

PENSIONER VIRTUAL EXPERIENCE

MATURE ENOUGH TO RETIRE
YET YOUNG ENOUGH TO STILL
ENJOY EVERY MOMENT



Objectives

1

To promote Wellness and Preventative Care Benefits

2

To screen: Early identification of Chronic Disease

3

To create awareness of benefits relevant to Pensioners

4

To create awareness of the National Pensioner Project



Agenda

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Bankmed Support
Pensioner Overview

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03 | Wellness

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06 | Managed Care Programmes

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Chronic Disease Management
Support Programmes

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BANKMED

 **Bankmed**
Yours in good health



Our Commitment to You

A Promise To A Select Few

Because Bankmed

is for you.

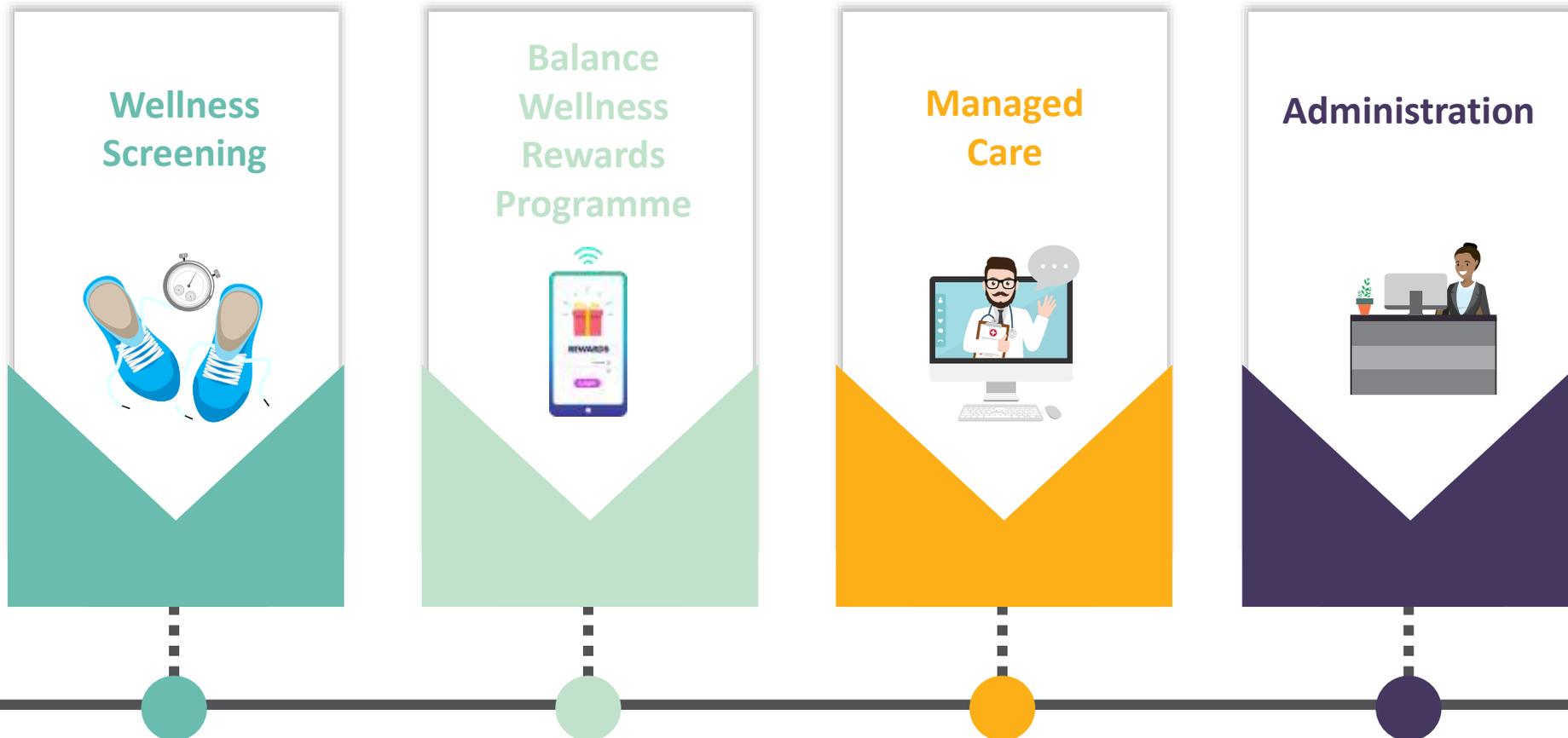
For your family.

For your good health.

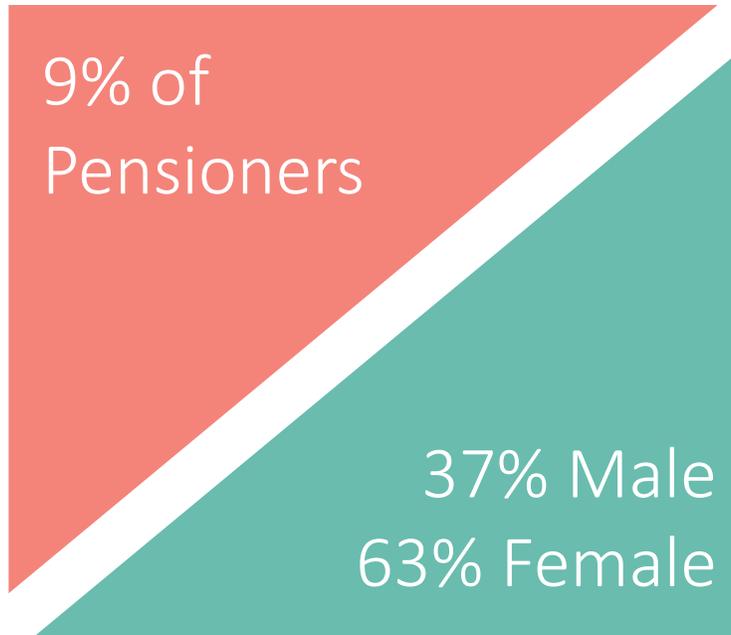
- Our commitment to you, is reflected in the value we provide. We do this in the tailored Plans and Benefits that are designed specifically for you
- With Benefits that are beyond the average and exceptional financial sustainability forming the foundation of Bankmed Medical Scheme, your needs are our sole consideration



