Guide to In-Hospital Prescribed Minimum Benefit Treatment 2025

Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to '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

In terms of the Medical Schemes Act No. 131 of 1998, Prescribed Minimum Benefits (PMB) are a set of defined benefits that all registered medical schemes in South Africa are obliged to provide for all their members. All members have access to these benefits, irrespective of their chosen plan. PMB's ensure that all medical scheme members have access to continuous care to improve their health.

The BMW Employees Medical Aid Society plan is structured in such a way that the member's plan provides comprehensive cover. Irrespective of this, our plan covers more than just the minimum benefits required by law. Always consult your Health Plan Guide to see how you are covered.

This document tells you how the Society covers Prescribed Minimum Benefits specifically for in-hospital treatment. Please refer to the Prescribed Minimum Benefit guide on www.bemas.co.za for more details about PMBs and how they are covered.

Terminology	Description
Society Rate (SR)	This is a rate set by us. We pay for healthcare services from hospitals, pharmacies and healthcare professionals at this rate.
At Cost	Fees charged by a provider that are more than the Society Rate.
Overall Annual Limit (OAL)	A specific amount allocated and defined by either an individual member or per family unit.The OAL is the maximum amount that may be claimed by either member or the family unit. Different sub-limits apply in respect of major medical expenses.
Co-payment	This is an amount that you need to pay towards a healthcare service if a service provider charges above our Society rate. The amount can vary by the type of covered healthcare service, place of service and age of the patient.
Day-to-day benefits	These are the available funds allocated to the insured out-of-hospital day-to-day limits.

Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate.
Member	The reference to member in this document also includes dependants, where applicable.
Prescribed Minimum Benefits (PMBs)	In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of: • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions (including HIV and AIDS) To access Prescribed Minimum Benefits, there are rules defined by the Council for Medical Schemes (CMS) that apply: • Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions • The treatment needed must match the treatments in the defined benefits • You must use Designated Service Providers (DSPs) in our network. This does not apply in emergencies. However even in these cases, where appropriate and according to the Rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP, you will be responsible for the difference between what we pay and the actual cost of your treatment, depending on your chosen Plan If your treatment doesn't meet the above criteria, we will pay according to your Plan benefits.
Emergency medical condition	An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy. An emergency does not necessarily require a hospital admission. We may ask you foradditional information to confirm the emergency.
Related accounts	Any account other than the hospital account for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.

How we cover In-Hospital claims

We pay for confirmed PMBs in full from the risk benefits if you receive treatment from a DSP. Treatment received from a non-DSP may be subject to a co-payment if the healthcare provider charges more than what we pay. We pay for benefits not included in the PMBs from your appropriate and available risk and day-to-day benefits, according to the rules of your chosen health plan.

Using the designated healthcare service providers

All medical schemes must ensure that their members do not experience shortfalls when their DSPs are used. Members of the Society should use healthcare providers who we have a payment agreement with so that they do not experience co-payments. You can visit www.bemas.co.za or call us on 0860 002 107 to find healthcare service providers who we have an agreement with for your plan.

Some examples of DSPs you might have when admitted to hospital are:

- Specialists
- GPs
- Psychologists
- Social workers

There are some cases where it is not necessary to meet these requirements but you will still have full cover. An example of this is in a life-threatening emergency.

There are some circumstances where you do not have cover for PMBs

This can happen when you join a medical scheme for the first time, with no medical scheme membership before that. It can also happen if you join a medical scheme more than 90 days after leaving your previous medical scheme. In both these cases, the Scheme would impose a waiting period, during which you and your dependants will not have access to PMBs, no matter what conditions you might have. We will communicate with you at the time of applying for membership if waiting periods apply.

There are a few instances when the Society will only pay a claim as a PMB

This happens when you have a waiting period or when you have treatments linked to conditions that are excluded by your plan. This can be a three-months general waiting period or a twelve-months condition-specific waiting period. But you might have cover in full, if you meet the requirements stipulated by the PMB regulations.

