

01 October 2025

Dear Valued Employer Group,

For over 83 years, our Scheme has stood on a foundation of care, trust and service. That promise remains unchanged: **we are still here for our members, still caring for them** — paying claims faithfully, supporting them and their loved ones through life's toughest challenges and giving them the security of knowing that quality healthcare is within reach.

We have grown alongside our members, supporting them as their lifestyles and needs have evolved.

We're proud of our benefits, which include the following:

- **Partnerships for convenience** – At Clicks pharmacies, members enjoy free health screenings and free delivery of HIV medication.
- **Hospital at Home** – Through Quro Medical, eligible members can receive hospital-level care safely at home.
- **Personalised support** – Our partnership with Linova Health brings home visits and chronic-condition support.
- **Prevention and screening** – From adult cancer and cholesterol tests to children's heart, hearing and vision checks.
- **Tools and advanced care** – Cover for medical appliances, therapy for children and even laser eye surgery on selected options.
- **Savings flexibility** – Members can use Savings and Accumulated Savings to cover medical expenses and even co-payments.
- **Extensive Maternity Care** – Up to 10 consultations for pregnant mothers, ensuring the best health for both mum and baby.

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These are not just benefits on paper. They're a practical support when our members and their loved ones need it most.

Member contributions make all this possible. They secure access to quality care across our provider network, fund benefits that meet changing health needs, allow us to invest in innovative healthcare solutions and safeguard the Scheme's sustainability for future generations.

To continue offering this level of care in an environment where medical costs continue to rise, a contribution adjustment or increase is necessary, effective **November 1, 2025**.

The increase reflects our commitment to protecting members and their loved ones. They are necessary to continue our journey of correcting the historical underpricing of our benefits, while ensuring that no further increase will be needed in January 2026.

We want to remind you that, despite these adjustments, our contributions remain below those of many of our peers in the industry, ensuring that our members receive care at affordable rates.

At the same time, we remain focused on restoring the Scheme's financial health through the implementation of cost-containment measures and improved operational efficiencies.

2026 Benefit Enhancements

We are committed to giving our members more value and support – even in the new year. In line with this commitment, we are pleased to announce a **5% increase in member benefits effective 1 January 2026**. This means members will enjoy **enhanced access and greater utilisation across all their benefits** — from GP and specialist consultations, chronic treatment and medication to hospitalisation, maternity and wellness services.

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23 West Street, Houghton, Johannesburg, 2198	Norton Rose House, 8 Riebeeck Street, Cape Town	19 Hurst Grove, Clifton Grove, Musgrave, Durban	70 - 2nd Avenue, Newton Park, Nelson Mandela Bay	Corner House, Cnr. Buiten & Graaf Street, Welkom	71 Mandela Drive, Cnr. Plummer and Mandela Street, Emalahleni,	Thabakgolo Building, 58 - 60 Landdros Mare Street, Polokwane, 0699
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These improvements help them and their families get even more from their membership, ensuring they receive the care they need, when they need it. We are proud to continue investing in our members' health and well-being.

NEW MEMBER CONTRIBUTIONS – EFFECTIVE 01 NOVEMBER 2025

Essential Copper	Member	Adult	Child
	R3 625	R3 625	R1 255
Access Core	Member	Adult	Child
	R3 161	R2 726	R636
Access Saver	Member	Adult	Child
	R3 911	R3 378	R785
Gold Ascend Plan	Member	Adult	Child
	R4 468	R4 291	R1 234
Gold Ascend EDO Plan	Member	Adult	Child
	R4 249	R4 077	R1 171
Value Platinum Plan	Member	Adult	Child
	R6 696	R6 287	R1 834
Value Platinum Core	Member	Adult	Child
	R6 363	R6 094	R1 624
Titanium Executive	Member	Adult	Child
	R11 737	R10 385	R2 399

Weighted Average = 19.15%

RAND DIFFERENCE

Essential Copper	Member	Adult	Child
	R602	R602	R209
Access Core	Member	Adult	Child
	R525	R453	R106
Access Saver	Member	Adult	Child
	R540	R467	R109

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Gold Ascend	Member	Adult	Child
	R742	R713	R205
Gold Ascend EDO	Member	Adult	Child
	R706	R677	R195
Value Platinum	Member	Adult	Child
	R1 113	R1 045	R306
Value Platinum Core	Member	Adult	Child
	R1 057	R1 012	R271
Titanium Executive Plan	Member	Adult	Child
	R1 949	R1 724	R399

CONTRIBUTION COMPARISON – SIZWE HOSMED AND INDUSTRY

Schemes	Principal	Adult	Child
Titanium Executive Plan	R11 737	R10 385	R2 399
Others Of Similar	R12 509	R11 796	R2 548

Option	Principal	Adult	Child
Value Platinum Plan	R6 696	R6 287	R1 834
Value Platinum Core Plan	R6 363	R6 094	R1 624
Others Of Similar	R8 238	R7 071	R2 034

Option	Principal	Adult	Child
Gold Ascend Plan	R4 468	R4 291	R1 234
Gold Ascend EDO Plan	R4 249	R4 077	R1 171
Others Of Similar	R4 047	R3 059	R1 211

Option	Principal	Adult	Child
Access Saver	R3 911	R3 378	R785
Others Of Similar	R3 588	R2 807	R1 141
Others Of Similar	R3 255	R2 546	R1 035

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In conclusion, thank you for trusting us with your healthcare. **We're still here for you, still caring for you — today and for generations to come.**

[Click here to download new contributions.](#)

Yours Sincerely,


Lebogang Mpakati

Provisional Curator

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