

BENEFIT DESCRIPTION	
Adult Vaccination	Limit increased to R550 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R86 700 per family
Alternatives to Hospitalisation: Terminal Care Benefit	Limit increased to R57 500 per family
Appliances: General, Medical and Surgical	Limit increased to R12 850 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 R334 000 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
Savings Limits	PSA allocated 12 months in advance Principal - R9 672 Adult - R8 016 Child - R2 364
Dentistry: Specialised	Limit increased to R16 700 per family
Maxillo-Facial Surgery	Limit increased to R24 000 per family
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 R53 800 per family
Mental Health Medicine	Limit increased to R5 850 per beneficiary
Mental Health: Rehabilitation for Substance Abuse	Sub-limit increased to R19 350 per family
Mental Health: Consultations and Visits	Limit increased to R6 500 per family
Oncology Limit	Limit increased to R428 000 per family
Oncology Medicine	Limit increased to R287 000 per family
Oncology: Breast Reconstruction	Limit increased to R105 000 per family
ENHANCED Optical: Limit (24 Month Service Date Cycle)	Limit increased to R6 200 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
Organ, Tissue & Haemopoietic Stem Cell (Bone Marrow) Transplantation including Hospitalisation	Limit increased to R334 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 R57 500 per family
Refractive Surgery (Including Hospitalisation)	Limit increased to R21 000 per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to R25 600 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 (Prostate Specific Antigen)	1 test per male beneficiary 40+ years , per annum



Monthly Contributions

MEDISAVER OPTION	PREMIUM	SAVINGS ALLOCATION (ANNUAL)
Principal Member	R5 376	R9 672
Adult Dependant	R4 452	R8 016
Child Dependant	R1 311*	R2 364

* 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:

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-Prime Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	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. October 2025.
ISO MSD-BCA-003 v1 2026



MEDSHIELD
medical scheme
Partner for Life