



**BENEFIT ENHANCEMENTS 2024**  
AND CONTRIBUTION INCREASES

**MORE THAN A MEMBER. MORE WITH BANKMED.**



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## Bankmed cares about your health

 ***Bankmed has over 100 years of experience in the Banking and Healthcare industries.***

As such, we are experts in providing insights into the wellness needs of our members. We have the ability to offer them a medical scheme tailored to their unique requirements.

We offer tools to measure and improve our members' health through the Wellness and Preventative Care Benefits. The Bankmed communication engine provides our members with information, news and tips on how to create and maintain a healthy lifestyle. Our members' health and wellbeing is our number one priority!

### MEMBERS GET MORE VALUE

Bankmed has been awarded the AA+ Global Credit Rating for the fourteenth year in a row! We are the only closed medical scheme in South Africa to have achieved this rating. We aim to give our members benefits that are rated above the market average. Bankmed members are currently better off financially by an amount of 35% of contributions, versus if they were to join the average open medical scheme.



# Bankmed offers you choice!

**✘ We have six different Plan types for you to choose from based on your healthcare needs and affordability.**  
*(Deadline for changes is 14 December 2023)*

## A PLAN TO SUIT EVERYONE

<b>Contributions</b>	<b>Plus Plan</b>	Top of the range Plan with a Medical Savings Account (MSA) and an Above Threshold Benefit (ATB) (safety net) for when your funds in your Medical Savings Account are exhausted
	<b>Comprehensive Plan</b>	A comprehensive range of benefits paid from both Insured and Medical Savings Account for out-of-hospital cover
	<b>Traditional Plan</b>	A Network Plan with a wide range of benefits with annual sub-limits for day-to-day expenses
	<b>Core Saver Plan</b>	Hospital Plan with a Medical Savings Account component for day-to-day expenses
	<b>Basic Plan</b>	A wide range of Primary Care benefits (including non-Prescribed Minimum Benefits) available through the Bankmed GP Entry Plan Network
	<b>Essential Plan</b>	A lean, low-cost Plan with benefits limited to Prescribed Minimum Benefits only available through the Bankmed GP Entry Plan Network

## BENEFIT RANGE AND SPECIFIC NETWORKS

- Managed Care Programmes
- Wellness and Preventative Care Benefits
- Wellness-based Incentive Programme



# Essential and Basic Plan Overview

Plan Benefits	Essential Plan	Basic Plan
<b>Positioned for</b>	An entry-level Plan, suited for low healthcare needs with PMB cover only	A low contribution Plan with in-hospital and out-of-hospital benefits and chronic disease benefits
<b>Wellness and Preventative Care Benefits</b>	Rich spectrum, except for contraception	Rich spectrum
<b>Restricted GP Network</b>	Yes	Yes
<b>Specialist Network</b>	Yes	Yes
<b>GP Specialist Referral</b>	Yes	Yes
<b>Hospital Network</b>	Yes	Yes
<b>Pathology, Radiology and Medication</b>	Restricted medicine lists	
<b>Managed Care Programmes</b>	HIV Programme and Oncology Programme: PMB level of cover only	
<b>Optometry Benefit</b>	No	Isoleso Optometry Network
<b>Basic Dentistry</b>	No	Yes





## Core Saver, Traditional, Comprehensive and Plus Plan Overview

Plan benefits	Core Saver Plan	Traditional Plan	Comprehensive Plan	Plus Plan
<b>Positioned for</b>	Young, healthy members with relatively low healthcare needs. Limited MSA for day-to-day expenses	Network Plan with comprehensive medical cover to meet moderate to high healthcare needs.	Plan suitable for moderate to high healthcare needs for members who want a savings component	Designed for moderate to high healthcare needs for members who want a savings component and ATB
<b>Wellness and Preventative Care Benefits</b>	Rich spectrum	Rich spectrum	Rich spectrum	Rich spectrum
<b>Medical Savings Account</b>	Yes	No	Yes	MSA and ATB
<b>GP Network</b>	Yes	Yes	Yes	Yes
<b>Specialist Network</b>	Yes	Yes	Yes	Yes
<b>GP Specialist Referral</b>	Yes	Yes	No	No
<b>Hospital Network</b>	No	Yes	No	No
<b>Managed Care Programmes</b>	PMB level of cover	Cover for both PMBs and non-PMBs subject to pre-authorisation		
<b>Optometry Benefit</b>	Subject to MSA	Insured	Insured/MSA	MSA/ATB
<b>Basic Dentistry</b>	Subject to MSA	Yes	Yes	MSA/ATB
<b>Dental Admissions</b>	Emergency/PMB cover only	R2 295		



