



BENEFIT DESCRIPTION	
Adult Vaccination	Limit increased to R550 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R82 000 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Limit increased to R57 500 per family
Appliances: General, Medical and Surgical	Limit increased to R12 000 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
Chronic Renal Dialysis	Limit increased to R231 500 per family
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 R12 000 M+1 R16 500 M+2 R18 600 M+3 R20 300 M+4 R22 000
Dentistry: Specialised	Limit increased to R16 200 per family
Maxillo-Facial Surgery	Limit increased to R22 000 per family
Medication: Chronic	Limit increased to R17 450 per family and R8 725 per beneficiary
NEW - Medication: Chronic DSP	Increased access with the addition of Dis-Chem Pharmacies on the Compact option.
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 R40 300 per family
Oncology Limit	Limit increased to R326 000 per family
Oncology: Specialised Drugs	Limit increased to R152 000 per family
Oncology: Breast Reconstruction	Limit increased to R105 000 per family
ENHANCED Optical: Limit (24 Month Service Date Cycle)	Limit increased to R5 700 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 R2 900 per beneficiary
Optical: Readers	Limit increased to R220 per beneficiary
Organ, Tissue & Haemopoietic Stem Cell (Bone Marrow) Transplantation including Hospitalisation	Limit increased to R191 000 per family
Corneal Grafts and Transplants	Limit increased to R54 250 per beneficiary for an internationally sourced cornea and R23 250 per beneficiary for a locally sourced cornea
Physiotherapy: In-Hospital	Limit increased to R3 450 per beneficiary
Prosthesis and Devices: Internal	Limit increased to R47 550 per family
Refractive Surgery (Including Hospitalisation)	Limit increased to R22 000 per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to R17 500 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

MEDIPLUS OPTION	PRIME	COMPACT
Principal Member	R5 436	R4 938
Adult Dependant	R3 879	R3 522
*Child	R1 218	R1 113

* 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:

Specialist Network - No referral obtained (Compact only)	20% upfront co-payment
Paediatric consultation - No referral obtained (Compact only)	20% upfront co-payment
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-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 Hospital	30% upfront co-payment
Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	
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 500 upfront co-payment
Functional Nasal surgery	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
Spinal Surgery if DBC Programme not completed	R20 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.
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MEDSHIELD
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Partner for Life