

November 2025



# MediCurve

## 2026 Benefit Guide

### ***Dear Valued Member,***

At Medshield Medical Scheme, we are proud to be your *Partner for Life*. This commitment means ensuring you have access to affordable, sustainable, and future-ready healthcare cover that grows with your changing needs.

As life progresses, so do your healthcare needs, and we're here to support you every step of the way. In addition to being a safety net when the unexpected happens, we're placing a stronger focus on *preventative healthcare*. Through structured benefits, educational tools, and trusted provider partnerships, we're working to offer healthcare cover that not only treats illness but helps prevent it.

We know that early detection and prevention are key to better health outcomes and lower long-term costs. Unfortunately, many people only seek help once symptoms appear, which often leads to more complex and costly treatment. That's why we're investing in benefits that help you stay ahead of potential health issues because staying healthy is just as important as getting treatment when you're unwell.

Looking ahead to 2026, we've carefully balanced enhanced value with affordability. Here's what you can expect:

- **A 4.5% increase in benefit limits** for selected benefits.
- **Reduced or removed co-payments** on a number of services.
- **New and updated benefits** designed to improve access to care.

Your **2026 MediCurve Benefit Guide** is now available for download on the Medshield website, via our WhatsApp channel at **+27 60 042 7274**, the **Medshield App**, or by contacting your Broker or our **Contact Centre at 086 000 2120**.

We encourage you to review your plan and make sure it still meets your current and future healthcare needs.

Medshield continues to be a stable and transparent organisation, offering member-focused options for every stage of life. You can always count on us for clear, accurate, and easy-to-access information about your cover—that's part of the Medshield difference.

We're excited about what the future holds and confident that our 2026 benefits will give you greater peace of mind, better access to quality care, and the personalised service that defines our promise to be your *Partner for Life*.

Warm regards,

**Medshield Medical Scheme**



**MEDSHIELD**  
medical scheme  
*Partner for Life*



## Option Changes for 2026

Choose the right plan for *you* and your family

You can change your Medshield benefit option effective **1 January 2026**. If you don't make a change, you will automatically stay on your current option.

### Before You Make a Change

Make sure you understand exactly what each option offers. This includes:

- Prescribed Minimum Benefits (PMBs)
- Chronic medication and the approved medicine list (formulary)
- Day-to-day cover
- Dental and optical benefits
- Hospital benefits

Changing to a **lower benefit option** may reduce your cover. Some chronic medications might **no longer be covered**, and you could face **higher out-of-pocket costs**. Some lower options only cover PMBs, which means other conditions or procedures might **not** be covered.

Also consider which healthcare providers you can use. Some plans let you go to any provider, while others require you to use a **specific network**.

It's best to talk to your **financial advisor** to choose the option that meets your medical and financial needs.

### When to Consider Upgrading Your Option

An upgrade may be a good idea if:

- You expect higher healthcare needs in 2026
- Your current day-to-day benefits run out before the end of the year
- You are adding dependants
- You have planned medical procedures
- You've had major life changes

Upgrading ensures you have better cover and helps avoid unexpected medical bills.

### How to Submit Your Option Change

- Deadline: **31 December 2025**
- Steps:
  1. Download the Option Change Form from [www.medshield.co.za](http://www.medshield.co.za) under '**Member/Scheme forms for members**'.
  2. Complete the form.
  3. If you're part of a corporate employer group, give the form to your **HR department**. They will process the request and submit it to: [optionchange@medshield.co.za](mailto:optionchange@medshield.co.za).

We recommend submitting your change by **15 December 2025**. This helps ensure the correct **January 2026 contribution** is deducted.

If your change is received after **15 December 2025**, the correct amount may only be deducted in **February 2026**. Any credit will be used towards your February payment — **no direct refunds** will be made.

### Need More Info?

Before deciding, check out the full:

- **2026 Benefit Guides**
- **Contribution Tables**

Available at: [www.medshield.co.za](http://www.medshield.co.za)

Go to '**Menu**' > '**2026 Benefit Options**'.

### General Practitioner (GP) Nomination – 2026

You **don't have to nominate a GP for 2026**. However, if you're on **MediPhila, MediCurve, MediValue Compact, or MediPlus Compact** and need to see a GP, **you must use a Medshield Network GP** to avoid paying from your own pocket.

To find a Medshield Network GP, visit: [www.medshield.co.za](http://www.medshield.co.za)



# Your 2026 MediCurve Contributions

The MediCurve average contribution increase will be **7.1% from 1 January 2026** and includes strong benefit enhancements

## TOTAL MONTHLY CONTRIBUTION:

TYPE OF BENEFICIARY	2025 CONTRIBUTION	2026 CONTRIBUTION	CHANGE (RAND)	CHANGE (%)
Principal Member	R1 701	R1 821	R120	7.1%
Adult Beneficiary	R1 701	R1 821	R120	7.1%
Child	R450	R483	R33	7.3%

*Please note: The contributions above exclude any applicable Late Joiner Penalties that may be applied to your membership.*

## 2026 Benefits & Contribution Adjustments

The following benefit adjustments will be introduced to the MediCurve benefit option and is subject to CMS approval.

