

Advanced Illness Benefit

Who we are

The BMW Employees' Medical Aid Society (referred to as 'BEMAS'), registration number 1526, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for BEMAS.

Overview

The Advanced Illness Benefit (AIB) provides members who have a disease in an advanced stage, access to comprehensive palliative care, provided by a multidisciplinary team, in the comfort of their own home or in a hospice facility.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account and Above Threshold Benefit, where applicable.
Society Rate	This is the rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
ICD-10 code	A clinical code that describes diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).

Your doctor must register you for cover on the Advanced Illness Benefit

To register, your doctor needs to complete the AIB application form and email it to aib@bemas.co.za. The application form is available on our website at www.bemas.co.za

Access to the Advanced Illness Benefit is voluntary and is subject to clinical entry criteria

This benefit funds for palliative care for members in advanced stages of an illness, where curative treatment has ceased and there is a palliative care plan to address symptoms related to both advanced oncology (cancer) or for non-oncology illness care. If your application is approved, you will have access to the benefits offered by the AIB.

The Advanced Illness Benefit at a glance

Members on the Advanced Illness Benefit have access to the following:

- **Support from a dedicated care coordinator**

A dedicated care coordinator, who is a registered nurse, will contact you (or your family member) once we have registered you on the AIB. The care coordinator will support you and your family, and will work closely with your GP and/or specialist to ensure you receive the best of care at all times.

- **Personalised support and counselling**

Members registered on the AIB and their family will have access to counselling services for support during this difficult time.

- **Comprehensive home-based services**

- Members registered on the AIB will have access to personalised services such as:

- medical care by palliative care trained doctors
- rental of home oxygen concentrator and back up cylinder.
- pain management and symptom control
- psychosocial support from social workers, counsellors or psychologists trained in palliation

The following services are subject to additional authorisation and managed care entry criteria may apply:

- home based visits from a nurse specialising in palliative care
- hiring/rental of specific equipment
- limited radiology and pathology

- **Access to limited home nursing and in patient hospice care personalised support and counselling**

Members enrolled on AIB have access to home nursing with a limited duration or in patient hospice care subject to authorisation and managed care criteria

- **Access to specialised telephonic support**

Members registered on the AIB can contact 011 529 6797 during working hours for assistance with AIB related authorisations, oxygen or benefit and claims related enquiries.

Your cover on the Advanced Illness Benefit

The Advanced Illness Benefit pays for services provided by a multidisciplinary team

BEMAS will pay for healthcare services provided by any of the healthcare professionals represented in the palliative multidisciplinary team, according to a specific basket of care and the agreed individual member

care plan. These costs will not affect your day-to-day benefits and will be paid at the Society Rate from the Hospital Benefit.

Palliative care must be accessed from providers who are registered with the Board of Healthcare Funders

BEMAS will pay for these healthcare services or treatments as long as the application is approved and you use appropriately registered providers (with a valid Board of Healthcare Funders (BHF) registration number) who use valid tariff codes for the healthcare service or treatment.

Upon successful enrolment on to the benefit, the Palliative doctor may bill a once off fee for advanced care planning, thereafter a monthly management fee can be billed to ensure continued support whilst enrolled.

We need the appropriate ICD-10 codes on accounts

All accounts for palliative care must have a relevant and correct ICD-10 code (diagnosis code) for us to pay it from the correct benefit. To ensure there isn't a delay in paying your healthcare providers' accounts, please notify the team managing your treatment (or your loved one's treatment) about this requirement.

Nominating a person to assist you

Where you, as the patient, choose to nominate someone to assist you with managing your medical aid, you can complete a third-party consent form. This form is available at www.bemas.co.za. If, at any stage, you want to revoke consent for sharing information, you must notify us accordingly.

Contact us

For more information call us on 0860 002 107 or visit www.bemas.co.za

Complaints process

You may lodge a complaint or query with BMW Employees' Medical Aid Society directly on 0860 002 107 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following BMW Employees Medical Aid Society's internal disputes process.

Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za / Customer Care Centre: 0861 123 267 / website www.medicalschemes.co.za