Bankmed Support



Pensioner Overview



Plan Distribution

Plus	17%
Comprehensive	60.3%
Traditional	11.8%
Core Saver	6.8%
Basic	3.9%
Essential	0.2%



The **majority** of pensioner members are on the **Comprehensive Plan**

COVID-19 UPDATE



Details of Bankmed's response is available on the Scheme's website

The Scheme's response includes the following:

In-and-out of hospital
cost of treatment paid
from insured benefits



Virtual and
Telephonic
consultations



Pulse Oximeter and
additional consultations for
high risk members



Tests paid for from
insured benefits



Relaxation of
networks, specifically
for COVID-19



COVID-19 Isolation
Hotel benefit



Hospital at Home
benefit

WELLNESS



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Wellness Rationale

**Shift member
focus from
cost and sickness
cure to investment
in a healthy,
balanced lifestyle**



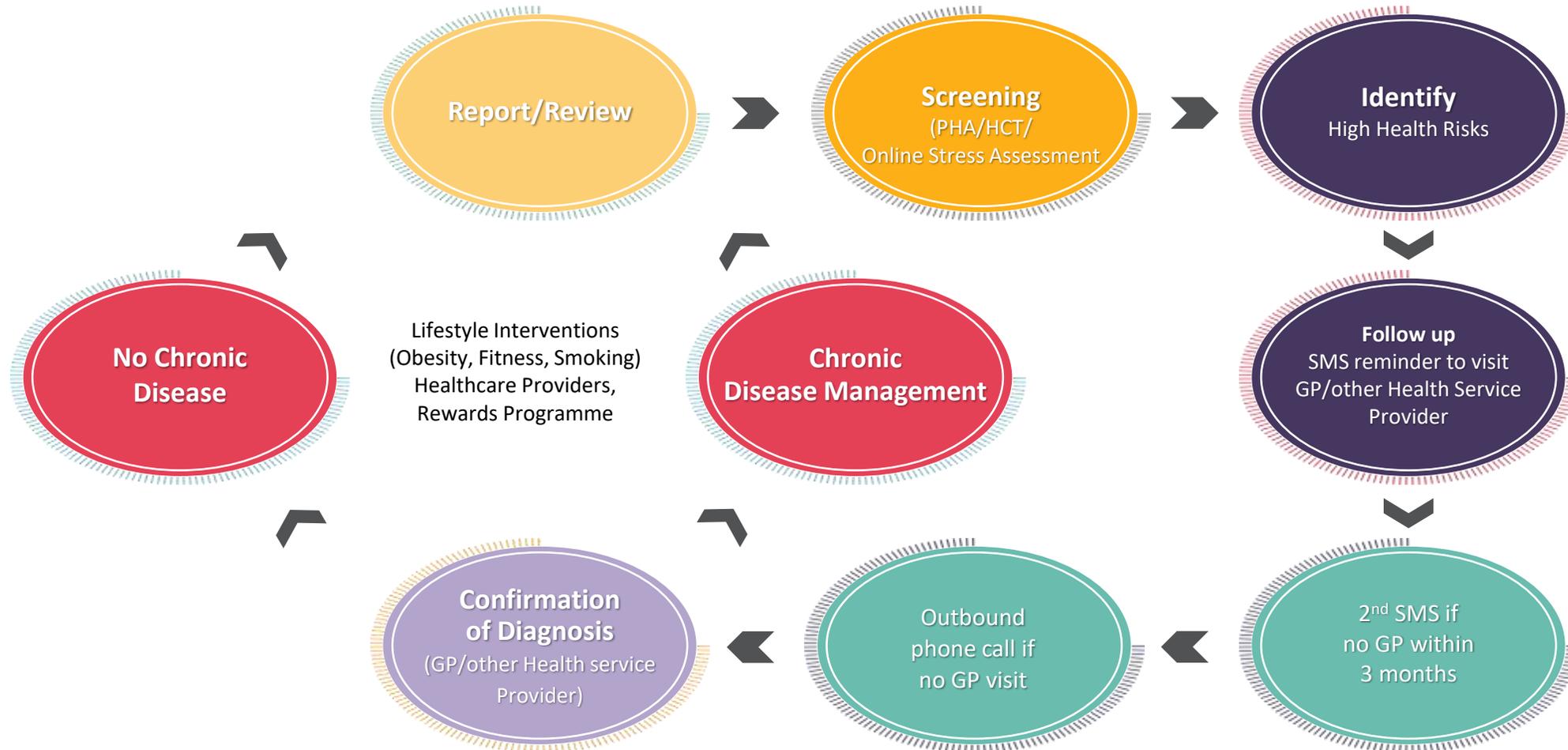
Wellness Value Proposition

Preventative Care and Wellness

**Good health starts with knowing your health.
Bankmed offers wellness initiatives and preventative care programmes that help us to identify your risks early, in order for us to manage your health optimally.**



The Bankmed Wellness Cycle



**THRIVING
NOT JUST
SURVIVING**



 **Bankmed**
Yours in good health

So many people today are just surviving instead of thriving. They have a “just get by” type of mentality. They have forgotten who they truly are and have settled for second best without even knowing it.

Living in survival mode prohibits us from living a meaningful life. If you have been surviving, not thriving, let today be the turning point in your life!



There are many ways to help you **thrive** instead of just survive.

The **focus** today

- Physical Health
- Exercise
- Mental wellbeing
- Nutrition
- Social Vitality



Physical Health

Age-related medical ailments and other physical conditions can have major impacts on health

Common Physical Health issues

- Heart Disease
- Arthritis
- Cancer
- Respiratory Diseases
e.g. Asthma, COPD
- Osteoporosis
- Diabetes
- Stroke
- Cholesterol disorder
- Influenza
- Falls
- Obesity
- Gum Disease
- Shingles
- Eye Disease e.g. cataracts

Ways to maintain and improve your overall physical health

Properly manage your medical ailments, conditions, or diseases

Get an appropriate amount of exercise

Practice good nutrition

Get enough sleep and rest

Reasons to care for your Physical Health

- Ward off heart disease, diabetes, obesity, and other conditions and diseases
- Maintain and improve your mobility and flexibility
- Reduce bone, joint, and muscle aches and pains
- Feel better mentally
- Improve your sleep
- Increase your energy levels
- Keep your independence
- Save money on healthcare costs



Exercise

Exercise can be an important part of maintaining overall health, wellbeing, and longevity.

