



BENEFIT DESCRIPTION	
Adult Vaccination	Limit increased to R2 100 per family
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to R173 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
Saving Allocation	PSA increased to 25% allocated 12 months in advance
Saving Limits	Principal – R28 464 Adult – R26 076 Child – R5 448
Above Threshold Benefit: Out-of-Hospital	Member: R7 500 Adult Dependant: R5 500 Child Dependant: R3 700*
Dentistry: Specialised	Limit increased R24 050 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 R100 000 per family
Mental Health: Consultations and Visits	Removed sub-limit. Included in R100 000 per family benefit for In- and Out-of-Hospital
ENHANCED Oncology: Specialised Drugs	Sub-limit increased to R500 000 per beneficiary
Oncology: Breast Reconstruction	Limit increased to R105 000 per family
ENHANCED Optical: Limit (24 Month Service Date Cycle)	Limit increased to R9 900 per beneficiary
ENHANCED Optical: Optometric refraction (eye test)	1 test per beneficiary per annum
ENHANCED Optical: Spectacle Lenses and Contact Lenses	1 pair of Spectacles and Contact Lenses per beneficiary
ENHANCED Optical: Frames	Limit increased to R7 300 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 and R23 250 per beneficiary for a locally sourced cornea
Physiotherapy: In-Hospital	Limit increased to R5 000 per beneficiary
Prosthesis and Devices: Internal	Limit increased to R140 000 per family
Refractive Surgery (Including Hospitalisation)	Limit increased to R36 500 per family
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to R34 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





Co-payments Removed in 2026

Specialist Network - No Referral obtained	20% upfront co-payment
Voluntary use of a non-Specialist Network	30% upfront co-payment
Voluntary use of a non-ICON provider - Oncology	40% upfront co-payment
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



Monthly Contributions

PREMIUMPLUS OPTION	PREMIUM	SAVINGS (ANNUAL)	THRESHOLD	ABOVE THRESHOLD
Principal Member	R9 489	R28 464	R33 500	R7 500
Adult Dependant	R8 691	R26 076	R32 000	R5 500
Child Dependant	R1 815**	R5 448	R6 000*	R3 700*

*Maximum Child Dependant Accumulation to the Threshold and Above Threshold Benefit Amount will be limited to three children.

** 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 HIV & AIDS related medication	30% upfront co-payment
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	35% 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.

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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