MEDSHIELD MEDICAL SCHEME
PO Box 4346 Randburg 2125
Physical Address: 5th - 7th Floor, 192 Bram Fischer Drive
(Entrance Sneddon Street), Ferndale, Randburg 2196
Contact Centre Number 086 000 2120
www.medshield.co.za
An Authorised Financial Services Provider (FSP 51381)

MEDSHIELD
medical scheme

1 October 2026

Dear Medshield Broker

Further to a very successful 2027 product launch, Medshield Medical Scheme wishes to thank you, our 'Partner for Life" for your continued support and partnership during the 2026 financial year. Paving the way for 2027, Medshield proudly announced benefit enhancements and contribution increases that were carefully considered by the Executive team and approved by the Board of trustees.

Historically, Medshield had a very high solvency levels above the statutory requirements (25%) and above most competing schemes. This was due to consistent membership losses and prudent contribution increases that focused on solvency than market share. The focus in the 2024-2026 strategic cycle was to reverse the membership losses and drive scheme sustainability. The strategy yielded growth in two successive years amounting to 2.6% (2024) and 4.5% (2025). Year to date (2026) is proving to yield even better results of 10% growth. To this end the solvency has been carefully declining.

The long-term strategy is to penetrate the corporate market. To support this strategy, the scheme already enhanced the relevant option/s that appeals to corporate executives i.e. Premium plus and MediBonus in the 2026 benefit enhancement cycle. The scheme continues to strategically enhance our benefit options to gain competitive urge and fulfil member needs.

2027 Benefit enhancements

To better support our member needs and drive the scheme strategy, Medshield announced the following key benefits enhancements:

1. Increase in the child dependant **age from 21 years to 24 years**.
2. Increase osteoporosis medication funding from the acute medication benefit on lower contribution options
3. Introduced a benefit on **internal prosthesis** to allow beneficiaries on PMB only options to claim from Gap cover. R2 000 (MediValue) and R1 000 (MediPhila & MediCurve)
4. Added a **R1 000 day-to-day benefit** to the MediCurve options
5. Remove the procedural co-payments of R250 for the specialist consultation on MediCurve
6. Remove procedural co-payment of R150 for dental consultations
7. Increase **specialist consultations from one to two** per annum.
8. Managed care: Specialist Oncology drug co-funding programme on Premium Plus
9. Managed care: Integrated Chronic Care network of efficient providers to manage chronic conditions
10. Managed care: Diplomate anaesthetist network in administration of anaesthesia

Board of Trustees: Mr M Arnold (Chairperson); Ms P Maphoshe (Vice Chairperson); Mrs A Fourie-Van Zyl; Mr A Lambropoulos; Dr R Nandkoomar; Mr Y Nkuna; Ms A Opperman.
Principal Officer: Mr Kevin Aron.

Value Added benefits

Medshield offers additional value to members by paying certain benefits from Risk and not the members' MSA or day-to-day benefits. Below is a summary of some value-adds we offer our members:

- Medshield pays for Readers up to R220 per beneficiary per annum on all plans
- Mammogram and PSA screening available on all plans per annum
  - Annual benefit compared to every two or three years on select plans on other schemes
  - Mammograph is covered from 30 years, the PSA screening is covered from 40 years

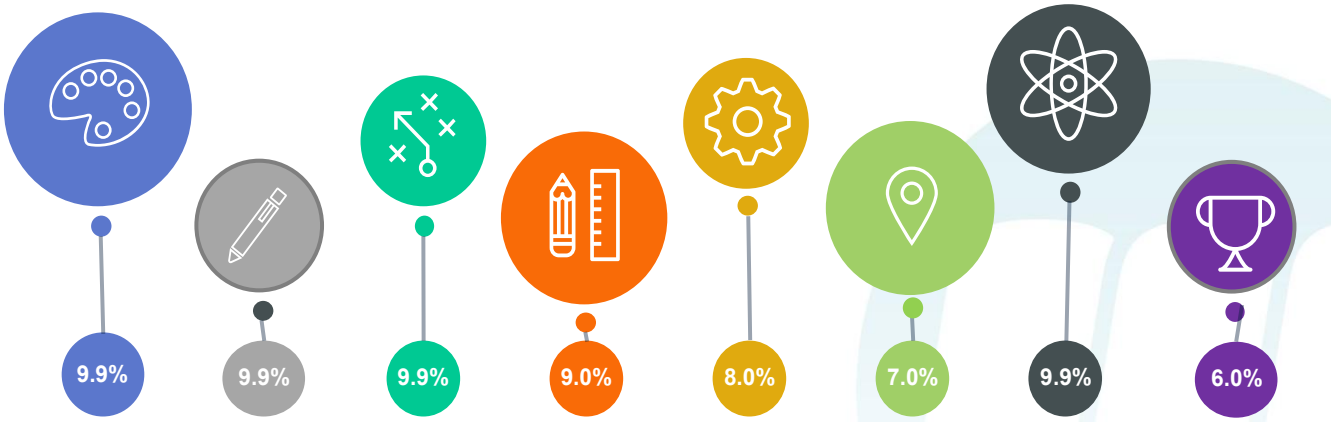
- Maternity benefits on all plans, other schemes do not cover maternity on lower plans
- Non-PMB Depression medication covered up to R6 000 per beneficiary per annum on MediCurve, MediPhila and MediValue
- Unlimited Pharmacy/Clinic private nurse practitioner consultations and nurse-led virtual General Practitioner (GP) consultations on all plans