Adopting a regular workout routine can help combat the effects of aging, maintain your youthful vitality, sharpen your mind, and enhance your zest for life!

Exercises completed daily can also help improve immune function and allow you to live with less pain and more mobility.

Plus, they can help you maintain or lose weight if necessary in a safe, healthy, and sustainable way. And those benefits can result in being able to reduce your healthcare spending and extend the amount of time that you're able to live independently at home, in a retirement community, or at an assisted living facility.

The Importance of Senior Fitness

- Improved physical and mental health
- Increased energy
- Improved social interactions
- Slowing or reversal of overall declining health
- Fewer limitations with daily activities
- Lower risk of depression
- Fewer falls and injuries
- Lower rates of hospitalisation
- Lower rates of chronic disease (or more manageable symptoms for those who are already affected by it)

Recommended Guidelines When It Comes to Exercises

For adults who are 65 or older, don't have any limiting health concerns, and are generally fit, the Centres for Disease Control and Prevention (CDC) recommends a minimum of 150 minutes of moderate-intensity aerobic exercise per week (or 75 minutes of vigorous-intensity aerobic exercise).



1 Balance Exercises

Standing on one foot. Walking heel to toe.

2 Endurance Exercises

Endurance exercises increase your breathing and heart rate and help you maintain and improve your strength, mobility, stability, and balance. They also help you burn fat and improve your energy levels. All of that can make you feel better, stay healthier, and manage everyday activities more easily.

Indoors: Use an elliptical machine or treadmill at home or in the gym, or attend dance or aquafit classes.

Outdoors: Go for a brisk walk or jog, or ride a bike.

Household activities like gardening and raking leaves can also count as endurance activities as long as your breathing and heart rate increases and you do the activity for at least 10 minutes.



FLEXIBILITY

Exercises

Helps you feel better and can reduce your muscle aches and pains. Routines that improve your flexibility can also make engaging in other exercises and activities easier and more enjoyable. That's because stretching increases your range of motion, and it can also improve your posture and relieve arthritis, back pain, and joint aches and pains.

MUSCLE-STRENGTHENING

Exercises

Strength training helps you build and strengthen your muscles. It also helps you maintain your bone mass, which can prevent conditions like osteoporosis and arthritis. In addition, strength training can promote good posture, which can result in fewer muscle aches and pains.

Mental Wellbeing

Why your Mental Wellbeing is so important?

Mental health issues are often misunderstood or marginalised. Your mental wellness is as important as your physical wellness. Left untreated, psychological problems and brain disorders can interfere with your ability to enjoy life, maintain relationships, or function on a day-to-day basis. They can also lead to visible physical illnesses and make it harder to heal from injuries or manage diseases you may already have.

In short, taking your mental wellbeing seriously is a major step toward achieving and sustaining a better quality of life.

The most common **Mental Health** conditions in the elderly and senior population

Depression

Anxiety disorders

Dementia/Alzheimers

Bipolar mood disorder

Addiction

Post-traumatic stress disorder

Warning signs

- Sad or hopeless feelings that last more than a couple of weeks
- Unusual changes to mood, appetite, or energy levels
- Persistent sleeping difficulties or over-sleeping
- Persistent troubles with concentration
- Restlessness or feelings of being "on-edge"
- Decreased ability to cope with everyday stress
- Heightened irritability, hostility, or anger
- High-risk behaviours or actions that scare other people
- Persistent worrying about relationships or health or financial matters
- Obsessive thoughts or compulsive actions that disrupt normal day-to-day living
- A sense of emotional numbness
- Confusion in familiar settings or recurring difficulties with memory
- Heavier-than-normal alcohol consumption
- Excessive consumption of prescribed medications
- Persistent pain, headaches, or issues with digestion
- Suicidal thinking

Risk factors

- Medical problems
- Loss of independence
- Loss of close friends or family members
- A drop in economic status
- Loneliness or social isolation
- Periods of heightened stress
- Elder abuse or neglect
- Poor nutrition
- Family History

Prevention and treatment

Mental Health tips

- Get help immediately if you're in distress
- Remember that you're never too old to make changes
- Eat a healthy diet
- Stay physically active
- Maintain good sleeping habits
- Exercise your mind e.g. crossword puzzles
- Take care of medical issues right away
- Get the support of friends and family
- Stay involved
- Speak to your doctor
- Get a second opinion from a geriatric specialist
- Follow through with your treatment



Nutrition



Healthy eating habits can improve your energy levels, boost your immune system, and make you feel great inside and out. For some older adults, they can even help restore feelings of youthfulness.



Simply put, good nutrition is essential for your physical health. Making good food choices may help you prevent or manage diseases and other physical conditions. Certain foods such as those that contain omega-3 fatty acids, can also help your mind stay sharp. So adopting healthier eating habits is in your best interests if you intend to enjoy your senior years to the fullest.



As you learn more about incorporating good nutrition into your life, keep in mind that it's different to dieting. Implementing a nutrition plan is simply about making healthy food choices on a regular basis and being aware of how much you eat from certain food groups. You still get to enjoy a variety of delicious foods, and you shouldn't be left feeling hungry after a meal. When you combine good nutrition with being active, you'll have an excellent wellness plan in place.

NUTRITIONAL guidelines

As people age, it's common for their metabolism and digestive systems to slow down. They also tend to become a little less active. Those are some of the main reasons why it's so important to get exercise and eat foods that are healthy.

Depending on your activity level, it's generally recommended that men over the age of 50 should consume 2 000 to 2 800 calories per day. Women over the age of 50 should consume 1 600 to 2 200 calories per day.

WHEN PLANNING your daily meals

keep the following tips in mind:

- Include two to three tablespoons of healthy fats such as extra virgin olive or coconut oil in your diet each day
- Consume no more than 1 500 milligrams (mg) of sodium daily
- Make sure that less than 10 percent of your daily calories come from saturated fat
- Consume less than 300 mg of cholesterol daily
- Avoid sugary drinks

Signs of poor nutrition

- Brittle or dry hair, or increased hair loss
- Mouth issues such as cracking or inflammation at the corners of the mouth or a pale, smooth, or swollen tongue
- Nails becoming dry and brittle, developing ridges, or taking on a spoon-like shape where they come off the nail bed
- Poor digestion or sudden or unexpected changes like constipation or diarrhoea
- Unexplained fatigue, especially if no sleep issues are present
- Unexplained mood changes such as anxiety, depression, irritability, or general moodiness
- Unexplained weight loss



ESSENTIAL

Vitamins and Minerals

Calcium:	dark leafy greens like kale, spinach, yoghurt and broccoli
Dietary Fibre:	apples, avocados, chickpeas
Iron:	fish, kale, spinach
Magnesium:	avos, bananas, nuts and seeds
Omega-3 fatty acids:	egg yolks, fatty fish, walnuts
Potassium:	potatoes, yogurt, white beans
Vitamin B12:	eggs, meat
Vitamin D:	egg yolks, fatty fish e.g. salmon

BASIC

tips

Eat regularly.

