits added to Rhythm1
 - Mammogram benefit for females aged 40 and above every 24 months,
 - Pap smear (pathology only) benefit for females aged 18 and above every 24 months,
 - Over-the-counter medicine (OTC) benefit limited to R240 per family per annum and R120 per event.

Benefit Reductions

- Female contraceptive benefit was adjusted for all options.
- Child dependant age - Dependants under the age of 24 years are regarded as child dependants. Students up to the age of 26 years will no longer be considered at child dependant rates.
- The Hearing aid benefit was adjusted on Pace2, 3 and 4.
- On Rhythm2 the Over-the-counter medicine (OTC) benefit is reduced to R350 per family per annum and R120 per event.

For more information on the changes to the Bestmed options in terms of benefits and contributions – please refer to the Microsite.

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

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To access the microsite please <https://eb.aon.co.za/harmony/>

In-person Year-End Training Session

Aon will be conducting in-person training sessions on the relevant information pertaining to the 2025 medical scheme options. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

Gauteng and North West:

Day	Date	SITE
Thursday	31-Oct	Mponeng Plant
Friday	1-Nov	Office Park
Monday	4-Nov	Mponeng
Tuesday	5-Nov	Mponeng
Wednesday	6-Nov	Mponeng
		Kusasulethu (TBC)
Thursday	7-Nov	Mine Waste Solutions
		Kusasulethu
Friday	8-Nov	Mine Waste Solutions
		Kusasulethu
Monday	11-Nov	Moab Khotsong
Tuesday	12-Nov	Moab Khotsong
Wednesday	13-Nov	Moab Khotsong
Thursday	14-Nov	SARS (HR Boardroom VR)
Friday	15-Nov	SARO
Monday	18-Nov	Bobbebe Plants - Noligwa Plants
		Kalgold
		Doornkop Mine
Tuesday	19-Nov	SARS WW and CAWMS

		Kalgold
		Doornkop Mine
Wednesday	20-Nov	SARS VR and CAWMS
		Doornkop Mine
Thursday	21-Nov	Office Park
Friday	22-Nov	Nufcor
Tuesday	26-Nov	Mponeng Plant
Wednesday	27-Nov	Savuka Plant
Thursday	28-Nov	SARS WW
Monday	2-Dec	Doornkop Mine
Tuesday	3-Dec	Moab Khotsong
		Doornkop Plant
Wednesday	4-Dec	Mponeng Mine
		Doornkop Plant

Free State:

Day	Date	Site 1	Site 2
Monday	4-Nov	Phakisa Shaft	Masimong Shaft
Tuesday	5-Nov	Phakisa Shaft	Masimong Shaft
Wednesday	6-Nov	Tshepong Shaft	Target Shaft
Thursday	7-Nov	Tshepong Shaft	Target Shaft
Friday	8-Nov	Joel Shaft	
Monday	11-Nov	Masimong Shaft	Phakisa Shaft
Tuesday	12-Nov	Masimong Shaft	Phakisa Shaft
Wednesday	13-Nov	Target Shaft	Tshepong Shaft
Thursday	14-Nov	Target Shaft	Tshepong Shaft
Friday	15-Nov	Joel Shaft	
Monday	18-Nov	Phakisa Shaft	Masimong Shaft
Tuesday	19-Nov	Phakisa Shaft	Masimong Shaft
Wednesday	20-Nov	Target Shaft	Tshepong Shaft
Thursday	21-Nov	Target Shaft	Tshepong Shaft
Friday	22-Nov	Joel Shaft	
Monday	25-Nov	Masimong Shaft	Phakisa Shaft
Tuesday	26-Nov	Masimong Shaft	Phakisa Shaft
Wednesday	27-Nov	Target Shaft	Tshepong Shaft
Thursday	28-Nov	Target Shaft	Tshepong Shaft
Friday	29-Nov	Joel Shaft	

Monday	2-Dec	Saaipant Plant	Saaipant Plant
Tuesday	3-Dec	Central Plant	Central Plant
Wednesday	4-Dec	H3 Workshops	H3 Workshops
Thursday	5-Dec	FS1	FS1

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.

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

Bestmed Medical Scheme call centre can be contacted on 086 000 2378 or WhatsApp 068 376 7212 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 2025.

Bestmed option change? (Consultants to customise this section)

Please notify your HR/ Payroll partner in writing by no later than 6th of December 2025 by completing the attached option change form.

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

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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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