Sanlam Rewards

- Members will have voluntary access to Sanlam rewards loyalty programme. In Q2 2027 they will have access to the new Boost Rewards programme.

Medshield refined the product offering to address the gaps. In line with our mission to on enable access to affordable, quality healthcare, Medshield continues to effect lower contribution increases to minimise the financial burden on our members. The weighted average increases for 2027 is **7.9%.**

Majority of Medshield members, 78% will experience a 6% to 7.9% increase for 2027



- MediCurve principal member 6.0%
- MediCurve adult dependent 0.0%
- MediCurve child dependent 10.0%

Weighted average increase 7.9%

Working **together**, we unclock **real, personalized value** for YOU

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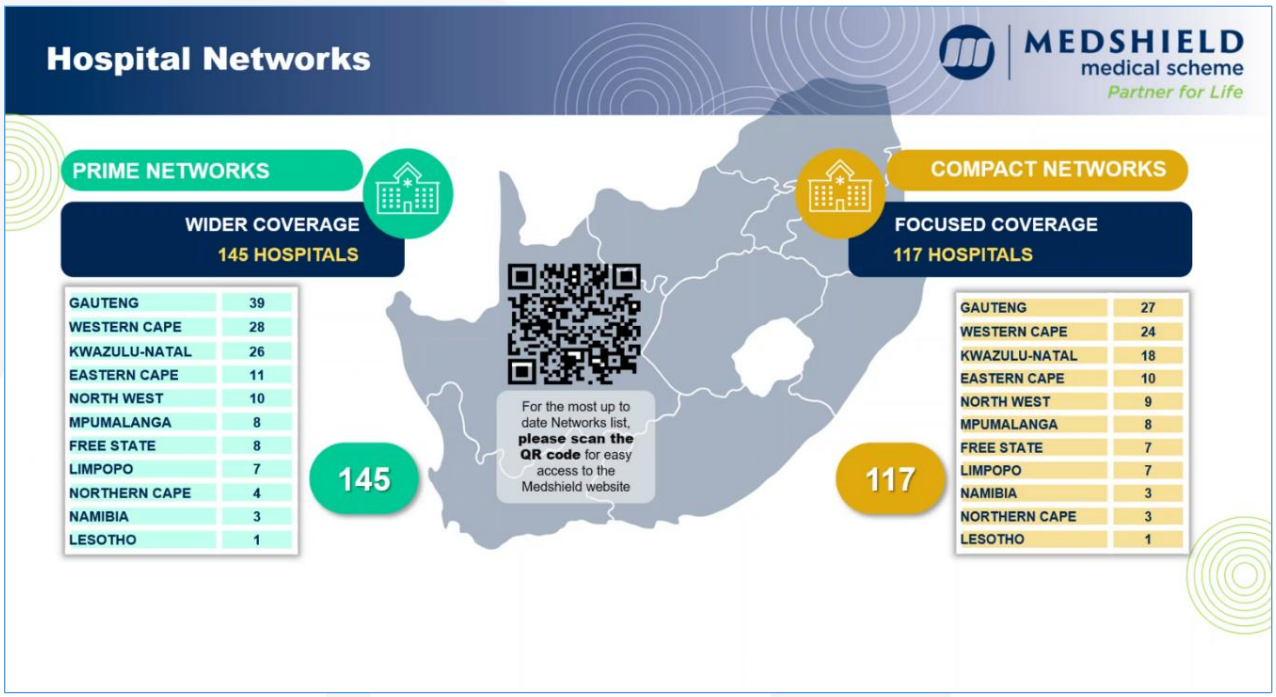
Hospital Networks

The Medshield Hospital Network compares favourably in terms of geographic spread across all major provinces (76% Medshield member access to Prime Hospital Network <30km, 90% members access to Compact Hospital Network <30km)

- Currently we have 117 hospitals on the Compact network and 145 on the Prime network
  - Representation across all major private hospital groups, including Mediclinic, Netcare, Life Healthcare, Lenmed, Clinix, NHN and Busamed
  - Below is an overview of the hospital on our networks nationwide:



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