



SIZWE HOSMED
MEDICAL SCHEME

Your choice for quality care

2027 BENEFITS

SUMMARY GUIDE



Visit www.sizwehosmed.co.za or speak to your consultant for detailed product information.

Because at Sizwe Hosmed, there is so much more!

*The benefits and contributions reflected in this publication will only be valid once approved by the Registrar of Medical Schemes.

We're Here
We're Operating

WE'RE HERE. WE'RE OPERATING. AND WE'RE ENHANCING HOW WE SERVE YOU.

For 85 years, Sizwe Hosmed has been part of South Africans' healthcare journeys. Today, we are entering a new chapter - strengthening the Scheme, embracing technology and enhancing the way we serve our members.



Self-Administration

From 1 September 2026, Sizwe Hosmed became a self-administered scheme.

This means the Scheme will take greater ownership of its day-to-day operations, strengthen how we manage operations and engage with members, and build a more direct, connected member experience.



Reasons to choose Sizwe Hosmed



1. Strong financial position

Our financial position is strong. Our solvency ratio reached **40%** as of 31 July 2026, meaning we can pay claims and keep improving healthcare services.



3. Care for every stage of life

From maternity and childhood through adolescence, adulthood and our senior years, Sizwe Hosmed provides the care and support you and your family need. From preventative and mental healthcare to doctors, specialists, chronic care, hospitalisation and appropriate alternatives to hospital care, including home, step-down and frail care.



5. Care that comes closer to home

Access to services such as Hospital at Home, home-based chronic care and other support outside traditional healthcare settings.



2. Convenient virtual healthcare

My Online Doctor gives members access to doctors 24/7/365 by video or telephone, bringing healthcare to them without a facility visit.



4. Prevention and wellness

We have wellness and screening benefits for the entire family to help identify potential health risks early. From child vaccinations and hearing tests to cancer screenings and diabetes, cholesterol and blood sugar screenings for adults.



6. Support when hospital care is needed

Comprehensive hospital benefits including critical care, mental health, day care, home care and specialists.



In Hospital Benefits

	 ESSENTIAL COPPER	 ACCESS CORE (HOSPITAL PLAN)	 ACCESS SAVER	 GOLD ASCEND & EDO	 VALUE PLATINUM & CORE	 TITANIUM EXECUTIVE
Hospital Admissions	Limited to PMB benefits	No Overall Annual Limit for in-hospital services, subject to PMB, clinical guidelines and scheme rules.				
		Titanium Executive Option - Major In-Hospital Surgical procedures covered up to 300% of scheme tariff				
Network Designated (DSP)	Yes	Yes	Yes	EDO Yes	CORE Yes	No
Medicine to take home after discharge (TTO)	Limited to 7 Day supply.	Limited to 7 Day Supply	Limited to 7 Day Supply. Non PMB subject to MSA	Limited to 7 Day Supply	Limited to 7 Day Supply. Non PMB subject to MSA	Limited to 7 Day Supply.
Advanced \ Specialised Radiology (e.g., MRI/ CT / Angiogram) Combined Limit (In\ Out) Subject to authorisation	1 scan pb Limited to PMB	1 scan pb per year subject to family limit of R25 471	1 scan pb subject to family limit of R20 000 . Non PMB scans incur R1 500 co-payment	1 scan pb subject to family limit of R26 225 . Non PMB scans incur R1 500 co-payment	2 scan pb subject to family limit of R39 862 . Non PMB scans incur R1 300 co-payment	2 scan pb subject to family limit of R49 937 . Non PMB scans incur R1 200 co- payment
Oncology: per beneficiary. Utilisation above limit subject to a co-payment of 20%	Unlimited for PMB	Unlimited for PMB	R297 079	R252 825	R632 063	R752 456
Mental Health Benefits: Combined Limit (In/Out) Subject to authorisation	100% of Negotiated Tariff. 21 days in-hospital or 15 out-of-hospital sessions per beneficiary per annum, includes psychiatrist consultations and 6 in-hospital consultations by clinical psychologist. Benefit limited to a maximum of three (3) days hospitalisation if admitted by a GP or a specialist physician					
Air/Road Ambulance & Emergency Services	Subject to pre-authorisation with the Scheme preferred provider and within 72 hours of the emergency. Access Core & Access Saver: 30% co pay applies for voluntary use of non-preferred provider					