Most Healthcare Professionals recommend that you eat three meals a day and have healthy snacks in between. Include at least three food groups with every meal. Choose fresh, plant-based foods first, eat whole grains, limit red meat, and avoid processed and high-sugar foods.

- Plan your meals and snacks in advance. You're more likely to eat healthy, nutritious food if you have a meal plan in place. You can plan your meals daily or weekly
- Eat when you're hungry, and don't force yourself to finish meals. Snacking and eating when you aren't hungry often leads to weight gain and other health issues
- Eat slowly, and chew your bites well. Eating slowly gives your brain and stomach time to communicate with each other to indicate when you're full. And careful chewing results in easier digestion
- Avoid foods that are high in unhealthy fats. Consuming too many high-fat foods can lead to heart disease and obesity
- Replace desserts with low-fat yogurt and fresh fruit, or try baked apples and pears sprinkled with cinnamon
- Have a variety of healthy snacks on hand for times when you don't feel like cooking or preparing food

Grocery Shopping Tips

- Make a grocery list in advance. If you have specific brands that you like to use, then write them down. Also, write down any specific foods or ingredients that you need to avoid. That way, you can easily cross-check when you're reading labels
- Check newspaper flyers and make note of any sales. Cut out coupons and attach them to your list
- Find out if your grocery store has senior discount days
- If you have mobility challenges pick a store that has large aisles and helpful staff so that it's easier to get around and receive assistance when you need it
- See if a friend or family member can help out and go shopping with you



Grocery Shopping Tips

- Check to see if your grocery store offers delivery services. You might be able to skip the store altogether
- Plan to shop when the grocery store will be slower than normal. Weekday mornings are usually a good time to go
- Eat before you go shopping so that you don't make impulse purchases because you're hungry
- Don't purchase too many perishable items. Just buy what you think you'll eat over the next few days
- Choose store or generic brands over name brands since they usually cost less



Healthy Snack Ideas



- Baked apples or pears topped with cinnamon, nuts, and/or raisins
- Baked kale chips (made by you or already prepared at the grocery store)
- Baked sweet potato fries
- Celery, apples, or bananas with nut butter
- Cheese and tomatoes on whole-grain toast
- Cucumbers topped with feta cheese and walnuts
- Fresh fruit and granola with low-fat yogurt
- Fresh fruit with low-fat cottage cheese
- Half a whole-grain bagel topped with ricotta cheese and berries



- Popcorn (plain air-popped or microwaved) seasoned with dark chocolate shavings, parmesan cheese, cinnamon, or any favourite seasoning (or using small amounts of extra virgin olive or coconut oil instead of butter)
- Rice cakes topped with nut butter and fresh or dried fruit
- Roasted chickpeas
- Smoothies made with fruit, leafy greens (like kale or spinach) and yogurt or non-dairy milk
- Whole-grain crackers with salsa and guacamole
- Veggie sticks and hummus (which you can make or buy already prepared at most grocery stores)
- Nuts and dried fruit (in modest portion sizes)

Tips for making cooking and eating more manageable and enjoyable

- Keep a list of simple recipes
- Prepare food and meals when your energy is the highest
- Cook large meals and then freeze individual portions that you can quickly reheat on days when your energy is low
- Find healthy frozen meals at the grocery store
- Buy prepared fresh salads and vegetables
- Use a meal-delivery program in your area
- Make your dining area comfortable and pleasing to the eye
- Eat outside when the weather permits
- Eat out occasionally



Social Vitality

Social engagement is important for people's wellbeing, regardless of their age. Yet, it's probably most vital during a person's senior years because older adults and the elderly are sometimes more susceptible to social isolation than younger people. Recreation is important for seniors because having an active social life helps prevent depression as well as Alzheimer's and other types of dementia. And intellectual stimulation helps keep your mind sharp. You can learn new knowledge and skills while also having fun. But to do that, you need to find social events that interest you.

Examples of Social Activities

When it comes to fostering social interaction, the best activities for seniors are those that make it easy for older adults to mingle with their peers on a regular basis. Social activities for adults are aimed at helping mature individuals develop meaningful connections and enrich their lives. However, during the pandemic, precautions must be taken. Only participate if safe.

- Check out your local senior centre
- Join clubs for seniors in your area
- Sign up for exercise classes
- Organize a regular game night
- Enrol in an educational class
- Explore senior social groups near you
- Start a mall walking group
- Volunteer
- Get a pet
- Get active on senior social networking sites
- Take an organized trip
- Consider moving into **assisted living** or **senior-only communities**

How being social keeps you healthy



**Improved
cognitive
function**

Social activities can help you stay mentally sharp. Research has revealed that people who maintain supportive relationships with family, friends, and neighbours have better overall mental health



**Reduced
stress**

Seniors who feel stronger connections to other people have lower levels of stress, anxiety, and depression. The way you keep in touch matters, too: Face-to-face socializing has been shown to be more effective at staving off depression than communicating only by phone or email



**Better
physical
health**

Research has demonstrated that socially integrated adults are less likely to be obese, experience inflammation, or develop high blood pressure



**Increased
longevity**

People who maintain good social ties tend to live longer than those who don't

BENEFITS



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Benefits

Getting the most out of your plan

- Undergo regular Health Screenings
- Make use of day clinics instead of hospitals for authorised planned admissions to avoid out of pocket payments
- Save on medical expenses by utilising a network of Designated Service Providers (DSPs)
- Save on day-to-day benefits by registering on the Medicine Advisory Services Programme for Chronic Medication
- Manage your communication details, monitor your benefit usage, view your Electronic Health Record (EHR), request membership and tax certificates, find a specialist and more via the Bankmed website at www.bankmed.co.za
- Keep your medical information with you by downloading the Bankmed App to your Smart phone or Android device



