



*BEMAS
Benefit Schedule*
— 2015 —

BMW Employees Medical Aid Society

Your benefits for 2015

When you reach a benefit limit, we only pay for approved treatment related to the Prescribed Minimum Benefits.

Benefit	Rate	Limit
<p>You need to get preauthorisation from the Society at least 48 hours before a hospital admission or treatment. Please note if you do not preauthorise, you will be responsible for the payment of all accounts. We can advise you on the rate of payment before admission to hospital if you submit the known procedure codes from the doctor to us for pre-assessment.</p>		
Hospital and hospital-related benefits		Subject to an overall annual limit of R1 000 000 per family and limited to R500 000 per beneficiary
Operations, procedures and surgery	150% of Society Rate	Subject to overall annual limit
Ward and theatre fees	150% of Society Rate	Subject to overall annual limit
X-rays	150% of Society Rate	Subject to overall annual limit
Pathology	150% of Society Rate	Subject to overall annual limit
Radiotherapy	150% of Society Rate	Subject to overall annual limit
Blood transfusion	150% of Society Rate	Subject to overall annual limit
Organ transplants	100% of Society Rate	Subject to overall annual limit
Renal dialysis	150% of Society Rate	Subject to overall annual limit
Deep brain stimulator	150% of Society Rate	R237 700 per beneficiary. Subject to overall annual limit
Hospitalisation for substance abuse and mental health	150% of Society Rate	R34 700 per family or 21 days per beneficiary
Maxillo-facial and oral surgery	150% of Society Rate	Subject to overall annual limit
Internal and external prostheses: <ul style="list-style-type: none"> • Total hip replacement • Knee replacement • Shoulder replacement • Stents • Pacemakers • Artificial limbs etc. 	100% of Cost	R45 750 per family
HIV and Aids	100% of Cost for all relevant treatment and antiretrovirals Subject to formulary	Benefits available upon registration on the DiscoveryCare HIVCare Programme
Post-exposure prophylaxis	100% of Society Rate	Subject to overall annual limit
Oncology (including hospitalisation, chemotherapy and consultations, radiotherapy, pathology, brachytherapy, scopes and scans)	100% of Society Rate R504 400 per family	R534 700 per family
Oncology – specialised drugs	100% of Society Rate	R237 700 per family
Chronic medicine	100% of Society Medicine Rate for formulary medicine Off formulary medicine subject to CDA*	R24 600 per beneficiary per year, then Prescribed Minimum Benefits only
Specialised medicine	100% of Society Medicine Rate	R112 400 per beneficiary Macular Degeneration – R47 550 per family
Specialised dentistry	100% of Society Rate	Member only R7 750 Family R19 350
Basic dentistry	100% of Society Rate	R775 per beneficiary per year
Maternity	100% of Society Rate	Subject to a limit of R5 250 per pregnancy and the following sub limits: - Pregnancy scans 2 - Ante-natal consultations 12 - Amniocentesis done by a registered practice or radiologist per pregnancy subject to the overall annual limit
Day-to-day benefits Consultation and visits for speech therapy, occupational therapy, dietitians, physiotherapy, audiology, chiropractics, podiatry, social workers etc	100% of Society Rate	Member only R5 700 Member +1 R8 425 Member +2 R10 100 Member +3 R11 775 Member +4+ R13 425
General practitioners and specialist consultations	100% of Society Rate	Member only 10 Member +1 15 Member +2 17 Member +3 20 Member +4+ 25

Your benefits for 2015 (continued)

Benefit	Rate	Limit
Optometry		
Comprehensive consultation, inclusive of tonometry, glaucoma and visual screening	100% of Society Rate for one comprehensive consultation per beneficiary	Subject to overall annual limit
Frames	100% of Society Rate	Limited to R1 070 per beneficiary every two years
Lenses	100% of Society Rate	One pair of single vision lenses per beneficiary per year or One pair of bifocal lenses per beneficiary per year or One pair of multifocal lenses per beneficiary per year
Contact lenses (alternative to glasses)	100% of Society Rate	Subject to a total limit of R2 625 per beneficiary per year
Readers		Subject to the frames limit and limited to R115 per beneficiary every two years
Refractive eye surgery	100% of Society Rate	Limited to R19 050 per beneficiary per year
Intraocular lens implants	100% of Society Rate	Limited to R2 800 per family per year
Radiology and pathology	100% of Society Rate	R6 750 per family
Out-of-hospital consultations for substance abuse and mental health	100% of Society Rate	R4 750 per family per year
Acute medicine	Preferentially priced generic and brand medicine: Up to a maximum of 100% of the Society Medicine Rate, subject to day-to-day benefits. Non-preferentially priced generic and brand medicine: Up to a maximum of 75% of the Society Medicine Rate, subject to day-to-day benefits	Subject to day-to-day benefits
Over-the-counter medication	100% of the Society Medication Rate	An annual limit of R475 per beneficiary
Ambulance	100% of Society Rate	Subject to overall annual limit
Medical appliances	100% of Society Rate	Medical and surgical: R8 550 per family CPAP Machines: Limited to the medical and surgical appliance limit of R15 350 per family Hearing Aids: R23 250 per family Stoma products: Limited to the medical and surgical appliance limit of R15 350 per family
Screening Benefit A - Group of tests consisting of Blood glucose test, Blood pressure test, Cholesterol test and Body Mass Index (BMI)	Up to a maximum of 100% of the scheme rate for group of tests. Tests must be performed at a Discovery Wellness Network Pharmacy. Tests in excess of annual limit for member's account.	One test per beneficiary per annum included in the overall annual limit

* In hospital and out of hospital.

** Benefits and contribution amounts are subject to Council for Medical Schemes approval. The registered rules are binding and take precedence over the brochure and benefit schedule.

PP = Preferred Provider (the Society's preferred provider for ambulance services is ER24)

Chronic Drug Amount (CDA) = The CDA is a monthly amount we pay up to for a medicine class. This applies to medicine that is not listed on the medicine list (formulary). The Chronic Drug Amount includes VAT and the dispensing fee

Society Rate = This is the amount of money the Society pays for a specific type of medical procedure, treatment or consultation. There are, however, certain healthcare professionals with whom the Society has negotiated rates. The negotiated rate replaces the Society Rate in those instances.

Maximum annual benefits referred to in the table will be calculated from 1 January 2015 to 31 December 2015, based on the services provided during the year and will be subject to pro rata apportionment calculated from the joining date to the end of the benefit period. Benefits are not transferable from one benefit period to another or from one category to another.

Contributions for 2015

Member only		For each adult dependant		For each child dependant	
Standard contribution	R1 725	Standard contribution	R1 725	Standard contribution	R865
1% Savings contribution	R17	1% Savings contribution	R17	1% Savings contribution	R9
Total monthly contribution	R1 742	Total monthly contribution	R1 742	Total monthly contribution	R874



This brochure is a summary of the benefits and features of the BMW Employees Medical Aid Society, pending formal approval from the Council for Medical Schemes. BMW Employees Medical Aid Society, registration number 1526. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. An authorised financial services provider.



Administered by: Discovery Health | 155 West Street Sandton | 0860 002 107

An authorised financial services provider.

BMW Employees Medical Aid Society, registration number 1526. Administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. An authorised financial services provider.