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Out of Hospital Benefits



**ESSENTIAL
COPPER**



**ACCESS
SAVER**



**GOLD ASCEND
& EDO**



**VALUE
PLATINUM**



**VALUE
PLATINUM CORE**



**TITANIUM
EXECUTIVE**

GP and Specialist consultations (includes virtual consultations), Physiotherapy, Radiology, Pathology and Acute Medication subject to Day to Day and \ or MSA benefit. Benefit limits and sub-limits apply. Subject to PMBs, Evidence based clinical protocols and medicine formulary						
Day to Day	Unlimited GP visits from GP within the DSP Network	Subject to MSA.	M: R7 969	Subject to MSA	Subject to MSA	Subject to MSA.
	30% co-payment will apply for voluntary use of GP and Specialist outside the DSP Network. Specialist visit limited to PMB. 1 visit pb subject to referral by DSP GP	Annual MSA M: R10 092 A: R8 712 C: R2 028 1 additional GP consultation pb to a maximum of 4 pf. Specialists: 1 Additional specialist Visit for Paediatricians or Gynaecologists limited to PMB's	M+1: R11 801 M+2: R13 809 M+3: R15 793 M+4: R17 801 M+5: R19 796 M+6+: R21 780	Annual MSA M: R12 084 A: R11 352 C: R3 312 Thereafter SPG and ATB applies	Annual MSA M: R11 484 A: R 11 004 C: R 2 928 Thereafter SPG and ATB applies	Annual MSA M: R23 964 A: R21 204 C: R4 896 Thereafter SPG and ATB applies
GP to Specialist Referral	Required	n\a	Required	n\a	n\a	n\a
Acute Medication inclusive of PAT (Subject to Scheme formulary)	R1 948.12 pb	Subject to MSA	Subject to Day to Day	Subject to MSA	Subject to MSA	Subject to MSA
Contraceptives	R926 pfpa	Subject to MSA Including Mirena. Wellness benefit for contraception oral or injectable at R200 per month per beneficiary per annum	Subject to Day to Day	Subject to MSA	Subject to MSA	Subject to MSA
Combined basic radiology and pathology	R1 984.50 pb	Subject to MSA	Subject to Day to Day	Subject to MSA	Subject to MSA	Subject to MSA
Alternative Services	Limited to PMBs	Subject to MSA	Subject to Day to Day	Subject to MSA	Subject to MSA	Subject to MSA
Medical Appliances In and Out of Hospital	Limited to PMBs R2 474 pfpa	Limited to PMBs R8 175 pfpa	M: R1 423 M+: R2 288	Subject to MSA	Subject to MSA	Subject to MSA
Laparoscopic procedures done in-hospital	Attracts a 20% co-payment with exception of diagnostic laparoscopy, Aspiration/excision ovarian cyst, Lap-appendectomy and repair of recurrent or bilateral inguinal hernias					
Non PMB gastroscopes and colonoscopes	Limited to PMB	Co-Payment R3000 per scope				n\a
Gold Ascend EDO Plan	Consultations available at Network GP and Network Specialist. 30% Co-Payment for voluntary use of non DSP					

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Chronic Benefit

	ESSENTIAL COPPER  ESSENTIAL COPPER	ACCESS CORE (HOSPITAL PLAN)  ACCESS CORE	ACCESS SAVER  ACCESS SAVER	GOLD ASCEND  GOLD ASCEND & EDO	VALUE PLATINUM  VALUE PLATINUM & CORE	TITANIUM EXECUTIVE  TITANIUM EXECUTIVE
Script renewal, 6 monthly	Subject to pre-authorisation, registration on the chronic disease programme, formulary, reference price list and clinical protocols - PMB conditions unlimited benefit within managed care protocol					
27 CDL - PMB conditions : PMB – Prescribed Minimum Benefit	PMB 27	PMB 27	PMB 27	PMB 27	PMB 27	PMB 27
Additional listed Chronic (Non CDL) Medicines	n\	n\	n\	n\	26	35
Per Family per annum					R17 649 pf	R35 510 pf
Sub-Limit per beneficiary					R8 752 pb	Sub-limit R 18 573 pb
	Approved CDL, and PMB medicine costs will be paid from the non-CDL chronic medicine limit first. Thereafter, approved PMB chronic medicine costs will continue to be paid (unlimited) from Scheme risk					
General – paid at Scheme rate						Non-formulary products will incur a 30% co-payment
	Subject to medicine formulary and reference price list					

