

# 2026 Beat1

Benefit summary



**bestMed**  
personally yours



# Contents



BEAT1 OPTION	HOSPITAL PLAN			
<b>Recommended for?</b>	You are an individual that is looking for a hospital plan that offers good value for money and extensive hospital cover.			
<b>Contributions</b>	Network (N)	Principal member	Adult dependant	Child dependant
Risk amount	N	R 2 269	R1 764	R956
		R2 523	R1 959	R1 061
Medical savings account	N	N/A	N/A	N/A
		N/A	N/A	N/A
<b>Total monthly contribution</b>	<b>N</b>	<b>R2 269</b>	<b>R1 764</b>	<b>R956</b>
		<b>R2 523</b>	<b>R1 959</b>	<b>R1 061</b>

\* You pay for a maximum of three children. Any additional children can join as beneficiaries of the Scheme at no additional cost.  
**Dependants under the age of 24 years are regarded as child dependants.**

BEAT1 OPTION	HOSPITAL PLAN
	In-hospital cover only.

## Method of benefit payment

Granting of benefits shall be subject to, but not limited to, treatment protocols, funding guidelines, preferred providers (PPs), designated service providers (DSPs), medicine formularies, the Mediscor Reference Price (MRP) as accepted by the Scheme and general and option-specific exclusions in the registered Rules.

On the Beat1 option in-hospital benefits are paid from Scheme risk and general ad hoc out-of-hospital services are for the member's own account. Some preventative care benefits are available from the Scheme risk benefit.

Benefits relating to conditions that meet the criteria for PMBs will be covered in full when using DSPs.

## Network option

- Beat1 offers you the option to lower your monthly contribution in the form of a network option.
- You are required to use specific network hospitals if you have selected the Beat1 Network option. In turn, your monthly contribution is lower.
- The non-network option provides you with access to any hospital of your choice. This is the standard option.
- Please refer to the contributions table for more information regarding the monthly contributions.

## In-hospital benefits

### Note:

- All members must obtain pre-authorisation for planned procedures at least 14 (fourteen) days before the event. However, in the case of an emergency, you,

your representative or the hospital must notify Bestmed of your hospitalisation as soon as possible or on the first working day after admission to hospital.

- Clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP) may apply.
- Should a member voluntarily choose not to make use of a hospital forming part of a hospital network for the Beat Network benefit option, a maximum co-payment of R15 025 shall apply.

MEDICAL EVENT	SCHEME BENEFIT
<b>Accommodation (hospital stay) and theatre fees</b>	100% Scheme tariff.
<b>Take-home medicine</b>	100% Scheme tariff if claimed on the day of discharge, as follows: Limited to a maximum of 7 days treatment if claimed as part of the hospital account, or limited to R450 if claimed from a retail pharmacy. Subject to MRP. No benefit if not claimed on the date of discharge.
<b>Biological medicine during hospitalisation</b>	100% Scheme tariff. Limited to R12 144 per family per annum. Subject to pre-authorisation and funding guidelines.
<b>Treatment in mental health facilities</b>	Approved PMBs at DSPs. Limited to a maximum of 21 days per beneficiary per annum in hospital including inpatient electroconvulsive therapy and inpatient psychotherapy, OR 15 contact sessions for out-patient psychotherapy per beneficiary per annum. Subject to pre-authorisation.