Refer to your 2026 Benefit Guide for a comprehensive list of benefits. **The Guide is available on the Scheme website or scan the QR Code on the last page for ease of access.**

BENEFIT DESCRIPTION	
Alternatives to Hospitalisation: Physical Rehabilitation	Limit increased to <b>R35 500</b> per family
Alternatives to Hospitalisation: Terminal Care Benefit	Limit increased to <b>R31 350</b> per family
<b>NEW - Consultations and Visits Out-of-Hospital: General Practitioners Virtual Care</b>	<b>Unlimited</b>
Hospital Limit	Limit increased to <b>Unlimited</b>
Maxillo-Facial Surgery	Limit increased to <b>R6 450</b> per family
Medication: Acute	When prescribed by a Network GP. Limits increased to: <b>M0 = R700</b> <b>M1 = R1 400</b> <b>M2+ = R1 800</b>
<b>NEW - Medication: Chronic DSP</b>	Increased access with the addition of Dis-Chem Pharmacies
Medication: Chronic Out-of-formulary	<b>Reduced</b> co-payment
Medication: Chronic Voluntary use of non-DSP	<b>Reduced</b> co-payment
Medication: Pharmacy Advised Therapy	Limit increased to <b>R550</b> per family
Mental Health Medicine	Limit increased to <b>R5 850</b> per beneficiary
Oncology: Breast Reconstruction	Limit increased to <b>R105 000</b> per family
<b>ENHANCED Optical: Limit (24 Month Service Date Cycle)</b>	Limit increased to <b>R1 900 per beneficiary</b>
<b>ENHANCED Optical: Optometric refraction (eye test)</b>	<b>1 test</b> per beneficiary <b>per annum</b>
<b>ENHANCED Optical: Spectacle Lenses</b>	<b>1 pair</b> of optical lenses per beneficiary
<b>ENHANCED Optical: Frames</b>	Limit increased to <b>R750</b> per beneficiary
Optical: Readers	Limit increased to <b>R220</b> per beneficiary
Radiology: Specialised (In- and Out-of-Hospital)	Limit increased to <b>R6 450</b> per family
<b>NEW - Wellness: Mammogram (Breast Screening)</b>	<b>1</b> per female beneficiary <b>30+ years old per annum</b>
<b>ENHANCED Wellness: PSA Screening (Prostrate Specific Antigen)</b>	<b>1 test</b> per male beneficiary <b>40+ years</b> , per annum



# The Application of Co-payments

The following services will attract upfront co-payments:

Dental Consultations	<b>R150</b> upfront co-payment
Optical Test	<b>R100</b> upfront co-payment
Optical Spectacles	<b>R100</b> upfront co-payment
Specialist Consultations	<b>R250</b> upfront co-payment
Voluntary consultation with a Medical Specialist without a referral from a MediCurve Network GP	<b>20% upfront co-payment</b>
Voluntary use of a non-DSP for chronic medication	<b>20% upfront co-payment</b>
Voluntary obtained out of formulary medication	<b>20% upfront co-payment</b>
Voluntary use of a non-DSP or non-Compact Network Pharmacy	<b>20% upfront co-payment</b>
Voluntary use of a non-DSP for PET Scans	<b>25% upfront co-payment</b>
Voluntary use of a non-Compact Network Hospital	<b>30% upfront co-payment</b>
Voluntary use of a non-Compact Network Hospital - Organ, Tissue and Haemopoietic stem cell (Bone marrow) transplant	<b>30% upfront co-payment</b>
Voluntary use of a non-Compact Network Hospital - Mental Health	<b>30% upfront co-payment</b>
Voluntary use of a non-DSP for HIV & AIDS related medication	<b>30% upfront co-payment</b>
Voluntary use of a non-DSP provider - Chronic Renal Dialysis	<b>35% upfront co-payment</b>
Voluntary use of a non-ICON provider - Oncology	<b>40% upfront co-payment</b>
Voluntary use of a non-MediCurve General Practitioner	<b>40% upfront co-payment</b>
Non-Network Emergency GP consultations (once the two allocated visits have been depleted)	<b>40% upfront co-payment</b>

## **In-Hospital and Day Clinic Procedural upfront co-payments for non-PMB**

Wisdom Teeth extraction in a Day Clinic	<b>R1 800</b> upfront co-payment
Endoscopic Procedures (Refer to Addendum B*)	<b>R2 000</b> upfront co-payment
Oral Surgery	<b>R4 000</b> upfront co-payment
Maxillo-Facial Surgery	<b>R4 000</b> upfront co-payment
Impacted Teeth, Wisdom Teeth and Apicectomy	<b>R4 000</b> upfront co-payment
Hysterectomy	<b>R5 000</b> upfront co-payment
Elective Caesarian	<b>R10 000</b> 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.



**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.

### **Medshield Contact Centre**

Contact number: **086 000 2120** (+27 10 597 4701 for members outside the borders of South Africa).  
WhatsApp: +27 60 042 7274 | Facsimile: +27 10 597 4706 | email: [member@medshield.co.za](mailto:member@medshield.co.za) | [www.medshield.co.za](http://www.medshield.co.za)

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