

NEWSFLASH

Your Bestmed 2027 Update

Benefit and contribution changes • Effective 1 January 2027

7.35%

Weighted Average Increase



FINDING A BETTER WAY

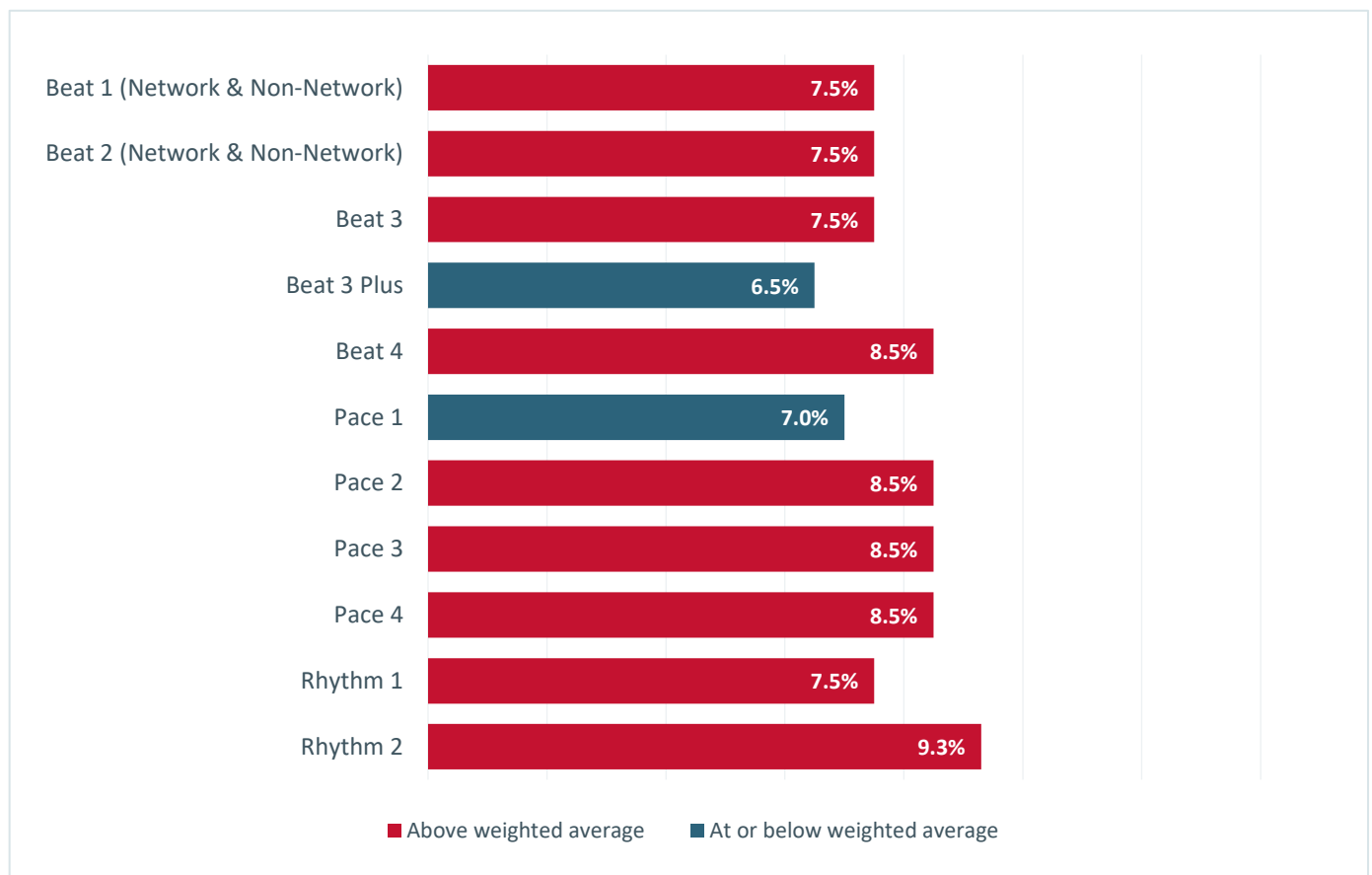
Bestmed *increases*

7.35%

Weighted average

The Bestmed 2027 launch centers on the theme “Personally Yours: We Heard You,” focusing on five strategic pillars: more choice, enhanced prevention, expanded out-of-hospital care, improved procedure/device cover, and maintaining stable contribution increases.

INCREASE PER OPTION | EFFECTIVE 1 JANUARY 2027



9.3%

Highest increase
Rhythm 2



6.5%

Lowest increase
Beat 3 Plus



R1,000

Best Bucks per family
for out-of-hospital claims



A core operational focus for 2027 is the reduction of out-of-pocket expenses through the introduction of “Best Bucks” and a new “Traditional” risk-only option to bridge the gap in the mid-market segment.