PMB Chronic Disease List Conditions applicable to all plans

- | | | | | | |
|--------------------------|--|-------------------------------|---------------------|--------------------------|------------------------|
| 1) Addison's Disease | 6) Cardiomyopathy | 11) Diabetes Insipidus | 16) Glaucoma | 21) Hypothyroidism | 26) Systemic Lupus |
| 2) Asthma | 7) Chronic Renal Disease | 12) Diabetes Mellitus Type I | 17) Haemophilia | 22) Multiple Sclerosis | Erythematosus |
| 3) Bipolar Mood Disorder | 8) Chronic Obstructive Pulmonary Disease | 13) Diabetes Mellitus Type II | 18) HIV/AIDS | 23) Parkinson's Disease | 27) Ulcerative Colitis |
| 4) Bronchiectasis | 9) Coronary Artery Disease | 14) Dysrhythmias | 19) Hyperlipidaemia | 24) Rheumatoid Arthritis | |
| 5) Cardiac Failure | 10) Crohn's Disease | 15) Epilepsy | 20) Hypertension | 25) Schizophrenia | |

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Optical Benefit



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ACCESS
SAVER



GOLD
ASCEND & EDO



VALUE PLATINUM
& CORE



TITANIUM
EXECUTIVE

Designated Service Providers

Optical Benefit - 24month treatment date cycle benefit. Either frames & Lenses OR contact lenses

Benefit paid from	Risk	Risk	Risk	MSA	MSA
Eye test: per beneficiary	one	one	one	one	one
Frames p\b	R401	R732	R840	R1 283	R1 626
Single vision (Per Lens)	R282	R281	R270	R270	R270
Bifocal (per Lens)	R594	R594	R586	R586	R586
Multi-focal (Per Lens)	R594	R594	R586	R1 076	R1 076
OR Contact Lenses	R863	R1 331	R1 854	R2 324	R2 655
Refractive Surgery Incl. Radial Keratotomy pf	N\A	N\A	N\A	R9 216	R24 186



Dentistry Benefit



ESSENTIAL
COPPER



ACCESS
SAVER



GOLD
ASCEND & EDO



VALUE PLATINUM
& CORE



TITANIUM
EXECUTIVE

Benefit paid from	Risk	Risk	Risk	MSA	MSA
Conservative Dentistry	2 consultations \ Check-ups (once in 6 months) , general fillings, extractions & oral hygiene within managed care protocol				
Fluoride treatment	limited to beneficiaries from age 5 up to 13 years of age				
General Anaesthetics	Subject to clinical protocol and preauthorisation for children under the age of seven (7) years for extensive dental treatment, limited to once per 365 days per beneficiary				
Conscious sedation: (limited to beneficiaries below the age of 16 years)	Subject to clinical protocol and authorisation - Extensive dental treatment (more than 4 fillings or extractions) subject to dental treatment protocols and pre-authorisation				
Acrylic (Plastic) Dentures	One set of plastic dentures, full or partial (an upper and a lower) per beneficiary in a 4-year period, Paid from Risk				
Advanced Dentistry, Inclusive of Metal Frame Dentures	n\A	n\A	n\A	Risk Benefits and clinical protocol apply - consult benefit guide	