## Bankmed: 2024 Contribution Increases

	2019	2020	2021	2022	2023	2024
<b>Essential Plan</b>	5.5%	5%	2.5%	1%	6.5%	6.1%
<b>Basic Plan</b>	6.5%	6%	2.5%	1%	6.5%	7.3%
<b>Core Saver Plan</b>	7.4%	7%	3.5%	3.5%	7.9%	8.7%
<b>Traditional Plan</b>	7.4%	7%	3.5%	3.5%	7.9%	8.7%
<b>Comprehensive Plan</b>	8.5%	7.8%	3.9%	3.5%	7.9%	8.7%
<b>Plus Plan</b>	9%	8%	3.9%	3.5%	8%	8.7%
<b>Average</b>	<b>7.9%</b>	<b>7.3%</b>	<b>3.6%</b>	<b>3.2%</b>	<b>7.7%</b>	<b>8.5%</b>



# Bankmed: 2024 Contribution Tables

## ESSENTIAL PLAN

	2024 Total Contribution		
	M	A	C
< R5 000	850	763	213
R5 001 – R6 000	929	837	243
R6 001 – R7 000	1 027	924	264
R7 001 – R8 000	1 128	1 014	290
R8 001 – R9 000	1 288	1 162	319
R9 001 – R10 000	1 433	1 288	361
R10 000+	1 632	1 471	412

## BASIC PLAN

	2024 Total Contribution		
	M	A	C
< R5 000	1 320	987	332
R5 001 – R6 000	1 450	1 087	374
R6 001 – R7 000	1 598	1 193	412
R7 001 – R8 000	1 753	1 333	452
R8 001 – R9 000	2 003	1 518	502
R9 001 – R10 000	2 229	1 687	560
R10 000+	2 538	1 902	636

## CORE SAVER PLAN

	2024 Total Contribution			2024 Risk Contribution			2024 Savings Contribution		
	M	A	C	M	A	C	M	A	C
< R5 000	2 092	1 575	525	1 782	1 342	448	310	233	77
R5 001 – R6 000	2 242	1 684	561	1 912	1 435	481	330	249	80
R6 001 – R7 000	2 400	1 801	599	2 047	1 535	508	353	266	91
R7 001 – R8 000	2 521	1 891	633	2 149	1 611	537	372	280	96
R8 001 – R9 000	2 716	2 042	686	2 314	1 741	585	402	301	101
R9 001 – R10 000	2 856	2 147	716	2 435	1 833	612	421	314	104
R10 000+	3 149	2 357	791	2 687	2 009	675	462	348	116



# Bankmed: 2024 Contribution Tables

## TRADITIONAL PLAN

	2024 Total Contribution		
	M	A	C
< R5 000	3 489	2 612	871
R5 001 – R10 000	4 066	3 047	1 021
R10 000+	4 232	3 178	1 060

## COMPREHENSIVE PLAN

	2024 Total Contribution			2024 Risk Contribution			2024 Savings Contribution		
	M	A	C	M	A	C	M	A	C
R0 – R10 000	4 648	3 481	1 169	3 828	2 868	962	820	613	207
R10 000+	4 840	3 628	1 211	3 986	2 988	998	854	640	213

## PLUS PLAN

	2024 Total Contribution			2024 Risk Contribution			2024 Savings Contribution		
	M	A	C	M	A	C	M	A	C
All Incomes	8 200	6 139	2 052	6 281	4 703	1 572	1 919	1 436	480

	2024 Annual Threshold		
	M	A	C
Threshold Level	24 600	18 300	6 100
Threshold Amount	22 900	17 200	5 700



## 2024 Bankmed Benefit Enhancements

 Some of the 2024 benefit enhancements include the following:

### PRE-DIABETIC PROGRAMME

A proactive outreach to manage members with cardio-metabolic risk syndrome, coordinated by the primary care provider and supported by a dietician and health coach. Risk benefits cover the cost of the programme's basket of care, and eligible members will be proactively identified.

This programme is available to members on all Plans provided they meet eligibility criteria. Members will be supported with behavioural change by a Health Coach, GP and Dietician.

A basket of services will open up once a member is enrolled. Progress will be monitored through the following metrics:

- Blood Glucose
- Body Mass Index
- Waist Circumference
- Diabetes Risk Score

### ENHANCED WELLNESS & PREVENTATIVE CARE BENEFITS

Bankmed currently has a benefit in place for medium to high risk members post a PHA and/or with a BMI  $\geq 35$ . The current benefit includes two biokineticist and two 15-minute dietician consultations. 2024 enhancements include:

- Extended length of the dietician consultation to 30 minutes
- BMI range to include members with a BMI of  $\geq 30$ .

### READMISSION BENEFIT

Hospital readmissions are increasing worldwide - internationally up to 20% of patients admitted to hospital have a readmission within 30 days. International literature shows that a 27% reduction in readmission rates can occur with a home health initiative (*Journal of the American Medical Association*). When integrated into the continuum of care, home health ensures that patients discharged from acute care do not suffer a relapse.

The Bankmed Readmission Benefit aims to improve member readmission rates and outcomes. The benefit has three components:

- Individual Coaching;
- A Healthcare Professionals follow up consultation;
- Medication, done at the point of discharge by the treating Healthcare Professional.

These components will occur intensely within the first 10-14 days of a patient leaving the hospital.