BMW Employees Medical Aid Society

Administered by Discovery Health

Get preauthorisation for hospitalisation and other procedures

What preauthorisation is and what it means

Preauthorisation is the approval of certain procedures and any planned admission to a hospital before the procedure or planned admission takes place. It includes associated treatment or procedures performed during hospitalisation. Whenever your doctor plans a hospital or day-clinic admission for you, you must let us know at least 48 hours before you go to the hospital or day-clinic.

You also need specific preauthorisation for MRI and CT scans, radio-isotope studies, and for certain endoscopic procedures, whether done in hospital or not.

In an emergency you must go directly to a hospital and notify the Society as soon as possible of your admission. In cases of emergency, you are covered at cost for the first 24hrs or until stable.

Contact us for preauthorisation

Call us on 0860 002 107 to get preauthorisation. We will give you an authorisation number. Please give the authorisation number to the relevant healthcare provider and ask them to include this when they submit their claims.

Please make sure you understand what is included in the authorisation and how we will pay your claims.

We will ask for the following information when you request preauthorisation

- Your membership number
- Details of the patient (name and surname, ID number, and more)
- Reason for the procedure or hospitalisation
- Diagnostic codes (ICD-10 codes), tariff codes and procedure codes (you must get these from yourtreating doctor.

Please note: *If you don't preauthorise your admission, benefits are payable subject to a* ***R5 250*** *deductible.*

BMW Employees Medical Aid Society

Administered by Discovery Health

Preauthorisation does not guarantee payment of all claims

Your hospital cover is made up of:

Cover for the account from the hospital (the ward and theatre fees) at the Society Rate, and cover for the accounts from your treating healthcare professionals (such as the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology), which are separate from the hospital account and are called related accounts.

How we pay your in-hospital PMB claims

We pay for confirmed PMBs in full, from the risk benefit if you receive treatment from a DSP. Treatment received from a non-DSP may be subject to a co-payment if the healthcare provider charges more than what we pay.

In order for some claims to qualify for cover as a PMB, supporting documents may be requested confirming your PMB diagnosis. Examples of such claims include MRI scans and endoscopic procedures.

In cases where there are no services or beds available within the DSP when you or one of your dependants needs treatment, you must contact us on 0860 002 107. We will intervene and make arrangements for an appropriate facility or healthcare provider to accommodate you.

We pay for benefits not included in PMBs according to the rules and benefits of your health plan. There are some in-hospital expenses you may have as part of a planned admission that your Hospital Benefit does not cover. An example of this would be certain procedures, medicine and new technologies need separate approval. It is important that you discuss this with your healthcare professional. Remember: Benefit limits, Society rules, treatment guidelines and managed care criteria may apply to some healthcare services and procedures in hospital. Find out more about these by contacting us on 0860 002 107 or visit www.bemas.co.za

PMB status	Service provider type	Hospital	Healthcare professional
Emergency	Designated service provider	• Hospital account is paid at the contracted rate	• Related accounts are paid in full at the agreed rate
	Not a designated service provider	• Hospital account is paid in full at cost	• Related accounts are paid in full at cost
Elective	Designated service provider	• Hospital account is paid at the contracted rate	• Related accounts are paid in full at the agreed rate
	Not a designated service provider	• Hospital account is paid up to a maximum of 100% of the Society Rate for voluntary use of a non-DSP. The co-payment,which you will be liable for, is equal to the amount that the provider charges above the Society Rate.	• Related accounts are paid up to a maximum of 100% of the Society Rate for voluntary use of a non-DSP. The co-payment, which you are liable for, is equal to the amount that the provider charges above the Society Rate.
Your plan has an Overall Annual limit of R735 000 per beneficiary per year, with a limit of R1 470 000 per family per year annum. In-hospital PMB claims received for your plan will accumulate to the Overall Annual Limit and pay through this limit, should it be reached.			

Contact us

You can call us on 0860 002 107, or visit the website on www.bemas.co.za for more information.

Complaints process

You may lodge a complaint or query with BMW Employee 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.