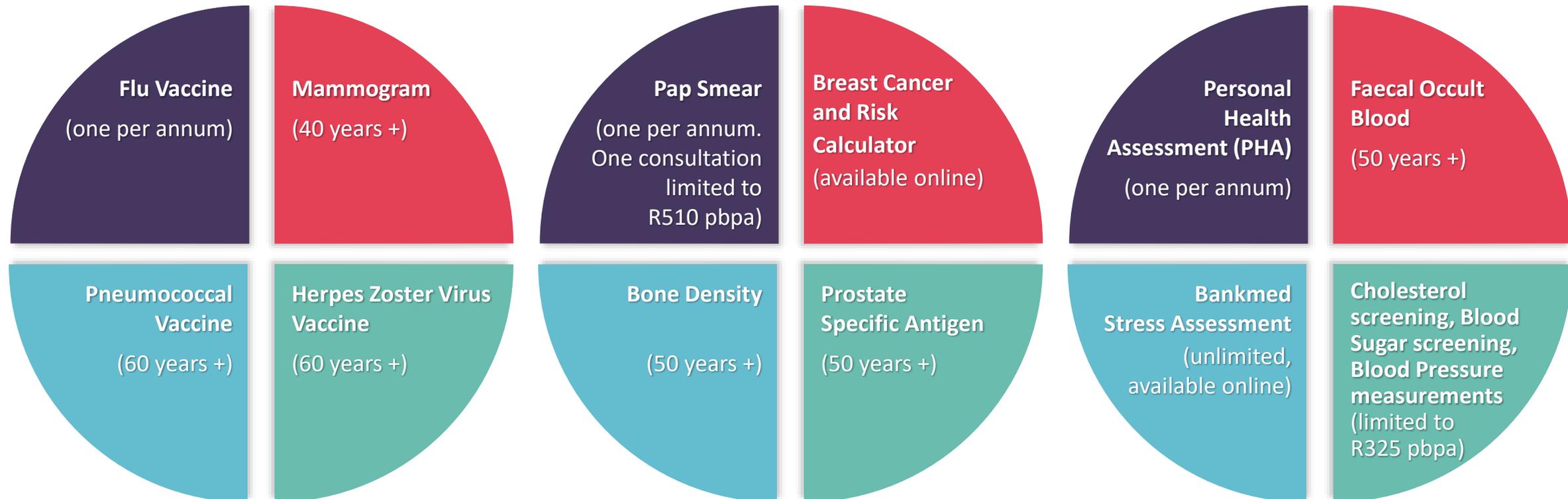
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- Keep your medical information with you by downloading the Bankmed App to your Smart phone or Android device



Wellness and Preventative Care Benefits (Applicable to pensioners)



MANAGED CARE PROGRAMME



Managed Care Programmes

Bankmed Chronic
Medicine Advisory Services

Premier Plus Programme
(Diabetes)

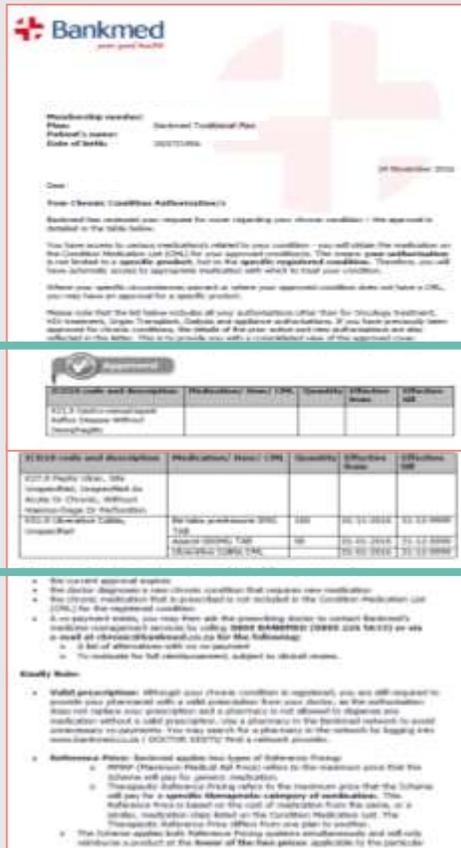


Chronic Medication and Treatment Baskets

- Access to various medications related to condition available on the Condition Medication List (CML) for your approved condition
- Authorisation not limited to specific product but to the specific registered condition
- If no CML there may be approval for a specific product
- Treatment Baskets: cover for defined procedures, tests and a limited number of specialist consultations annually for CDL conditions



Chronic Medication and Treatment Basket Authorisation Letter




your good health

plan. Should a product be prescribed that is above any of the relevant Reference Prices, you will be required to pay the difference in price at the point of dispensing.

- The Condition Medication List (CML):** This list is not a fixed list of products. It is constantly revised and updated in accordance with the registration of new products, product discontinuation and price changes, as well as changes to product registration details.
- Payment of claims:** The payment of claims for the above registered condition/s (outside the PMB CDL condition/s) is dependent upon the availability of funds related to your chronic benefit.

For additional information regarding the medication that is listed on the CML for your condition, visit www.bankmed.co.za and log in, then click on 'Your details' followed by 'Your chronic cover'. Here you will find a web-based search that will assist you in determining whether you will be liable for a co-payment for your chronic medication. This tool cannot provide the exact value of the co-payment but it does serve as a guide to you. It will also allow you to explore alternatives that do not attract a co-payment.

Treatment Baskets for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions

You have cover for defined procedures, tests and a limited number of specialist consultations (up to the Scheme Rate) each year for CDL conditions that are listed in the Prescribed Minimum Benefits.

Kindly ensure the correct ICD-10 code is used when your claim is submitted to the Scheme. This is to ensure payment is made from the correct benefit.

Your approved Chronic Disease List conditions and what we will cover, according to your treatment plan, are listed in the table below. You also have cover for four (4) GP consultations related to your approved PMB CDL condition(s) per year.

