# **2027** Benefits & Contribution Adjustments

MediValue

| 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 |
| **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** |
| **Day-to-Day Limits** | **Limit increased to:**<br>M0 **R8 800**<br>M+1 **R10 600**<br>M+2 **R12 000**<br>M+3 **R13 000** |
| **Dentistry: Basic** | Sub-limit increased to **R8 000** per family |
| **Dentistry: Specialised** | Limit increased to **R8 000** per family |
| **Dentistry: Maxillo-facial Surgery** | Limit increased to **R9 500** 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. R550** per beneficiary per admission |
| **NEW Mental Health Support: SmartCare** | **Unlimited** Mental Health Support Consultations by a Private Nurse |
| **Mental Health Medicine** | Limit increased to **R6 100** per beneficiary |
| **Physiotherapy: In-Hospital** | Limit increased to **R3 600** per beneficiary |
| **ENHANCED Physiotherapy, Biokinetics and Chiropractics** | Includes sports and non-sports related injuries |
| **NEW Prosthesis and Devices: Internal** | Limit increased to **R2 000** per family for non-PMBs |
| **Radiology: Specialised (In- and Out-of-Hospital)** | Limit increased to **R12 500** per family |
| **Established Specialist Network**<br>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.<br>• **A Range of Specialists:** Selected Specialists across different disciplines.<br>• **Negotiated Rates:** Use a Network Specialist to benefit from negotiated Scheme rates and make the most of your benefits.<br>• **Out-of-Hospital GP Referral for Specialist Care (Compact only):** Obtain a referral from your Network GP before consulting a Specialist Network provider.<br>**No GP referral: 20% upfront co-payment** applies.<br>• Voluntary use of a **non-Specialist Network provider** will incur a **30% upfront co-payment**. **(Prime and Compact)** |

MEDSHIELD medical scheme
*Partner for Life*

## **Monthly** Contributions

| MEDIVALUE OPTION | PRIME | COMPACT |
|---|---|---|
| **Principal Member** | R3 465 | R3 141 |
| **Adult Dependant** | R3 027 | R2 745 |
| ***Child** | R978 | R882 |

**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:

| | |
|---|---|
| Specialist consultations and treatment - No GP referral obtained (Compact only) | **20% upfront co-payment** |
| Paediatric consultations (over the age of 2 years old) - No GP referral obtained (Compact only) | **20% upfront co-payment** |
| Voluntarily obtained out of formulary medication | **20% upfront co-payment** |
| Voluntary use of a non-DSP for chronic medication | **20% upfront co-payment** |
| Voluntary use of a non-DSP for PET Scans | **25% upfront co-payment** |
| Voluntary use of a non-DSP for HIV & AIDS related medication | **30% upfront co-payment** |
| Voluntary use of a non-Medshield Network Hospital (Prime or Compact as applicable) | **30% upfront co-payment** |
| Voluntary use of a non-Medshield Network Hospital - Mental Health | **30% upfront co-payment** |
| Voluntary use of a non-Medshield Network Specialist | **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** |
| Endoscopic Procedures (Refer to Addendum B*) | **R2 000 upfront co-payment** |
| Functional Nasal surgery | **R2 000 upfront co-payment** |
| Elective Caesarean (non-PMB) | **R2 500 upfront co-payment** |
| Hernia Repair (except in infants) | **R3 000 upfront co-payment** |
| Laparoscopic procedures | **R4 000 upfront co-payment** |
| Arthroscopic procedures | **R4 000 upfront co-payment** |
| Impacted Teeth, Wisdom Teeth and Apicectomy | **R4 000 upfront co-payment** |
| Nissen Fundoplication | **R5 000 upfront co-payment** |
| Hysterectomy | **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.
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