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Maternity Benefit

All Options

Bambino Maternity programme benefits

Ante-Natal Consultations	10 antenatal visits at either a midwife, GP or specialist per pregnancy, 6 either with a GP, Midwife and 4 with a Specialist Obstetrician.			
	Access Core	Subject to Care Plan.		
Antenatal Pathology Screening	Haemoglobin Measurement	2	Urine Analysis Test	12
	Blood Grouping Test	1	Full Blood Count Test	1
	Rhesus Factor	1	Hepatitis S Ag test	1
	VDRL Test for Syphilis	1	Toxoplasmosis	1
	HIV blood Tests	2	Rubella test	1
	Antenatal Supplements (Vitamins): R297.68 per pregnancy.			
Maternity Ultrasounds(s)	2X2D scans per pregnancy for in and out of hospital.			
	Value Platinum & Value Platinum Core	1 X 3D scan and 1 x 2D scan per pregnancy, excluding diagnostic sonar.		
	Titanium Executive Plan	2 X 2D and x 1 3D scan per pregnancy, excluding diagnostic sonar.		
Hospital Benefit - Confinement - 100% Scheme rate.				
Within hospital preauthorisation, Plan DSP, medical protocol & managed care rules.				



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Wellness Benefit

All Options

ANNUAL WELLNESS & SCREENING

Wellness Screening/ Health Risk Assessments	100% of Scheme Tariff*consultation at wellness providers at 100% scheme negotiated Tariff	
Adult health	1 Blood Sugar Test over 15 Years pb pa	1 skin cancer screening pb pa above 55 years
	1 Blood Pressure test pb pa over 15 years	1 lung cancer screening above 55 years pb pa
	1 Cholesterol Test over 20 Years pb pa	1 Colon Cancer Test over 50 years pb pa
	1 Diabetic Eye Care Examination	1 Diabetic Foot Examination
	1 Bone density per annum: • Women from 50 years up to 69 years of age. • Males at 65 years of age	1 BMI screening pb pa
	1 HIV test per annum	
Women's Health	1 Pap Smear for Females over 18 Years pb pa	1 Mammogram for Females over 40 Years pb pa
Men's Health	1 PSA for Males over 40 Years pb pa	
Child Health	1 heart screening for babies under 2 years old	1 hearing and vision screening for babies under 2 years old
	Child Immunisation as per the Immunisation schedule by the Department of Health up to 12 years of age	1 HPV vaccination per beneficiary between 9 and 12 years of age. Access Core: applied as per recommended by department of health
VACCINATION		
	Free pandemic Vaccinations per beneficiary per annum	1 Pneumococcal Vaccine per beneficiary above 65 Years of age per Annum
	1 Flu Vaccine pb pa	
Contraceptive	Access Saver: contraception oral or injectable at R200 per month per beneficiary per annum	



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2027 Contributions

100% CONTRIBUTION TABLE FOR 2027 (Pay for a maximum of 3 children)

	ESSENTIAL COPPER R0 - R1 650 R1 651 +		ACCESS CORE (HOSPITAL PLAN)	ACCESS SAVER	GOLD ASCEND EDO	GOLD ASCEND	VALUE PLATINUM CORE	VALUE PLATINUM	TITANIUM EXECUTIVE
Member	R700	R3 934	R3 430	R4 205	R4 585	R4 821	R6 841	R7 198	R12 641
Adult	R700	R3 934	R2 958	R3 632	R4 400	R4 630	R6 552	R6 759	R11 185
Child	R700	R1 362	R691	R845	R1 264	R1 332	R1 746	R1 972	R2 584

50% CONTRIBUTION TABLE FOR 2027 (Pay for a maximum of 3 children)

	Family Size 50% Table							
	M	M+A	M+A+1C	M+A+2C	M+A+3C	M+C	M+2C	M+3C
Essential Copper Plan								
Total Income Band R0 - R1650	R350	R700	R1 050	R1 400	R1 750	R700	R1 050	R1 400
Total Income Band R1651+	R1 967	R3 934	R4 615	R5 296	R5 977	R2 648	R3 329	R4 010
Access Core	R1 715	R3 194	R3 540	R3 885	R4 231	R2 061	R2 406	R2 752
Access Saver	R2 103	R3 919	R4 341	R4 764	R5 186	R2 525	R2 948	R3 370
Gold Ascend EDO Plan	R2 293	R4 493	R5 125	R5 757	R6 389	R2 925	R3 557	R4 189
Gold Ascend Plan	R2 411	R4 726	R5 392	R6 058	R6 724	R3 077	R3 743	R4 409
Value Platinum Core	R3 421	R6 697	R7 570	R8 443	R9 316	R4 294	R5 167	R6 040
Value Platinum Plan	R3 599	R6 979	R7 965	R8 951	R9 937	R4 585	R5 571	R6 557
Titanium Executive Plan	R6 321	R11 913	R13 205	R14 497	R15 789	R7 613	R8 905	R10 197