MEDICAL EVENT	SCHEME BENEFIT
<b>Treatment of chemical and substance abuse</b>	Benefits shall be limited to the treatment of PMB conditions and subject to the following: <ul style="list-style-type: none"> <li>■ Pre-authorisation</li> <li>■ DSPs</li> <li>■ 21 days' stay for in-hospital management per beneficiary per annum.</li> </ul>
<b>Consultations and procedures</b>	100% Scheme tariff.
<b>Surgical procedures and anaesthetics</b>	100% Scheme tariff.
<b>Organ transplants</b>	100% Scheme tariff. (PMBs only)
<b>Stem cell transplants</b>	100% Scheme tariff (PMBs only).
<b>Major maxillofacial surgery, strictly related to certain conditions</b>	No benefit. (PMBs only).
<b>Dental and oral surgery (in or out of hospital)</b>	PMBs only at DSP day hospitals.
<b>Overall annual prosthesis limit (subject to preferred provider, otherwise limits and co-payments apply)</b>	100% Scheme tariff. Limited to R99 764 per family per annum.
<b>Prosthesis – Internal</b>  <b>Note: Sub-limits subject to availability of overall prosthesis limit. DSPs apply.</b>  <b>*Functional: Items used to replace or augment an impaired bodily function.</b>	Sub-limits per beneficiary per annum: <ul style="list-style-type: none"> <li>■ *Functional R35 613.</li> <li>■ Pacemaker (single and dual chamber) R54 390.</li> <li>■ Vascular R57 441.</li> <li>■ Spinal including artificial disc R39 819.</li> <li>■ Drug-eluting stents - subject to Vascular prosthesis limit.</li> <li>■ Mesh R13 975.</li> <li>■ Gynaecology / urology R11 419.</li> <li>■ Lens implants R8 713 a lens per eye.</li> </ul>

MEDICAL EVENT	SCHEME BENEFIT
<b>Exclusions (Prosthesis sub-limits form part of overall Internal prosthesis limit subject to preferred provider, otherwise limits and co-payments apply).</b>	Joint replacement surgery (except for PMBs). PMBs subject to prosthesis limits: <ul style="list-style-type: none"> <li>■ Hip replacement and other major joints R41 918.</li> <li>■ Knee and shoulder replacements R51 686.</li> <li>■ Other minor joints R16 078.</li> </ul>
<b>Prosthesis – External</b>	No benefit. (PMBs only).
<b>Breast surgery for cancer</b>	Treatment of the <b>unaffected (non-cancerous) breast</b> will be limited to PMB provisions and is subject to pre-authorisation and funding guidelines.
<b>Orthopaedic and medical appliances Note: Appliances directly relating to the hospital admission and/or procedure</b>	100% Scheme tariff. Limited to R15 690 per family per annum.
<b>Pathology</b>	100% Scheme tariff.
<b>Basic radiology</b>	100% Scheme tariff.
<b>Specialised diagnostic imaging - in- and/or out-of-hospital (including MRI scans, CT scans and nuclear/isotope studies). PET scans are excluded, not applicable to PMBs.</b>	100% Scheme tariff. Limited to a combined in- and out-of-hospital benefit of R20 920 per family per annum. Co-payment of R2 600 per scan, not applicable to confirmed PMBs. PET scans - PMB only. Subject to pre-authorisation.
<b>Oncology</b>	100% Scheme tariff, subject to pre-authorisation, designated or preferred service providers, and protocols. Essential ICON protocols apply.
<b>Peritoneal dialysis and haemodialysis</b>	100% Scheme tariff. Subject to pre-authorisation and DSPs.

MEDICAL EVENT	SCHEME BENEFIT
<b>Confinements (birthing, including midwife-assisted births)</b>	100% Scheme tariff.
<b>HIV/AIDS</b>	100% Scheme tariff. Subject to pre-authorisation and DSPs.
<b>Refractive surgery and other procedures (in and/or out of hospital) done to improve or stabilise vision (except cataracts)</b>	PMBs only.
<b>Supplementary services</b>	100% Scheme tariff.
<b>Alternative to hospitalisation (i.e. procedures done in the doctor's rooms)</b>	100% Scheme tariff.
<b>Advanced illness benefit</b>	100% Scheme tariff, limited to R72 858 per beneficiary per annum. Subject to available benefit, pre-authorisation and treatment plan.
<b>Day procedures</b>	Day procedures performed in a day hospital by a DSP provider will be funded at 100% network or Scheme tariff, subject to pre-authorisation, protocols, funding guidelines and DSPs. A co-payment of R2 872 will be incurred per event if a day procedure is done in an acute hospital that is not a day hospital. If a DSP is used and the DSP does not work in a day hospital, the day procedure co-payment will not apply if done in acute hospital, if it is arranged with the Scheme before the time.

