



BENEFIT DESCRIPTION	
Adult Vaccination	Limit increased to R2 100 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R115 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Sub-limit increased to R63 000 per family
Appliances: General, Medical and Surgical	Limit increased to R18 300 per family
NEW - Appliances: Continuous Glucose Monitoring (CGM)	R26 500 per beneficiary per annum for beneficiaries up to 18 years old diagnosed with Type 1 Diabetes
NEW - Consultations and Visits Out-of-Hospital: General Practitioners and Specialists Virtual Care	5 consultations per family
Contraception: Medication (Oral Birth Control)	Script limit increased to R235 per script x 13 scripts annually
Day-to-Day Limits	Limit increased to: M0 R15 700 M+1 R22 000 M+2 R23 000 M+3 R25 600 M+4 R27 200
Dentistry: Specialised	Limit increased to R23 000 per family
Maxillo-Facial Surgery	Limit increased to R24 000 per family
Medication: Chronic	Limit increased to R38 500 per family and R19 250 per beneficiary
Medication: Chronic Out-of-formulary	Reduced co-payment
Medication: Chronic Voluntary use of non-DSP	Reduced co-payment
Mental Health: In-Hospital	Limit increased to R56 100 per family
Oncology: Limit	Limit increased to R632 200 per family
Oncology: Specialised Drugs	Limit increased to R260 200 per family
Oncology: Breast Reconstruction	Limit increased to R105 000 per family
ENHANCED Optical: Limit (24 Month Service Date Cycle)	Limit increased to R6 300 per beneficiary
ENHANCED Optical: Optometric refraction (eye test)	1 test per beneficiary per annum
ENHANCED Optical: Spectacle Lenses or Contact Lenses	1 pair per beneficiary
ENHANCED Optical: Frames	Limit increased to R3 900 per beneficiary
Optical: Readers	Limit increased to R220 per beneficiary
Corneal Grafts and Transplants	Limit increased to R54 250 per beneficiary for an internationally sourced cornea an R23 250 per beneficiary for a locally sourced cornea
Physiotherapy: In-Hospital	Limit increased to R4 000 per beneficiary
Prosthesis and Devices: Internal	Limit increased to R62 700 per family
Refractive Surgery (Including Hospitalisation)	Limit increased to R31 350 per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to R29 250 per family
NEW - Wellness: Diabetic AI Retinal Screening	R250 per beneficiary per annum 40+ diagnosed with Type 1 or Type 2 Diabetes
ENHANCED Wellness: Mammogram (Breast Screening)	1 per female beneficiary 30+ years old per annum
ENHANCED Wellness: PSA Screening (Prostrate Specific Antigen)	1 test per male beneficiary 40+ years , per annum





Monthly Contributions

MEDIBONUS OPTION	PREMIUM
Principal Member	R9 015
Adult Dependant	R6 330
Child	R1 878*

* To a maximum of 3 biological or legally adopted children only, excluding students.

DEFINITION: Adult Dependant: A dependant who is 21 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 21 years, including a student (as per the Scheme Rules) under the age of 28.



The Application of Co-payments

The following services will attract upfront co-payments:

Voluntary use of a non-Medshield Pharmacy 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-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
Endoscopic procedures (refer to Addendum B*)	R1 000 upfront co-payment
Functional Nasal surgery	R1 000 upfront co-payment
Laparoscopic procedures	R2 000 upfront co-payment
Arthroscopic procedures	R2 000 upfront co-payment
Impacted Teeth, Wisdom Teeth and Apicectomy	R2 000 upfront co-payment
Hernia Repair (except in infants)	R3 000 upfront co-payment
Back and Neck surgery	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.



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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. October 2025. ISO MSD-BCA-002 v1 2026



MEDSHIELD
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