



**BANKMED'S VIRTUAL
CONSULTATION
BENEFIT:
WHAT YOU
NEED TO
KNOW**

We've introduced cover so you can consult your GP about your health – all without having to go for an in-person consultation. In order, to receive cover for virtual consultations, you and your GP need to meet certain requirements. We have explained these below so that you don't fall short on your claims.

What is a virtual consultation?

Ordinarily, you would need to go to your GP's consulting room each time you want to consult regarding your health. You could use virtual consultations if you have a runny nose, a cough or simple cold to save you the trip to your GP.

Thanks to Mobile Apps, you and your GP can now see each other without being in the same room. Virtual consultations are ideal to follow up on an earlier consultation, or if you have a health niggles that you would like a professional opinion on.

Do I have access to virtual consultations?

Bankmed covers three virtual consultations for members and their registered dependants on all our Plans each year. Please note that we pay for the consultations from your available benefits.

From which benefit do we pay for virtual consultations?

We pay for your virtual consultations in the same way as we pay for GP consultations. If you are on the:

- **Core Saver, Comprehensive or Plus Plan**, we pay for three virtual consultations from the available funds in your Medical Savings Account.
- **Essential Plan**, cover is limited to Prescribed Minimum Benefits (PMBs).
- **Basic Plan**, we pay for three virtual consultations. If you do not visit your chosen network GP, the consultation will fund from your out-of-network benefits and limits.
- **Traditional Plan**, we pay for three virtual consultations. The cost of these consultations will fund from the available funds in your combined limit for GP and specialist consultations.

Your GP must submit verification notes for Bankmed to pay the claim. This is to protect you, the Scheme and your GP. Should you or your GP not meet all the requirements, Bankmed will not pay the claim i.e. the claim will be rejected and you will be liable for the claim.

If you've used up your benefits, Bankmed will not pay for the consultation. Bankmed does not pay for the consultation if you don't meet all the requirements.

How many virtual consultations can I have?

As long as you have benefits available, you and all dependants on your Bankmed membership can each have up to a maximum of three online consultations with GPs. This limit applies to each member/dependant.

Which GP can I consult virtually?

You can only have an online consultation with a GP who participates in the virtual consultation process and you have visited in the past six months. Bankmed did not decide this; instead the Health Professions Council of South Africa (HPCA) set this requirement.

Do I need to download a special App?

Yes, you and your GP can use any Mobile App that caters for virtual consultations.