MEDICAL EVENT	SCHEME BENEFIT
<b>International medical travel cover</b>	<ul style="list-style-type: none"> <li>▪ <b>Holiday travel:</b> Limited to 90 days and R5 000 000 per family, i.e. members and dependants. Limited to R1 000 000 per family for travel to the USA.</li> <li>▪ <b>Business travel:</b> Limited to 60 days and R5 000 000 per family, i.e. members and dependants. Limited to R1 000 000 per family for travel to the USA.</li> </ul>
<b>Co-payments</b>	<p><b>Non-network hospital co-payment</b> Co-payment for voluntary use of non-network hospital R15 025 applicable to network options.</p> <p><b>Procedure-specific co-payments:</b> The co-payment shall not apply to PMB conditions:</p> <ul style="list-style-type: none"> <li>▪ Arthroscopic procedures R3 660.</li> <li>▪ Back and neck surgery R3 660.</li> <li>▪ Functional nasal and sinus procedures R2 000.</li> <li>▪ Laparoscopic procedures R3 660.</li> <li>▪ Colonoscopies R2 000.</li> <li>▪ Cystoscopies R2 000.</li> <li>▪ Gastrosopies R2 000.</li> <li>▪ Hysteroscopies R2 000.</li> <li>▪ Sigmoidoscopies R2 000.</li> </ul> <p>A co-payment of R2 872, as described in the Day procedures benefit, will be incurred per event if a day procedure is done in an acute hospital that is not a day hospital.</p>

## Out-of-hospital benefits

### Note:

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).
- Members are required to obtain pre-authorisation for all planned treatments and/or procedures.
- Members choosing the network option are required to make use of Scheme-contracted service providers such as network hospitals.
- Non-network pharmacies and non-network DSP specialists will be reimbursed at Scheme tariff, including for treatment of PMBs.

MEDICAL EVENT	SCHEME BENEFIT
<b>Wound care benefit (including dressings, negative pressure wound therapy -NPWT - treatment and related nursing services - out-of-hospital)</b>	NPWT treatment shall be at 100% Scheme tariff, subject to pre-authorisation.  General wound care shall be at 100% Scheme tariff and be limited to R4 463 per family per annum.
<b>Specialised diagnostic imaging - in- and/or out-of-hospital (including MRI scans, CT scans and nuclear/isotope studies). PET scans are excluded, not applicable to PMBs.</b>	100% Scheme tariff. Limited to a combined in- and out-of-hospital benefit of R20 920 per family per annum. Co-payment of R2 600 per scan, not applicable to confirmed PMBs. PET scans - PMB only. Subject to pre-authorisation.
<b>Rehabilitation services after trauma</b>	PMBs only. Subject to pre-authorisation and DSPs.
<b>Back and neck preventative programme</b>	Benefits payable at 100% of contracted fee. Subject to pre-authorisation, protocols and DSPs.

MEDICAL EVENT	SCHEME BENEFIT
<b>HIV/AIDS</b>	100% Scheme tariff. Subject to pre-authorisation and DSPs.
<b>Oncology</b>	100% Scheme tariff, subject to pre-authorisation, designated or preferred service providers, and protocols. Essential ICON protocols apply.
<b>Peritoneal dialysis and haemodialysis</b>	100% Scheme tariff. Subject to pre-authorisation and DSPs.

## Medicine benefits

### Note:

- Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines, the Mediscor Reference Price (MRP) and the exclusions referred to in Annexure C of the registered Rules.
- Members will not incur co-payments for approved PMB medications that are on the formulary for which there is no generic alternative.
- Members choosing the network option are required to make use of Scheme-contracted pharmacies to obtain their medicine.

BENEFIT DESCRIPTION	SCHEME BENEFIT
<b>CDL and PMB chronic medicine</b>	100% Scheme tariff. Co-payment of 30% for non-formulary medicine.
<b>Non-CDL chronic medicine</b>	No benefit.
<b>Biological medicine</b>	PMBs only as per funding protocol.
<b>Other high-cost medicine</b>	PMBs only as per funding protocol.
<b>Acute medicine</b>	No benefit.
<b>Over-the-counter (OTC) medicine</b>	No benefit.