This does not include any consultations, test and procedures you may already have used for the year, nor does it include any additional approvals you may have been granted.



your good health

K51.9 Ulcerative colitis, unspecified

Condition	Diagnosis			Ongoing management		
	Type of diagnostic test	ICD-10 code	Number of consultations per year	Type of follow up test	ICD-10 code	Number of consultations per year
Ulcerative colitis	Colonoscopy	9322 or 9326	1	Colonoscopy	9322 or 9326	1
	C-reactive protein	2947	1	C-reactive protein	2947	1
	Full blood count	3700	1	Full blood count	3700	1
	Histology	4567 & 4571 or 4582 & 4584	1	Histology	4567 & 4571 or 4582 & 4584	1
				Flexible sigmoidoscopy	9376	1
				Drug level in biological fluid	4081	1
				ALT - Aspartate aminotransferase	4228	1
				ALT - Alanine aminotransferase	4221	1

Flu vaccinations

Bankmed members will be covered for one flu vaccine per member per calendar year, funded from your Insured Network-Benefit.

You may visit a pharmacy, onsite clinic or a GP to obtain your flu vaccination, which will assist you in preventing the seasonal flu.

For more information

You can also find important information on the Chronic Medication Benefit on our website at www.bankmed.co.za / COVER AND SAVINGS / PMBs and Chronic medication, or contact the Call Centre on 0800 BANKMED (0800 225 5633).

Yours in good health

Bankmed Medical Scheme

Chronic Medication Co-payment Increases 2021



16 January 2020

Dear Nirjala Naidoo

PRIVATE AND CONFIDENTIAL

RE: Medication Co-payment increase for 2020

Membership Number:	S129205
Patient Surname:	Naidoo
Patient Name:	Nirjala
Plan:	Bankmed Traditional Plan

Bankmed's chronic medication reference prices are reviewed annually against a variety of factors such as price changes, new product launches, discontinuations, new evidence and patent expiry, to mention a few.

The implementation of the new Bankmed Reference Pricing for 2020 will take effect on 1 January 2020. To assist you with this change, we have reviewed your chronic medication usage based on your chronic claims paid in recent months. The claims history suggests that you may incur a **co-payment or an increased co-payment as of 1 January 2020 on the below items in table 1.**

Table 1:

Product Name
Omez Capsules (oral) (20mg)

For the products listed in table 1 that have generic equivalents priced lower than the 2020 reference prices, refer to the table 2 below for alternatives that will not have a co-payment.

Table 2:

Current Claimed Product	Alternative Product
Omez Capsules (oral) (20mg)	Omiflux Capsules (oral) (20mg) Santoz omeprazole Capsules (oral) (20mg) Probitor Capsules (oral) (20mg) Adco-omeprazole Capsules (oral) (20mg)

For products listed in table 1 that do not have alternative/s listed in table 2, you should engage with your Healthcare Professional for a suitable alternative or alternatively, please visit our website at: www.medikredit.net/product_search.

To view the list of alternative medication that may not incur a co-payment, please follow the steps below:

- Click on the medicine web search on the following link: www.medikredit.net/product_search.
 - o Select **Bankmed** and your **Plan type**
 - o Select **Yes** for chronic authorisation
 - o Choose **Search by Product**
 - o Enter the medication name that you are currently claiming for in table 1 where no alternatives are listed in table 2
 - o Once the list is returned, click on the right arrow for your selected medication
 - o Then click on the link for your specific condition to view alternatives
- OR**
- You may contact the Clinical Call centre on 0800 132 345 and ask for the Chronic Medicine department
- OR**
- Speak to your Healthcare Professional for advice.

Yours in good health

Bankmed Medical Scheme

2021 Chronic Disease Management

Treatment baskets for 26 CDL conditions

Addison's Disease	Asthma
Bronchiectasis	Bipolar Mood Disorder
Chronic Renal Disease	Cardiac Failure
Coronary Artery Disease	Cardiomyopathy
COPD	Crohn's Disease
Diabetes Mellitus Type 1&2	Dysrhythmias
Diabetes Insipidus	Epilepsy
Glaucoma	Haemophilia
Hypertension	HIV/AIDS (Anti-retroviral Therapy)
Hypothyroidism	Hyperlipidaemia
Multiple Sclerosis	Parkinson's Disease
Rheumatoid Arthritis	Schizophrenia
Systemic Lupus Erythematosus	Ulcerative Colitis



2021 Additional Disease List

Bankmed: Traditional Plan, Comprehensive Plan and Plus Plan

Acne	Gastro-oesophageal Reflux Disease
Allergic Rhinitis	Gout
Ankylosing Spondylitis	Motor Neuron Disease
Anxiety Disorder (Chronic)	Osteoarthritis
Atopic Dermatitis (Eczema)	Osteoporosis
Attention Deficit Disorder	Paget's Disease
Cystic Fibrosis	Psoriasis
Depression	Alzheimer's and Meniere's Disease (Covered on Comprehensive and Plus Plans Only)



Chronic Illness Benefit



Cover for chronic conditions

- Cover for medication if you have a listed condition for which you have to take medication for three months or longer
- Cover for 26 conditions on the Chronic Disease List
- Requires registration on the Chronic Illness Benefit and meeting the clinical criteria



How to manage your chronic condition

- Core Saver, Traditional, Comprehensive and Plus Plan have access to Medicine Advisory Services
- Medicine Advisory Services provide structured solutions with the medication you use, especially chronic medication
- Medicine Advisory Services provide an efficient pre-authorisation process using advanced technology with pharmacological and medical expertise



How to apply for chronic medication

- Ask your Healthcare Professional or pharmacist to call Bankmed's Chronic Managed Care department on **0800 132 345** or **0800 226 5633 (0800 BANKMED)**
- Members on Essential and Basic Plans can contact chronicbasicesential@bankmed.co.za or **011 539 7000**

Chronic Medication

- Apply for Chronic Medication as soon as you have been diagnosed with one of the conditions Bankmed covers
- Chronic Medication is subject to the available Benefit as per your Plan

