



# COMPREHENSIVE PLAN FAQs 2025

MORE THAN A MEMBER. MORE WITH BANKMED.

## WELLNESS AND PREVENTATIVE CARE BENEFITS

### What type of preventative care and screening benefits are covered?

All preventative care and screening benefits (health checks) are paid from your Insured Benefit. This means that tests and screenings such as your Personal Health Assessment (PHA), Mental Wellbeing, HIV Counselling and Testing (HCT), Annual Flu Vaccination, Pap smear and Mammogram (amongst others) are all included. A complete list of your screening benefits is available in the Benefit and Contribution Schedule under **Wellness and Preventative Care Benefits**.

## WELLNESS MANAGEMENT PROGRAMME

### What is the post-engagement Wellness Management Programme?

If you are identified as a moderate- to high-risk member after completing the PHA, you have access to two dietitian and two biokineticist consultations to support you with managing and improving your lifestyle and health.

This benefit was enhanced to include members with an abnormal BMI of  $\geq 30$  and the dietitian consultation was extended to 30 minutes.

## MEDICAL SAVINGS ACCOUNT (MSA)

### What is an MSA?

Your MSA pays for the healthcare you receive while you are not admitted to hospital. We use these funds to pay for medical costs like GP visits, x-rays (radiology), medication and blood tests (pathology).

At the beginning of the year, we give you full access to a yearly amount. Each month you pay part of this amount back, without interest, as part of your monthly contributions.

## GENERAL PRACTITIONERS (GPs)

### How do I find a GP?

Please log in to [www.bankmed.co.za](http://www.bankmed.co.za) > **DOCTOR VISITS** > **Find a Healthcare Professional** or consult the Bankmed App for a complete list of the Network GPs. To avoid a co-payment, be sure to select a primary and secondary GP who provides total cover. If you visit a GP who provides partial cover, you may be liable for a co-payment.

If you are visiting a GP who provides full cover (according to the website or App) and they charge more than what we pay for, resulting in a co-payment, please contact the Bankmed Call Centre on **0800 BANKMED (0800 226 5633)** to inform us.

### Am I covered for any procedures conducted by my GP in their rooms?

While we strongly recommend that you opt for in-room procedures instead of in-hospital treatment, please confirm with your GP to ensure that your procedure is on the list of in-room procedures that your Plan covers.

## PRESCRIBED MINIMUM BENEFITS (PMBs)

### What is a PMB?

PMBs are a feature of the Medical Schemes Act 131 of 1998, which states that, regardless of the Plan type the member has chosen, medical schemes are obliged by law to cover the costs related to the diagnosis, treatment, and care of:

- Any emergency medical condition
- A limited set of 271 medical conditions
- 27 chronic conditions

A complete list of the PMB conditions is available at [www.bankmed.co.za](http://www.bankmed.co.za).

### How are PMBs relevant to my Plan?

We pay the total cost of PMBs from network Healthcare Professionals. Reduced benefits apply if you use Healthcare Professionals who are not in our network, so you may have to pay part of the cost of treatment yourself. While you are entitled by law to get cover for PMB conditions, it remains vital that you use Healthcare Professionals in the Bankmed GP Entry Plan Network and use hospitals in the Bankmed Hospital Network to avoid co-payments.

### What cover do I have with a Designated Service Provider (DSP)

As a Comprehensive Plan member, you are covered in full when you utilise the Healthcare Professionals in our network which are also known as DSPs, when we refer to PMB treatment. We update the network list each year, which is available by logging in to the Bankmed website [www.bankmed.co.za](http://www.bankmed.co.za).

## CHRONIC MEDICATION

### What is the Chronic Illness Benefit?

- You must apply for the Chronic Illness Benefit to receive cover
- Once approved, we will start paying for your chronic medication
- If you do not register, we pay for your chronic medication from your day-to-day benefits

The **Chronic Disease List** specifies medication and treatment for the 27 chronic conditions that are covered in this section of the PMBs.