## Chronic conditions list

CDL	
<b>CDL 1</b>	Addison disease
<b>CDL 2</b>	Asthma
<b>CDL 3</b>	Bipolar disorder
<b>CDL 4</b>	Bronchiectasis
<b>CDL 5</b>	Cardiac failure
<b>CDL 6</b>	Cardiomyopathy
<b>CDL 7</b>	Chronic obstructive pulmonary disease (COPD)
<b>CDL 8</b>	Chronic renal disease
<b>CDL 9</b>	Coronary artery disease
<b>CDL 10</b>	Crohn disease
<b>CDL 11</b>	Diabetes insipidus
<b>CDL 12</b>	Diabetes mellitus type 1
<b>CDL 13</b>	Diabetes mellitus type 2
<b>CDL 14</b>	Dysrhythmias
<b>CDL 15</b>	Epilepsy
<b>CDL 16</b>	Glaucoma
<b>CDL 17</b>	Haemophilia
<b>CDL 18</b>	HIV/AIDS
<b>CDL 19</b>	Hyperlipidaemia
<b>CDL 20</b>	Hypertension
<b>CDL 21</b>	Hypothyroidism
<b>CDL 22</b>	Multiple sclerosis
<b>CDL 23</b>	Parkinson disease

CDL	
<b>CDL 24</b>	Rheumatoid arthritis
<b>CDL 25</b>	Schizophrenia
<b>CDL 26</b>	Systemic lupus erythematosus (SLE)
<b>CDL 27</b>	Ulcerative colitis

  

PMB	
<b>PMB 1</b>	Aplastic anaemia
<b>PMB 2</b>	Benign prostatic hyperplasia
<b>PMB 3</b>	Cerebral palsy
<b>PMB 4</b>	Chronic anaemia
<b>PMB 5</b>	COVID-19
<b>PMB 6</b>	Cushing disease
<b>PMB 7</b>	Endometriosis
<b>PMB 8</b>	Female menopause
<b>PMB 9</b>	Fibrosing alveolitis
<b>PMB 10</b>	Graves disease
<b>PMB 11</b>	Hyperthyroidism
<b>PMB 12</b>	Hypophyseal adenoma
<b>PMB 13</b>	Idiopathic thrombocytopenic purpura
<b>PMB 14</b>	Paraplegia/quadruplegia
<b>PMB 15</b>	Polycystic ovarian syndrome
<b>PMB 16</b>	Pulmonary embolism
<b>PMB 17</b>	Stroke

## Preventative care benefits

**Note:** Benefits below may be subject to pre-authorisation, clinical protocols, preferred providers (PPs), designated service providers (DSPs), formularies, funding guidelines and the Mediscor Reference Price (MRP).

PREVENTATIVE CARE BENEFIT	GENDER AND AGE GROUP	QUANTITY AND FREQUENCY	BENEFIT CRITERIA
<b>Flu vaccines</b>	All ages.	1 per beneficiary per year.	Applicable to all active members and beneficiaries.
<b>Pneumonia vaccines</b>	Children <2 years. High-risk adult group.	<b>Children:</b> As per schedule of Department of Health. <b>Adults:</b> Twice in a lifetime with booster above 65 years of age.	<b>Adults:</b> The Scheme will identify certain high-risk individuals who will be advised to be immunised.
<b>Baby growth and development assessments</b>	0-2 years.	3 assessments per year.	Assessments are done at a Bestmed Network Pharmacy Clinic.
<b>Female contraceptives</b>	All females of child-bearing age.	Quantity and frequency depending on product up to the maximum allowed amount.	Oral / injectable / implantable female contraceptives R2 092 per beneficiary per annum OR Intrauterine device (IUD) limited to R3 295 per beneficiary once every 5 years.
<b>HPV vaccinations</b>	Females 9-26 years of age.	3 vaccinations per beneficiary.	Vaccinations will be funded at MRP.
<b>Mammogram</b>	Females 40 years and older.	Once every 24 months.	100% Scheme tariff.
<b>Colon cancer screening</b>	40 years and older.	Once every 24 months.	Faecal occult blood test (FOBT). To be done at a GP or specialist, the consultation shall be paid from the available consultation benefit.
<b>HIV rapid test</b>	All ages.	1 per beneficiary every 12 months.	Can be done at a DSP pharmacy.
<b>PSA screening</b>	Males 45 years and older.	Once every 24 months.	To be done at urologist or GP. Urologist or GP consultation paid from the available consultation benefit.
<b>Pap smear</b>	Females 18 years and older.	Once every 24 months.	Can be done at a gynaecologist, GP or pharmacy clinic. Consultation will be for member's own account.