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
Limited to PMBs	<p>100% of cost at contracted rate, unlimited via Bankmed GP Entry Plan Network (DSP) and subject to Scheme-approved medicine list (formulary)</p> <p>Medication via non-DSP (voluntary use of non-DSP):</p> <ul style="list-style-type: none"> • 80% of Scheme Medicine Reference Price • Subject to out of network GP consultations and procedures limit of R 2 245 pfpa • Medication via non-DSP (involuntary use of non-DSP): • 100% of cost plus contracted dispensing fee 	<p>Limited to Core Saver medicine list (formulary) for PMB conditions and paid as follows:</p> <ul style="list-style-type: none"> • 100% of Scheme’s Maximum Medical Aid Price (MMAP) for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP) • 80% of Scheme’s maximum Medical Aid Price (MMAP) for non-DSPs • 100% of cost for medication via non-DSP (involuntary use of a non-DSP) 	<p>Limited to R21 545 pbpa and paid as follows:</p>	<p>Limited to R23 330 pbpa (Insured Benefits) and paid as follows:</p> <ul style="list-style-type: none"> • 100% of the Scheme Medicine Reference Price for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP) • 80% of Scheme Medicine Reference Price for non-DSPs <ul style="list-style-type: none"> • 100% of cost for medication via non-DSP (involuntary use of a non-DSP) <p>Continued benefits for PMBs after depletion of annual limit, subject to PMB regulations</p>	<p>Limited to R27 820 pbpa (Insured Benefits) and paid as follows:</p>
<p>100% of cost for PMBs at contracted rate, unlimited via Bankmed GP Entry Plan Network (DSP) and subject to Scheme-approved medicine list (formulary)</p>				<p>Continued benefits for PMBs after depletion of annual limit, subject to PMB regulations</p>	

Premier Plus Programme

Disease Management Programme for Cardiovascular (Heart) Disease, Diabetes and Mental Health

Basket of Care set by the Scheme, subject to PMB regulations

Provider driven initiative

Performance dashboard and score card to monitor progress of patient



Appliance Benefit for Hypertension and Diabetes

Chronic Medication is subject to the available Benefit as per your Plan

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
<p>Subject to pre-authorisation and PMB regulations</p> <p>100% of cost at a DSP</p> <p>100% of Scheme Rate at a non-DSP</p> <p>Limited to PMBs</p>	<p>Subject to pre-authorisation and PMB regulations</p> <p>100% of Scheme Rate subject to the combined limit of R3 260 pfpa with external prosthesis and medical/surgical appliances, further limited as follows:</p> <ul style="list-style-type: none"> • Blood pressure monitors: R1 255 pbpa • Nebulisers: R1 765 pbpa • Glucometers: R880 pbpa <p>Only payable if claimed from a service provider with a valid BHF practice number</p>	<p>Available on prescription without additional motivation and Scheme approval</p> <p>100% of Scheme Rate subject to the combined limit of R3 260 pfpa with external prosthesis and medical/surgical appliances, further limited as follows:</p> <ul style="list-style-type: none"> • Blood pressure monitors: R1 255 pbpa • Nebulisers: R1 765 pbpa • Glucometers: R880 pbpa <p>Only payable if claimed from a service provider with a valid BHF practice number</p>	<p>Available on prescription without additional motivation and Scheme approval</p> <p>100% Scheme Rate, subject to the combined limit of R7 435 pbpa for 'other chronic appliances' under medical/surgical appliances, and further limited as follows:</p> <ul style="list-style-type: none"> • Blood pressure monitors: R1 255 pbpa • Nebulisers: R1 765 pbpa • Glucometers: R880 pbpa <p>Only payable if claimed from a service provider with a valid BHF practice number</p>		

SUPPORT PROGRAMMES



Support Programmes

Home Nursing

Frail Care

HomeCare

Care Coordination Programme (CCP)

Compassionate Care Benefit (CCB)

Advanced Illness Benefit (AIB)



HomeCare



HomeCare is an accredited service provider that offers home-based care in the comfort and familiar surroundings of member's home



High quality service is delivered through a network of professional nurses who understand the benefits provided by the scheme



Preauthorisation is required



These services are paid for in lieu of hospitalisation. There will be clinical entry criteria for members to access this benefit and it will be carried out in collaboration with the treating doctor



Examples include:

- End of life care - this level of care is provided in partnership with the Hospice Palliative Care Association of South Africa. Compassionate Care Benefit and Advanced Illness Benefit were implemented in 2017
- IV Infusions e.g. to complete a course of IV antibiotics which shortens a hospital stay, Iron infusion, immunoglobulin infusion, rehydration
- Wound care e.g. venous ulcers, diabetic ulcers (moderate to severe wounds if condition of patient is stable and admission is not required)
- Postnatal care - healthy mums and babies who wish to be discharged earlier than the norm



This benefit is available to members on all Plans

Care Coordination Programme (CCP)

- The CCP is a voluntary programme designed to coordinate the long-term care of the sickest Bankmed members through close collaboration with treating healthcare service providers and a network of participating facilities
- The programme focuses on members who are at risk for poorly coordinated care, repeated hospitalisation and adverse clinical and cost outcomes
- The approach is holistic and a full multi-disciplinary team is used to manage high risk or complex members - working with rehab / subacute facilities
- The main groups of cases are neurological rehab, complex orthopaedic cases and members with multiple comorbidities. All referrals are assessed against strict clinical entry criteria
- Rehab facilities and subacute facilities are utilised in this model
- CCP intervention is not based on plan type



Alternatives to Hospitalisation/End of Life Care

CCB, AIB, Frail Care, Home Nursing and HomeCare Services

Essential	Basic	Core Saver	Traditional	Comprehensive	Plus
<p>HomeCare Services: 100% of Scheme Rate at a non-DSP.</p> <p>100% of cost at a DSP.</p> <p>Limited to PMBs</p>	<p>HomeCare Services: 100% of Scheme Rate at a non-DSP.</p> <p>100% of cost at a DSP.</p> <p>Unlimited.</p>	<p>CCB: 100% of Scheme Rate. Unlimited for PMBs. Limited to R61 970 pb per lifetime for all claims.</p> <p>AIB: 100% of Scheme Rate. Unlimited.</p> <p>HomeCare Services: 100% of Scheme Rate at a non-DSP.</p> <p>100% of cost at a DSP.</p> <p>Unlimited</p>	<p>CCB: 100% of Scheme Rate. Unlimited for PMBs. Limited to R61 970 pb per lifetime for all claims.</p> <p>AIB: 100% of Scheme Rate. Unlimited.</p> <p>Frail Care Facilities: 100% of cost, limited to R470 pb per day</p> <p>Home Nursing: 100% of cost, limited to R370 pb per day</p> <p>HomeCare Services: 100% of Scheme Rate at a non-DSP.</p> <p>100% of cost at a DSP.</p> <p>Unlimited</p>		

PENSIONER PROJECT

 **Bankmed**
Yours in good health



Pensioner Project

Overview

Approximately **75%** of Bankmed medical costs are related to secondary and tertiary care
Preventative and primary care utilisation is low, consisting of less than **7% of medical costs**
Bankmed aims to **optimise Wellness** in order to **reduce the disease burden**

