

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.



A Starter Plan for the young and healthy



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A Savings Plan providing medium to rich benefits for individuals and young families



A Traditional Plan for families



A Premium Plan with enhanced benefits for growing families



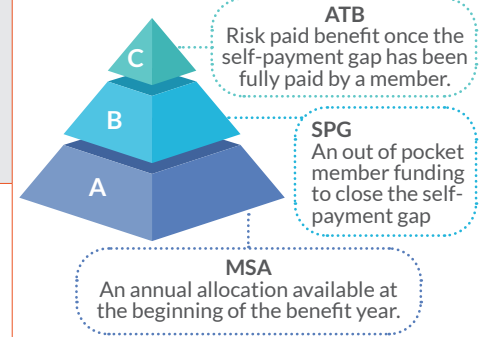
A Premium Plan offering the most comprehensive in-hospital and out-of-hospital benefits.

Please take advantage of our competitive, family-friendly rate. For dependants turning 21 to 26 years of age, an annual review must be completed by 31 March and submission of proof of full-time study or a financial dependency affidavit is required.

An Efficiency Discounted Option (EDO) or Core option requires members to make use of specific network providers for both In and Out-of-Hospital.

PLANS WITH MSA - SPG - ATB

Applicable to Value Platinum, Value Platinum Core and Titanium Executive plans.



MSA: The MSA is an amount already included in your monthly contribution and is advanced upfront to you annually or upon joining. The MSA is utilised for your Day-to-Day medical benefit and is calculated based on the family's total contribution.

SPG: A self-payment gap (SPG) per beneficiary is activated when the combined family MSA is depleted. Member out-of-pocket claims.

ATB: When a beneficiary SPG is reached, the beneficiary's Above Threshold Benefit (ATB) is activated, and claims will be paid from this beneficiary ATB limit provided by the Scheme

KEY BENEFITS

Scheme members pay for a maximum of three (3) child dependants, fourth or more are FREE

A cost-effective plan for essential health services and network-based care.

Comprehensive hospital care with core benefits - in-patient treatment, emergency care, and wellness benefit.

Covers in-hospital and out-of-hospital care, GP visits, chronic meds, and routine health check-ups, wellness and maternity benefit.

Plan includes in-hospital coverage, specialist consultations, out-of-hospital benefits, doctor visits, chronic meds, wellness and maternity benefit.

Extensive in-hospital care, specialist consultations, out-of-hospital benefits, advanced diagnostic procedures, chronic care, wellness and maternity benefit.

Complete plan with in- and out-of-hospital care, advanced diagnostics, specialist consultations, surgeries, mental health services, chronic disease management, alternative therapies and wellness benefit.

CONTRIBUTIONS

2025
Effective 01 January 2025

Member: R3 023
Adult: R3 023
Child: R1 046

Member: R2 636
Adult: R2 273
Child: R530

Member: R3 371
Adult: R2 911
Child: R676

Gold Ascend
Member: R3 726
Adult: R3 578
Child: R1 029

Value Platinum
Member: R5 583
Adult: R5 242
Child: R1 528

Member: R9 788
Adult: R8 661
Child: R2 000

Gold Ascend EDO
Member: R3 543
Adult: R3 400
Child: R976

Value Platinum Core
Member: R5 306
Adult: R5 082
Child: R1 353

NETWORK BENEFITS

Network Hospital

Network GP/Specialist

Optical Network

Dental Network

Plan Structure

Network Hospital	✓	✓	✓	✓ Gold Ascend EDO	✓ Value Platinum Core	
Network GP/Specialist	✓			✓ Gold Ascend EDO	✓ Value Platinum Core	
Optical Network	✓		✓	✓	✓	✓
Dental Network	✓		✓	✓	✓	✓
Plan Structure	Fully Networked. Primarily a PMB benefit plan.	Hospital plan	MSA plan with Risk benefits	Separate baskets of benefits	MSA + SPG+ATB	MSA + SPG+ATB

MSA PLANS

A member savings account (MSA) is an amount included in your monthly contribution and 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 to the members after a 4-month claims run-off period. Your Annual MSA benefit (Day-to-Day Benefit) is based on the total contribution received.

Access Saver
Member: R10 080
Adult: R8 736
Child: R1 992

Value Platinum
Member: R15 072
Adult: R14 160
Child: R4 128

Value Platinum Core
Member: R14 328
Adult: R13 728
Child: R3 660

Titanium Executive
Member: R24 432
Adult: R21 624
Child: R5 004

Note: Chronic Medication, Wellness, Screening & Maternity are separate Risk benefits provided for by the Scheme

Contributions are subject to approval by Council of Medical Schemes. This overview is a summary of the benefits & contributions, and it is not advice. This does not supersede the registered benefits & rules of the Scheme. Please view full benefit details and guide at www.sizwehosmed.co.za