2027 Benefits & Contribution Adjustments

PremiumPlus

BENEFIT DESCRIPTION	BENEFIT LIMITS AND COMMENTS
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 **R19 000** 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 – **R31 284** Adult – **R28 656** Child – **R5 988**
Dentistry: Specialised	Limit increased **R25 000** 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
Medication: Chronic	Limit increased to **R40 000** per family and **R20 000** per beneficiary Standard formulary within and above limits
ENHANCED Medication: Discharge from Hospital	**Up to 7 days supply. R1 000** per beneficiary per admission
NEW Mental Health Support: SmartCare	**Unlimited** Mental Health Support Consultations by a Private Nurse
NEW Oncology Innovative Medicine Co-funding Programme	Combatting cancer through access to innovative treatment
Physiotherapy: In-Hospital	Limit increased to **R5 200** per beneficiary
ENHANCED Physiotherapy, Biokinetics and Chiropractics	Includes sports and non-sports related injuries
Refractive Surgery (Including Hospitalisation)	Limit increased to **R37 500** per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to **R36 000** 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.

MEDSHIELD medical scheme
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Monthly Contributions

PREMIUMPLUS OPTION	PREMIUM	SAVINGS (ANNUAL)	THRESHOLD	ABOVE THRESHOLD
Principal Member	R10 428	**R31 284**	**R37 000**	**R7 500**
Adult Dependant	R9 552	**R28 656**	**R35 000**	**R5 500**
Child Dependant	R1 995**	**R5 988**	**R6 600***	**R3 700***

**Maximum Child Dependant Accumulation to the Threshold and Above Threshold Benefit Amount will be limited to three children.*
***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 HIV & AIDS related medication	**30% upfront** co-payment
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	**35% upfront** co-payment

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-001 v1 2027

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