Reduce Morbidity

Minimise Hospitalisation

Improve the quality of life of its beneficiaries

Pensioner Project Physical Health

Service providers

Members may have their assessment at the following service providers:

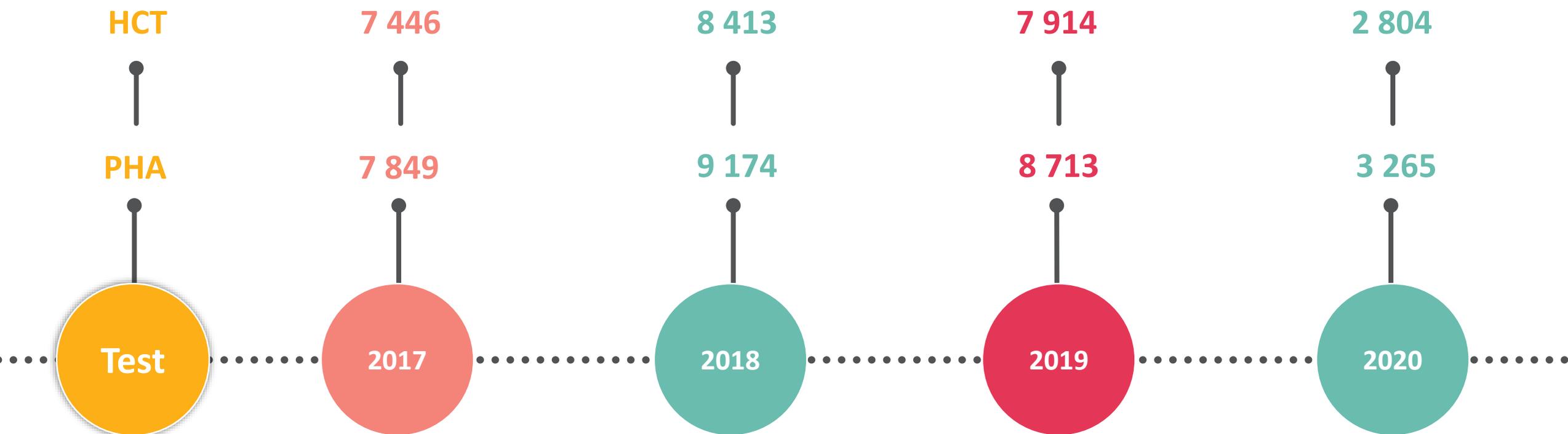
Bankmed General Practitioner Network (GP)

Bankmed Pharmacy Network

BioFITT Wellness (home-based model)

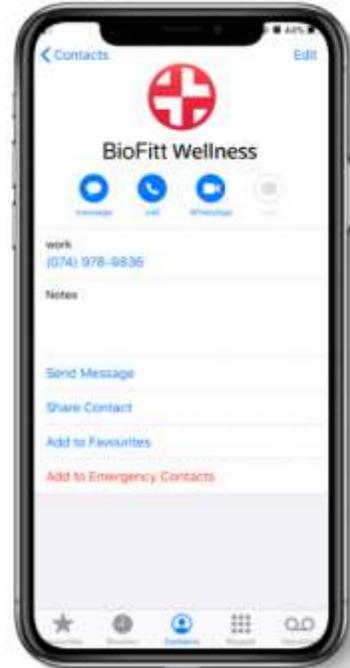


Pensioner Project | Screening Uptake



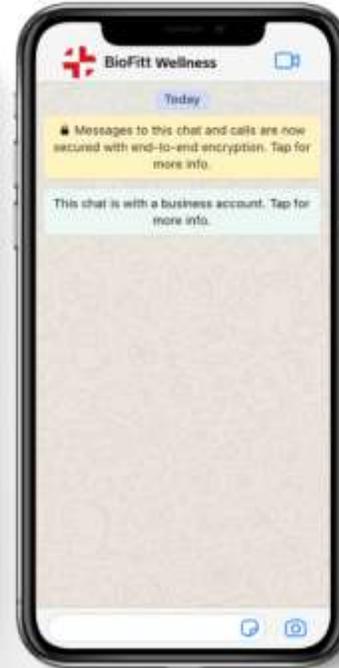
BioFITT Pensioner WhatsApp Line 074 978 9836

*A convenient way to book your
screenings*



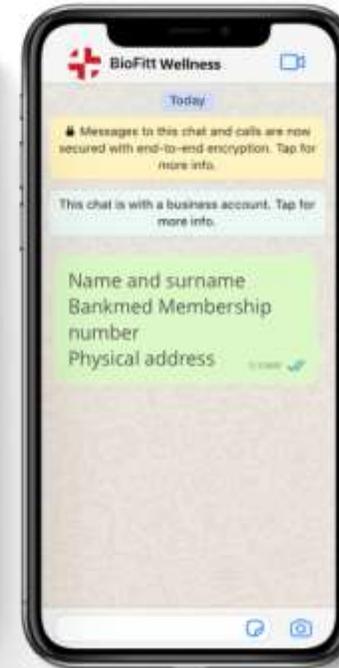
STEP 01

Add the BioFitt Wellness number to your phone's contact list: **074 978 9836**



STEP 02

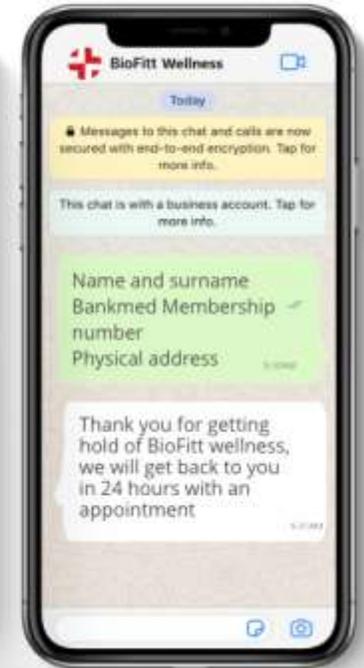
Open a new WhatsApp message and select the **BioFitt Wellness number**



STEP 03

You will need to provide the following information in your message:

- Name and surname
- Bankmed membership number
- Physical address



STEP 04

Within **24 hours** a BioFitt Wellness consultant will contact you to arrange your appointment

You will receive your **confirmation message** for your scheduled appointment



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