



Still Here
Still Caring for You!



2026 Contributions Adjustments



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MEDICAL SCHEME
Your choice for quality care



2026 Contributions Adjustments

Essential Copper

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R3 023	Member: R3 625	R602
Adult R3 023	Adult: R3 625	R602
Child: R1 046	Child: R1 255	R209

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Access Core

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R2 636	Member: R3 161	R525
Adult: R2 273	Adult: R2 726	R453
Child: R530	Child: R636	R106

Member contributions will be lower based on the Employer's subsidy structure.



2026 Contributions Adjustments

Access Saver

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R3 371	Member: R3 911	R540
Adult: R2 911	Adult: R3 378	467
Child: R676	Child: R785	R109

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Gold Ascend

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R3 726	Member: R4 468	R742
Adult: R3 578	Adult: R4 291	713
Child: R1 029	Child: R1 234	R205

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Gold Ascend EDO

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R3543	Member: R4 249	R706
Adult: R3 400	Adult: R4 077	R677
Child: R976	Child: R1 171	R195

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Value Platinum

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R5 583	Member: R6 696	R1 113
Adult: R5 242	Adult: R6 287	R1 045
Child: R1 528	Child: R1 834	R306

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Value Platinum Core

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R5 306	Member: R6 363	R1 057
Adult: R5 082	Adult: R6 094	R1 012
Child: R1 353	Child: R1 624	R271

Member contributions will be lower based on the Employer's subsidy structure.

2026 Contributions Adjustments



Titanium Executive

Current Contributions	Future Contributions (Effective 01 Nov 2025)	Contribution Adjustments
Member: R9 788	Member: R11 737	R1 949
Adult: R8 661	Adult: R10 385	R1 724
Child: R2 000	Child: R2 399	R399

Member contributions will be lower based on the Employer's subsidy structure.



Plans with a Member Savings 12 Months MSA:

Annual Family MSA Benefit based on total beneficiaries paid

- Main Member**

Plan	2025	2026	Adjustments
Acess Saver	R10 080	R11 733	R1 653
Value Platinum	R15 072	R15 267	R195
Value Platinum Core	R14 328	R14 508	R180
Titanium Executive	R24 432	R29 296	R4 864



Plans with a Member Savings - 12 Months MSA

Annual Family MSA Benefit based on total beneficiaries paid

- **Adult Dependant**

Plan	2025	2026	Adjustments
Acess Saver	R8 736	R10 134	R1 398
Value Platinum	R14 160	R14 334	R174
Value Platinum Core	R13 728	R13 894	R166
Titanium Executive	R21 624	R25 921	R4 297



Plans with a Member Savings - 12 Months MSA

Annual Family MSA Benefit based on total beneficiaries paid

- **Child Dependant**

Plan	2025	2026	Adjustments
Acess Saver	R1 992	R2 355	R 363
Value Platinum	R4 128	R4 182	R54
Value Platinum Core	R3 660	R3 703	R43
Titanium Executive	R5 004	R5 988	R984



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum

- Main Member

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R15 072	R15 267	R195
Self Payment (Excludes Acute Medication)	R2 345	R2 462	R117
Above Threshold Benefit (Excludes Acute Medication & PAT)	R6 197	R6 507	R310



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum

- **Adult Dependant**

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R14 160	R14 334	R174
Self Payment (Excludes Acute Medication)	R1 986	R2 085	R99
Above Threshold Benefit (Excludes Acute Medication & PAT)	R3 645	R3 827	R182



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum

- Child Dependant

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R4 128	R4 182	R54
Self Payment (Excludes Acute Medication)	R512	R538	R26
Above Threshold Benefit (Excludes Acute Medication & PAT)	R1 585	R1 664	R79



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum Core

- Main Member

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R14 328	R14 508	R180
Self Payment (Excludes Acute Medication)	R2 345	R2 462	R117
Above Threshold Benefit (Excludes Acute Medication & PAT)	R6 197	R6 507	R310



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum Core

- Adult Dependant

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R13 728	R13 894	R166
Self Payment (Excludes Acute Medication)	R1 986	R2 085	R99
Above Threshold Benefit (Excludes Acute Medication & PAT)	R3 645	R3 827	R182



MSA - Self Payment Gap Above Threshold Benefits

Value Platinum Core

- Child Dependant

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R3 660	R3 703	R43
Self Payment (Excludes Acute Medication)	R512	R538	R26
Above Threshold Benefit (Excludes Acute Medication & PAT)	R1 585	R1 664	R79



MSA - Self Payment Gap Above Threshold Benefits

Titanium Executive

- Main Member

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R24 432	R29 296	R4 864
Self Payment (Excludes Acute Medication)	R5 335	R5 602	R267

Above Threshold Benefit (Excludes PAT - Unlimited, except for the following with limits: Physiotherapy (R17 535 pfpa), Pathology & Radiology (R17 535 pfpa), Acute medicine (P= R8 190, A=R8 190, C= R2 564)



MSA - Self Payment Gap Above Threshold Benefits

Titanium Executive

- **Adult Dependant**

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R21 624	R25 921	R4 297
Self Payment (Excludes Acute Medication)	R4 422	R4 643	R221

Above Threshold Benefit (Excludes PAT - Unlimited, except for the following with limits: Physiotherapy (R17 535 pfpa), Pathology & Radiology (R17 535 pfpa), Acute medicine (P= R8 190, A=R8 190, C= R2 564)



MSA - Self Payment Gap Above Threshold Benefits

Titanium Executive

- Child Dependant

Benefit	2025	2026	Adjustment
MSA Benefit (12 Months) - Family Limit	R5 004	R5 988	R984
Self Payment (Excludes Acute Medication)	R2 023	R2 124	R101

Above Threshold Benefit (Excludes PAT - Unlimited, except for the following with limits: Physiotherapy (R17 535 pfpa), Pathology & Radiology (R17 535 pfpa), Acute medicine (P= R8 190, A=R8 190, C= R2 564)