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Medical Savings Account (MSA) Plans

WHAT IS MSA?

A member savings account (MSA) is an amount included in your member contribution that is advanced upfront annually to you or upon joining. The MSA is utilised for your Day-to-Day medical benefits and calculated based on the family's total contribution. Unused MSA amounts accumulate year-on-year; should you leave a savings-type plan, the remaining MSA funds are refundable after a 4-month claims run-off period. Your Annual MSA benefit (Day-to-Day Benefit) is based on the total contribution received.

Annual Family MSA Benefit based on total beneficiaries paid

Plans with a Medical Savings - 12 months MSA	Member	Adult	Child
Access Saver	R10 092	R8 712	R2 028
Value Platinum Core	R11 484	R11 004	R2 928
Value Platinum	R12 084	R11 352	R3 312
Titanium Executive	R29 964	R21 204	R4 896

PLANS WITH MSA

- Access Saver
- Value Platinum
- Value Core
- Titanium Executive

Plans with a Self Payment Gap and Above Threshold Benefit

Value Platinum Core & Value Platinum	M	A	C
Self Payment Gap (Excludes Acute Medication & PAT)	R2 462	R2 085	R538
Above Threshold Benefit (Excludes Acute Medication & PAT) Combine overall family Limit	R6 507	R3 827	R1 664
Titanium Executive	M	A	C
Self Payment Gap (Excludes PAT) (a per beneficiary SPG)	R5 335	R4 422	R2 023
Above Threshold Benefit (Excludes PAT) Combine overall family Limit	Limited to combined R16 700 for the family		

- **MSA** - An annual allocation available at the beginning of the benefit year.
- **SPG** - An out-of-pocket member funding to close the self-payment gap.
- **ATB** - Risk paid benefit once a member has fully paid the self-payment gap.

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Important Contacts

Customer Service Contact Centre: 0860 100 871

Email: queries@sizwehosmed.co.za

Medical Emergencies and Ambulance

Call: 082 911

Claims

Email: claims@sizwehosmed.co.za

Membership

Email: membership@sizwehosmed.co.za

Pre-Authorisation

Email: authorisations@sizwehosmed.co.za

Dental Risk Company

Call: 087 943 9611

Email: enquiries@dentalrisk.com

Optometry (Isoleso)

Call: 011 340 9200

Email: Sizwehosmed@isoleso.co.za

GP to Specialist Referral

Email: primary.referrals@sizwehosmed.co.za

Maternity Programme

Email: bambino@sizwehosmed.co.za

Chronic Disease, Application, & script updates

Email: chronic@sizwehosmed.co.za

CDL Conditions

Email: wellnessqueries@sizwehosmed.co.za

HIV & Wellness

Email: wellcare1@sizwehosmed.co.za

Oncology (Cancer)

Email: oncology@sizwehosmed.co.za



Walk-in Centres

Gauteng

Waterfall Office Park,
1 Bekker Rd,
Vorna Valley,
Midrand
1696

Durban

19 Hurst Grove,
Musgrave,
Durban
Tel: 031 304 4829

Gqeberha

70 2nd Avenue,
Gqeberha,
Nelson Mandela Bay
Tel: 041 503 1000

Cape Town

7th Floor, Norton Rose House,
8 Riebeeck Street,
Cape Town
Tel: 021 402 9600



Thank you for considering Sizwe Hosmed as your healthcare partner.
Your health journey is of utmost importance to us, and we are here to guide
you every step of the way.

Visit: www.sizwehosmed.co.za

EMERGENCY

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