2027 Benefits & Contribution Adjustments

MediSaver

BENEFIT DESCRIPTION	BENEFIT LIMITS AND COMMENTS
Alternatives to Hospitalisation: Physical Rehabilitation	**Removed** co-payment
NEW Alternatives to Hospitalisation: Hospital-at-Home	Extended hospital support and professional care through the Mediclinic Hospital-at-Home benefit
Appliances: General, Medical and Surgical	Limit increased to **R13 350** per family
NEW Child Dependant Age Increased	Child Dependant age **increased from 21 to 24** years old
Contraception: Medication (Oral Birth Control)	Limit increased to **R3 185** per female beneficiary with a script limit of **R245**
Saving Limits (Annual)	Principal – **R10 632** Adult – **R8 808** Child – **R2 592**
Dentistry: Specialised	Limit increased to **R17 350** per family
Dentistry: Maxillo-facial Surgery	Limit increased to **R25 000** per family
NEW Infant Hearing Screening	**1 test** per newborn beneficiary (up to 8 weeks old)
ENHANCED Intrauterine Devices and Alternatives	Enhanced choice to include all IUD brands. Generic pricing applies
ENHANCED Medication: Discharge from Hospital	**Up to 7 days supply. R800** per beneficiary per admission
Mental Health: Consultations and Visits	Limit increased to **R6 750** per family, included in the Mental Health Limit of **R53 800** per family, In- and Out-of-Hospital
NEW Mental Health Support: SmartCare	**Unlimited** Mental Health Support Consultations by a Private Nurse
Mental Health Medicine	Limit increased to **R6 100** per beneficiary
Mental Health: Rehabilitation for Substance Abuse	Sub-limit increased to **R20 000** per family
Physiotherapy: In-Hospital	Limit increased to **R3 600** per beneficiary
ENHANCED Physiotherapy, Biokinetics and Chiropractics	Includes sports and non-sports related injuries
Refractive Surgery (Including Hospitalisation)	Limit increased to **R21 800** per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to **R26 600** per family
ENHANCED Surgical Procedures: Robotic-Assisted Laparoscopic Prostatectomy (RALP)	For defined procedures - additional facilities available
Established Specialist Network The Medshield Specialist Network gives you access to a range of Specialists across different medical disciplines when you need specialist medical care.	The Network applies to In-Hospital and Out-of-Hospital visits and procedures for both PMB and non-PMB conditions. • **A Range of Specialists:** Selected Specialists across different disciplines. • **Negotiated Rates:** Use a Network Specialist to benefit from negotiated Scheme rates and make the most of your benefits. • Voluntary use of a **non-Specialist Network provider** will incur a **30% upfront co-payment**.

MEDSHIELD medical scheme
Partner for Life

Monthly Contributions

MEDISAVER OPTION	PREMIUM	SAVINGS ALLOCATION (ANNUAL)
Principal Member	R5 907	R10 632
Adult Dependant	R4 893	R8 808
Child Dependant	R1 440*	R2 592

**Contribution rate applies to a member's first, second and third biological or legally adopted children. Student dependants are excluded.*
***DEFINITION:** Adult Dependant: A dependant who is 24 years or older, excluding a student up to age of 28 years (as per the Scheme Rules).*
Child Dependant: A dependant under the age of 24 years, including a student (as per the Scheme Rules) under the age of 28, or a dependant or child dependant who is deemed permanently disabled by a medical practitioner due to a mental or physical disability, irrespective of age.

The Application of Co-payments

The following services will attract upfront co-payments:

Voluntarily obtained out of formulary medication	**20% upfront co-payment**
Voluntary use of a non-DSP or a non-Medshield Pharmacy Network	**20% upfront co-payment**
Voluntary use of a non-DSP for PET Scans	**25% upfront co-payment**
Voluntary use of a non-Prime Network Hospital	**30% upfront co-payment**
Voluntary use of a non-Prime Network Hospital - Mental Health	**30% upfront co-payment**
Voluntary use of a non-Network Specialist	**30% upfront co-payment**
Voluntary use of a non-DSP for HIV & AIDS related medication	**30% upfront co-payment**
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	**35% upfront co-payment**
Voluntary use of a non-ICON provider - Oncology	**40% upfront co-payment**

In-Hospital and Day Clinic Procedural upfront co-payments for non-PMB	
Wisdom Teeth extraction in a Day Clinic	**R800 upfront co-payment**
Functional Nasal surgery	**R1 500 upfront co-payment**
Endoscopic procedures (refer to Addendum B*)	**R1 500 upfront co-payment**
Hernia Repair (except in infants)	**R3 000 upfront co-payment**
Laparoscopic procedures	**R3 500 upfront co-payment**
Arthroscopic procedures	**R3 500 upfront co-payment**
Impacted Teeth, Wisdom Teeth and Apicectomy	**R3 500 upfront co-payment**
Nissen Fundoplication	**R5 000 upfront co-payment**
Hysterectomy	**R5 000 upfront co-payment**
Back and Neck surgery	**R5 000 upfront co-payment**

Please note: Failure to obtain an authorisation prior to hospital admission or surgery and/or treatment (except for an emergency), will attract a 20% penalty, in addition to the above co-payments.
**No In-Hospital Endoscopic procedural co-payment applicable for children 8 years and younger.*

The Medshield Specialist Network list shall be as designated in writing by the Scheme from time to time.
Medshield Medical Scheme Rules indicate that a member is entitled to change from one benefit option to another provided that the change is made with effect 1 January of any financial year, therefore mid-year option changes are not permitted.

SCAN to Download our Benefit Guides

DISCLAIMER: This document serves as a summary and does not supersede the Registered Rules of the Scheme. All benefits in accordance with the Registered Rules of the Scheme. Terms and conditions of membership apply as per Scheme Rules. Subject to CMS approval. September 2026.
ISO MSD-BROH-003 v1 2027

MEDSHIELD medical scheme
Partner for Life