The benefit applies to members considered high risk for readmission. Risk for benefit eligibility is identified by a predictive model and is initially targeted at four conditions:

- Acute Myocardial Infarction
- Chronic Obstructive Pulmonary Disease
- Heart Failure
- Pneumonia



# 2024 Bankmed Benefit Enhancements

## ENHANCED DAY SURGERY NETWORK

Hospital costs remain one of the main drivers of medical inflation. Determining the setting of care helps schemes to manage these costs while ensuring the most appropriate healthcare delivery mechanism. Currently approximately 80% of day-type procedures are performed in acute hospitals instead of day clinics. In 2024, the Day Surgery Network has been enhanced to 27 clinical categories and 422 unique procedure codes.

Within the network, members will have access to a defined list of medical and surgical procedures that can be performed on a same-day basis. This network provides national coverage with selected acute hospitals added to the network to minimise member impact and widen access. A clinical exceptions process applies to all cases with complex presentations and those procedures that may require an extended length of stay.

The expanded Day Surgery Network has improved access due to the addition of Acute Hospitals (equipment and range of services will ensure that the expanded list of procedures can be carried out safely).

In 2024 the number of procedures has increased from 22 to 27. Furthermore, the number of network facilities will increase from 117 to 281. The expanded network will include Day Clinics and Acute Hospitals. A deductible of R4 100 will apply in 2024.

## DIGITAL THERAPEUTICS (DTx)

### Internet-Based Cognitive Behavioural Therapy (iCBT)

Digital therapeutics (DTx) is an emerging category of medical care with medical interventions to treat, manage and prevent a broad spectrum of diseases and disorders, delivered directly to patients using evidence-based and clinically evaluated software. Psychiatry is an area where significant development of DTx is taking place. One such service is Internet-Based Cognitive Behavioural Therapy (iCBT);

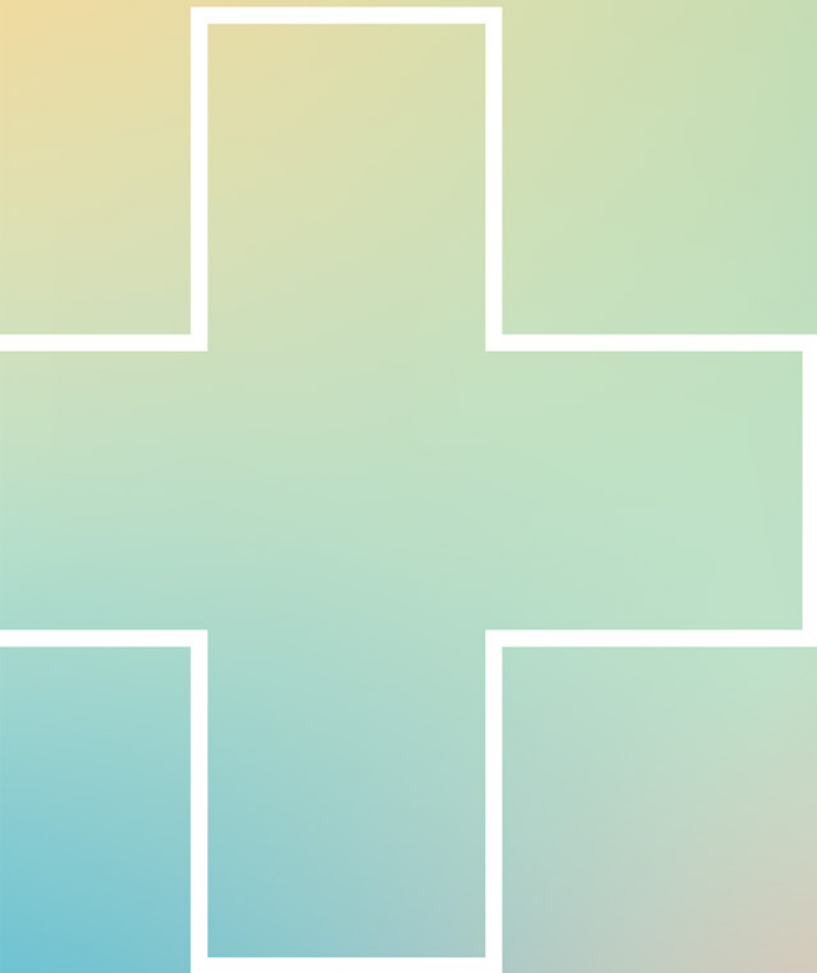
- iCBT has been widely used in many countries and settings and has demonstrated similar clinical efficacy to standard CBT;
- Bankmed's administrator has partnered with SilverCloud (a leading global provider of evidence-based wellbeing and behavioural health solutions) to make guided iCBT available in South Africa;

Initially, the service will only be made available to members with diagnosed depression and on recommendation by a Healthcare Professional where the diagnosis and treatment of depression are within their scope of practice (psychiatrist, psychologist, general practitioner and clinical social worker).

Primary Objectives/Desired Outcomes:

- Increased access to iCBT;
- Reduction in cost for the provision of iCBT;
- Improvement in symptom severity (measured by PHQ-9 scores).





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