

# Your life lived **better**

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## Health product changes 2023

### Bestmed Medical Scheme

#### Contribution changes

Bestmed Medical Scheme announced an average weighted increase of **8.5%** and an average weighted benefit limit increase of **5.7%** effective 1 January 2023.

The contribution increases per plan ranges from **5%** to **8.9%**

- Beat 1 Non-Network - 8.9%
- Beat 1 Network – 8.9%
- Beat 2 Non-Network – 8.9%
- Beat 2 Network – 8.9%
- Beat 3 Non-Network – 5.0%
- Beat 3 Network – 7.3%
- Beat 4 Non-Network – 8.9%
- Pace 1 - 8.9%
- Pace 2 – 8.9%
- Pace 3 – 8.9%
- Pace 4 – 8.9%
- Rhythm 1 - 8.9%
- Rhythm 2 - 8.9%

Please [click here](#) to access the detailed Bestmed 2023 contribution table.

#### New benefits effective 1 January 2023

##### Beat range

- Dental and Oral surgery (in-hospital or out-of-hospital) funded from savings on Beat 2
  - A separate limit of R5 782 per family for beneficiaries up to 7 years of age – funded from risk
- Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner or gynaecologist once every 5 years to be paid from the Preventative Care benefit on Beat 4
- Artificial disks to be paid from the spinal internal prosthesis limit on all Beat options
- Internal prosthesis sub-limits increased on all Beat options
  - Vascular limit increased on average by 68%
  - Functional prosthesis limit increased on average by 108%

- Beat 3 optometry now paid from savings with improved contributions for both Network and Non-Network and 15% MSA

### **Pace Range**

- On Pace 2 and Pace 3 there are updated overall day-to-day limits, sub-limits for orthodontics, hearing aids, supplementary services and wound care
- On Pace 2 and Pace 3 there are also updated limits for non-CDL and acute medicine limits
- Intrauterine device (IUD) insertion (consultation and procedure) by a family practitioner or gynaecologist once every 5 years to be paid from the Preventative Care benefit on all Pace options
- Artificial disks to be paid from the spinal internal prosthesis limit on all options
- Internal prosthesis sub-limits increased on all options
  - Vascular limit increased on average by 55%
  - Functional prosthesis limit increased on average by 93%

### **Rhythm Range**

- List of 9 elective or non-PMB procedures added to Rhythm 1 limited to R50 000 per family per annum:
  - Breast biopsy – lumpectomy
  - Circumcision
  - Colonoscopy
  - Dilation and Curettage (D&C)
  - Female sterilisation
  - Gastroscopy
  - Grommet insertion and myringotomy
  - Male sterilisation
  - Tonsillectomy
- Artificial disks to be paid from the spinal internal prosthesis limit on all options
- Internal prosthesis sub-limits increased on all Rhythm options
  - Vascular limit increased on average by 82%
  - Functional prosthesis limit increased on average by 164%
- Income brackets removed on Rhythm 2 and contributions updated

### **Tempo Wellness Programme**

- Track your fitness and nutritional progress on the new online App:
  - Members will be able to set personal goals
  - Members will be able to track their exercise by syncing their fitness device
  - Members can make dietary changes as advised by the Tempo dietitian
- The Emotional Wellbeing Journey has been added to the two existing Tempo journeys, the Get Active- (Fitness) and Nutritional Health Journeys
  - The new journey is intended to offer support to identify and manage a user's emotions and how it affects their mental health