Disclaimer: General and option specific exclusions apply. Please refer to [www.bestmed.co.za](http://www.bestmed.co.za) for more details.



## Maternity benefits

### Note:

Benefits below may be subject to registration, preferred providers (PPs), designated service providers (DSPs), formularies and funding guidelines.

### MATERNITY BENEFITS

100% Scheme tariff. Subject to the following benefits:

#### Consultations:

- 6 antenatal consultations at a GP OR gynaecologist OR midwife.

#### Ultrasounds:

- 1 x 2D ultrasound scan at 1<sup>st</sup> trimester (between 10 to 12 weeks) at a GP OR gynaecologist OR radiologist.
- 1 x 2D ultrasound scan at 2<sup>nd</sup> trimester (between 20 to 24 weeks) at a GP OR gynaecologist OR radiologist.

Disclaimer: General and option specific exclusions apply. Please refer to [www.bestmed.co.za](http://www.bestmed.co.za) for more details.

## Maternity care programme

Finding out you are pregnant comes with a whole lot of emotions, questions and information. Sometimes just knowing where to start and which information you can trust can be a challenge.

Pregnant members and dependants have access to the Maternity care programme. The programme provides comprehensive information and services and was designed with the needs of expectant parents and their support network in mind. We aim to give you support, education and advice through all stages of your pregnancy, the confinement and postnatal (after birth) period.

Members need to register on the Bestmed Maternity care programme as soon as they receive confirmation of their pregnancy by means of a pathology test and/or scan from your GP or gynaecologist. After you complete your registration, a consultant will contact you. If your pregnancy is associated with

risks, the information will be forwarded to Bestmed's case managers who will contact you to help monitor your progress.

Please note that registering on the Maternity care programme does not confirm any other maternity benefits nor does it provide authorisation for the delivery as these benefits are subject to the Scheme Rules and underwriting. To enquire about these benefits please contact [service@bestmed.co.za](mailto:service@bestmed.co.za).

### How to register:

Send an email to [maternity@bestmed.co.za](mailto:maternity@bestmed.co.za) or call us on **012 472 6797**.

Please include your medical scheme number and your expected delivery date in the email.

**After registration on the Maternity care programme, you will also receive the Bestmed Maternity care programme registration confirmation letter, indicating all necessary information as stated below:**

Our third-party service provider, DLA, will be in contact within the next two to three weeks via email, requesting you to complete a registration form. Keep an eye on your inbox (including the spam folder) for this email. Completing this form will ensure you are registered on their database to ensure you receive maternity information, additional support if the pregnancy is identified as a high-risk pregnancy and a gift on behalf of Bestmed after 14 weeks gestation. DLA will guide you through the process of selecting a gift.

The registration form and gift selection form must be returned to DLA directly. The maternity gift will only be sent after week 14 of your pregnancy.

Registration also provides you with access to a 24-hour medical advice line and benefits through each phase of your pregnancy.

### Abbreviations

CDL = Chronic Disease List; DSP = Designated Service Provider; GP = General Practitioner or Doctor; MRP = Mediscor Reference Price; NPWT = Negative pressure wound therapy; PMB = Prescribed Minimum Benefit.



# Tempo

Wellness programme

## Bestmed Tempo wellness programme

**Note:** Completing your Tempo Lifestyle Screening unlocks the other Bestmed Tempo benefits.

The Bestmed Tempo wellness programme is focused on supporting you on your path to improving your health and realising the rewards that come with it. To ensure you achieve this, you will have access to the following benefits:

**Tempo Lifestyle Screening for adults (beneficiaries 16 years and older) which includes one of each of the following per year per adult beneficiary:**

- The Tempo lifestyle questionnaire
- Blood pressure check
- Cholesterol check
- Glucose check
- Height and weight measurement

These screenings need to be done at a contracted pharmacy, Tempo partner biokineticist, or on-site at participating employer groups.