### Am I covered for chronic medication?

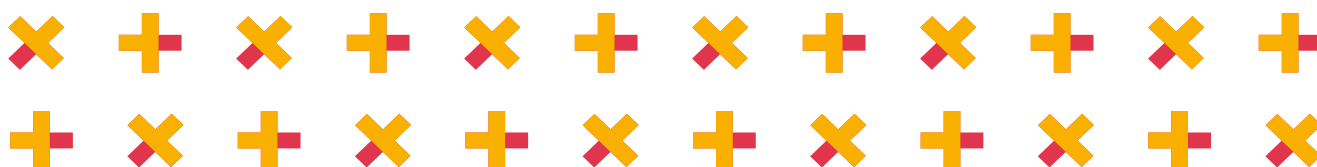
Your chronic medication limit is R28 695 pbpa (Insured Benefit) and paid as follows:

- 100% of the Scheme's Maximum Medical Aid Prices (MMA) for Bankmed Network GPs (DSPs) or Bankmed Pharmacy Network (DSP)
- 80% of the Scheme's Maximum Medical Aid Prices (MMA) for non-DSPs

We pay less for the medication you obtain from pharmacies that are not in our network (DSP). You might have to pay part of the cost yourself.

### How do I apply for chronic medication?

To get authorisation for chronic medication immediately, your Healthcare Professional or pharmacist can contact Bankmed on **0800 13 23 45**. Alternatively, ask your treating Healthcare Professional to fill in a registration form. Please e-mail the completed form to [chronic@bankmed.co.za](mailto:chronic@bankmed.co.za).



## DISEASE MANAGEMENT PROGRAMMES

### Which Disease Management Programmes do I qualify for?

You have access to the Diabetes, HIV, Spinal Care, Mental Health, and Oncology Programmes for the treatment of both PMBs and non-PMBs, subject to pre-authorisation.

### How do I enrol in the Disease Management Programmes?

You are required to register with the Disease Management Programmes. Your treating Healthcare Professional can contact the Bankmed Call Centre on **0800 BANKMED (0800 226 5633)**.

## HOSPITALISATION

### What happens if I need to be hospitalised?

The Comprehensive Plan offers comprehensive cover for hospitalisation and most in-hospital services, via an unrestricted network of hospitals. Specific categories are subject to rand limits.

This Plan has access to all Netcare, National Hospital Network (NHN), Life Healthcare, Mediclinic and Clinix hospitals, and any other independent private hospital contracted to the Scheme. For a complete list of all the hospitals on the Bankmed Hospital Network, please visit [www.bankmed.co.za](http://www.bankmed.co.za) or the Bankmed App.

### What is a day surgery upfront payment (deductible)?

Bankmed's Day Surgery Network comprises a defined list of contracted day surgery facilities, as well as contracted acute hospitals providing day surgery facilities at day surgery rates. Bankmed has defined a list of 27 procedures (table below) that do not incur a deductible if performed at a facility in the Bankmed Day Surgery Network.

If you choose to have any of the 27 procedures performed at a facility not in the Bankmed Day Surgery Network (day surgery facility or hospital), you will be liable for a R6 300 deductible per admission.

Adenoidectomy	Nasal cautery
Arthrocentesis	Nasal plugging for nose bleeds
Cataract surgery	Proctoscopy
Cautery of vulva warts	Prostate biopsy
Circumcision	Removal of pins and plates
Colonoscopy	Sigmoidoscopy
Cystourethroscopy	Tonsillectomy
Diagnostic D and C	Treatment of Bartholin's cyst/gland
Gastrosocopy	Vasectomy
Hysteroscopy	Vulva/cone biopsy
Myringotomy	Eye Procedures
Oesophagoscopy	Gynaecological Procedures
Simple Abdominal	Orthopaedic Procedure
Hernia Repair	
Myringotomy with intubation (grommets)	

## BENEFIT ENHANCEMENTS

 Please read your **2025 Benefit and Contribution Schedule** for detailed information on updated limits, networks, and benefits.

### What is the benefit limit increase?

Benefit limits will increase by approximately **4.76%** in 2025.

## CONTRIBUTION INCREASES

### How do you calculate contribution increases?

Our contribution increases are determined by each Plan's performance, legal requirements, demographics, and medical inflation. With increases in line with other medical schemes, our members still receive an average of 35% more value than the average comparable open-market Plan.

### How much is the contribution increase?

Your contribution increase will be **8.8%** in 2025.

Note: All limits and contribution increases are subject to approval from the Council for Medical Schemes

