



WHY BMW EMPLOYEES MEDICAL AID SOCIETY

You can have peace of mind knowing that at BMW Employees Medical Aid Society (BEMAS), we place our members first. We bring comprehensive benefits, value for money and services to improve the quality of care available to our members.

01 AFFORDABILITY

BEMAS is competitively priced to ensure affordability and value for money. Our network arrangements with healthcare professionals ensure that you have certainty that you will be covered. We pay these network providers directly and in full.

02 HOSPITAL FLEXIBILITY

BEMAS gives members the freedom to choose a suitable hospital within a wide range of private facilities.

03 SUSTAINABILITY

BEMAS has a favorable demographic profile, strong reserve levels and growing membership base – all of this adds up to give you peace of mind that your claims will be paid. The Society's strong financial position ensures that unexpected expenses can be paid without compromising affordability or access to quality healthcare.

04 VALUE

The Society covers up to 150 % for in-hospital cover. You also benefit from high levels of in-hospital cover.

05 GREAT BENEFITS

As a BEMAS member, you have access to:

- Full cover when admitted to contracted and network hospitals
- Full cover when you use our extensive list of service providers contracted with the Society
- Cover for your chronic conditions and access to day-to-day benefits.

The Society has a drive for innovation, ensuring that you have access to a wide range of great benefits across all plan options.

06 OWNERSHIP AND PERSONAL TOUCH

With 50% of the Board of Trustees made up of elected members, the BEMAS leadership team is uniquely positioned to understand and to meet the needs of its members, ensuring that your interests are always put first.

07 INNOVATION AND DIGITAL INTEGRATION

You have access to advanced digital integration and information through our website and member app, the Ask BEMAS servicing BOT, and an online content library of educational content and procedure-specific information.

08 SERVICE AND SUPPORT

BEMAS recorded an 86% member-satisfaction rate in its latest survey.

09 IMMEDIATE COVER

If you are a new employee joining BEMAS for the first time within the Society's prescribed periods, your claims are paid from day one and no waiting periods are applied.

10 VITALITY

BEMAS members have access to Vitality, the world-renowned science-based wellness programme that encourages and rewards members for leading a healthier lifestyle.

Call centre 0860 002 107 | service@discovery.co.za | www.bemas.co.za

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