**Bestmed Tempo physical wellbeing and nutrition benefits (beneficiaries 16 and older):**

### Physical wellbeing

- 1 x (face-to-face) physical health assessment at a Tempo partner biokineticist
- 1 x follow-up (virtual or face-to-face) consult to obtain your personalised exercise plan from the Tempo partner biokineticist

### Nutrition

- 1 x (face-to-face) nutrition assessment at a Tempo partner dietitian
- 1 x follow-up (virtual or face-to-face) consult to obtain your personalised healthy-eating plan from the Tempo partner dietitian

In addition to the Tempo physical wellbeing and nutrition benefits, you will also have access to Tempo Wellness Webinars hosted monthly. The webinars are themed around mental health and various other wellness-related topics.

Disclaimer: General and option specific exclusions apply. Please refer to [www.bestmed.co.za](http://www.bestmed.co.za) for more details.



**EMAIL COMPLAINTS:**

complaints@medicalschemes.co.za

**POSTAL ADDRESS:**

Private Bag X34, Hatfield, 0028

Physical Address:

Block A, Eco Glades 2 Office Park,  
420 Witch-Hazel Avenue, Eco Park, Centurion,  
0157

**HOSPITAL AUTHORISATION**

Tel: 080 022 0106

Email: authorisations@bestmed.co.za

**CHRONIC MEDICINE**

Tel: 086 000 2378

Email: medicine@bestmed.co.za

**CLAIMS**

Tel: 086 000 2378

Email: service@bestmed.co.za (queries)

claims@bestmed.co.za (claim submissions)

**MATERNITY CARE**

Tel: 012 472 6797

Email: maternity@bestmed.co.za

**WALK-IN FACILITY**

Block A, Glenfield Office Park,

361 Oberon Avenue, Faerie Glen,

Pretoria, 0081, South Africa

**POSTAL ADDRESS**

PO Box 2297, Arcadia, Pretoria, 0001, South Africa

**NETCARE 911**

Tel: 082 911

Email: customer.service@netcare.co.za (queries)

**PMB**

Tel: 086 000 2378

Email: pmb@bestmed.co.za

**INTERNATIONAL MEDICAL TRAVEL INSURANCE**

(AZOZA, PREVIOUSLY EUROP ASSISTANCE)

Tel: 0861 838 333

Claims and emergencies: assist@azoza.co.za

Travel registrations: bestmed-assist@linkham.com

**COMPLAINTS**

Tel: +27 (0)86 000 2378

Email: escalations@bestmed.co.za

(Subject box: Manager, escalated query)

Postal address: PO Box 2297, Pretoria, Gauteng, 0001

**CMS ESCALATIONS**

Should an issue remain unresolved with the Scheme, members can escalate to the Council for Medical Schemes (CMS) Registrar's office:

Fax Complaints: 086 673 2466.

Email Complaints: complaints@medicalschemes.co.za

Postal Address: Private Bag X34, Hatfield, 0028

Physical Address: Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157

**BESTMED ETHICS AND FRAUD HOTLINE, OPERATED BY ADVANCE CALL**

Should you be aware of any fraudulent, corrupt or unethical practices involving Bestmed, members, service providers or employees, please report this anonymously to Advance Call.

**Hotline:** 0800 111 627

**WhatsApp:** 0860 004 004

**SMS:** 48691

**Hotmail:** bestmed@behonest.co.za

**Free post:** BNT165, Brooklyn Square, 0075

**Website & chat:** www.behonest.co.za

 **086 000 2378**

 **www.bestmed.co.za**

 **service@bestmed.co.za**

 **Bestmed Medical Scheme**

 **068 376 7212**

 **Bestmed Medical Scheme**

For a more detailed overview of your benefit option and to receive a membership guide please contact service@bestmed.co.za.

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Please visit [www.bestmed.co.za](http://www.bestmed.co.za) for the complete liability and responsibility disclaimer for Bestmed Medical Scheme as well as the latest Scheme Rules.

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