New option for 2027

NEW OPTION: BEAT 2 TRADITIONAL

R978

(31.7%) premium gap

Launched to address the significant R978 (31.7%) premium gap between Beat 2 and Beat 3 Network, this option provides a “Risk-only” alternative for members who prefer certain day-to-day cover without a Savings Account.



Structure

Replaces the Medical Savings Account (MSA) with a pooled, Scheme-funded day-to-day benefit.



In-Hospital

Retains the Beat 2 hospital benefits (100% Scheme tariff, any hospital or EDO network variant).



Day-to-Day Benefits

Covers GP and specialist consultations, acute and OTC medicine, basic radiology, pathology, and basic dentistry.



Annual Limits

Principal Member: R5,824
Family (M1+): R12,688



Chronic Cover

CDL/PMB conditions only (Beat 2 level).



Mental Health

Includes cover for Major Depression (up to R180 per beneficiary per month).

THE “BEST BUCKS” INITIATIVE



R1,000 Bonus

A R1,000 bonus per family for out-of-hospital claims (GP, specialists, OTC, etc.).



Activation

Automatically unlocked once all adult beneficiaries complete their free Tempo Lifestyle Screening.



Order of payment

Claims are paid first from Best Bucks before touching Savings or Day-to-Day limits.



Note: Not available on Beat 1, Rhythm 1, or Rhythm 2.

Benefit *enhancements* for 2027

PREVENTATIVE & PAEDIATRIC CARE



RSV Protection

Single-dose antibody cover (Beyfortus) added to all options for babies born January–May.



HPV Vaccine

Benefit extended to include males (ages 9–26) on all options except Rhythm 1.



Paediatric Immunisations

Now included on the Beat 1 option.



Bone Densitometry

Screening added for females 45+ every 24 months on Pace 1.

OUT-OF-HOSPITAL & MATERNITY



OTC Limits

15% increase for Beat 4 and the Pace range.



Casualty Benefit

2 visits per family per year (max R3,000 per visit) for Beat 2, 3, 4 and all Pace options.



Post-Natal Care

2 consultations added to all Beat and Pace options; 1 added to Rhythm 2.



Depression Medication

New Risk-funded cover on Beat 1, 2, and 3; Major Depression added to Non-CDL on Beat 3 Plus.



GORD

Added GORD (Gastro-Oesophageal Reflux disease) to Non CDL for Pace 1



Wound Care

Negative Pressure wound therapy and wound care limits not combined going forward



“Personally Yours: We Heard You”

Bestmed *contributions*

Monthly contributions effective 1 January 2027

Option	Principal Member	Adult Dependant	Child Dependant
Beat1	R2,712	R2,106	R1,109
Beat1 Network (N)	R2,439	R1,896	R999
Beat2	R3,315	R2,575	R1,357
Beat2 Network (N)	R2,983	R2,318	R1,220
Beat 2 Traditional NEW*	R3,759	R3,514	R1,469
Beat 2 Traditional (N) NEW*	R3,385	R3,157	R1,318
Beat3	R4,853	R3,462	R1,712
Beat3 Network (N)	R4,367	R3,115	R1,542
Beat3 Plus	R5,370	R3,989	R1,988
Beat4	R7,991	R6,599	R1,976
Pace1	R6,349	R4,589	R1,649
Pace2	R9,511	R9,327	R2,097
Pace3	R10,919	R8,790	R1,878
Pace4	R13,641	R13,641	R3,195
Rhythm1 (R0 – R9,000)	R1,866	R1,866	R769
Rhythm1 (R9,001 – R14,000)	R2,176	R2,176	R925
Rhythm1 (> R14,001)	R3,886	R3,886	R2,013
Rhythm2 (R0 – R5,500)	R3,214	R3,054	R1,882
Rhythm2 (> R5,501)	R3,762	R3,387	R1,882

*New (subject to CMS approval). Note that incomebands on Rhythm 2 consolidated into only 2 incomebands in 2027.

IMPORTANT RULES & RECOGNITION



Child Dependant Age

Dependants are recognised as children up to the age of 24 years.



Family Limit

You pay for a maximum of three children. Any additional children are covered at no additional cost (excluding the Rhythm1 option).



Network Options

Choosing a "Network" (N) option requires the use of DSP hospitals to avoid co-payments.



Best Bucks

Completing the Tempo Lifestyle Screening unlocks R1,000 in Best Bucks (except on Beat1 and Rhythm options) to help pay for day-to-day claims before savings are used.



All changes are proposed and subject to final CMS approval.



Our consultants are fully accredited with the FSCA, the Council for Medical Schemes and your medical scheme.

We recommend that you consult with NMG and review the detailed medical scheme brochures when selecting a plan or making a plan change.

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▶ Finding a Better Way

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