



UNDERSTANDING HOW NETWORKS WORK

Bankmed is committed to providing top quality healthcare, and as part of our commitment we have established various contracted networks known as Designated Service Providers (DSPs).

***Choose a Bankmed
Designated Service
Provider to get more
from your medical aid***

These DSPs include GPs, specialists, pharmacies and hospitals. They have been established to ensure you are given the best possible rates whenever you use them, allowing you to get the most out of your selected Plan.

Depending on your Plan type, **you have access to different networks:**

PLAN	GP Network	Specialist Network	Hospital Network	Pharmacy Network	Psychiatric Network	Day Surgery Network	Prestige A and B Specialist Network
ESSENTIAL PLAN	✓	✓	✓	✓	✓	✓	✗
BASIC PLAN	✓	✓	✓	✓	✓	✓	✗
CORE SAVER PLAN	✓	✓	✗	✓	✓	✓	✓
TRADITIONAL PLAN	✓	✓	✓	✓	✓	✓	✓
COMPREHENSIVE PLAN	✓	✓	✗	✓	✓	✓	✓
PLUS PLAN	✓	✓	✗	✓	✓	✓	✓

BENEFITS OF HAVING CONTRACTED NETWORKS IN PLACE

By establishing these DSPs we are able to leverage off this relationship with them and negotiate better consultation and dispensing rates for our members, as well as ensure quality care by setting and monitoring standards which they are required to adhere to.

These networks provide cover according to the members' specific chosen Plan. Members must familiarise themselves with the networks and DSPs that apply to their particular Plan. Members may find additional information in the Benefit and Contribution Schedule. By using DSPs, members will not incur out-of-pocket expenses, provided that benefits are available.

WHAT HAPPENS IF YOU DON'T USE A BANKMED CONTRACTED NETWORK?

You can choose to consult a Healthcare Professional of your choice, however should you visit a Healthcare Professional not in the network, you will be required to pay the difference between the cost of your visit and the amount covered by the Scheme for that particular service – this is referred to as the Scheme Rate. This is in order to ensure that all members on your Plan receive the same value from the Plan.

To find out which networks (DSPs) are available on your Plan, visit www.bankmed.co.za.

