

MEDSHIELD MEDICAL SCHEME

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MEDSHIELD
medical scheme

ROUTINE HEALTH CHECKS MATTER MORE THAN YOU THINK

By Kevin Aron, Principal Officer at Medshield Medical Scheme

Often, the idea of going to the doctor only crosses our minds when we're experiencing symptoms of illness. But in reality, the most powerful step you can take for your long-term health is identifying problems before they start. That is where preventative care, and in particular Health Risk Assessments (HRAs), play a crucial role.

At Medshield, we are doubling down on the importance of preventative healthcare. Through structured benefits, targeted education, and network-provider partnerships, we are ensuring that members have access to the kind of healthcare that doesn't just treat illness; it helps prevent it altogether.

Why preventative care should be a priority

Many serious illnesses like diabetes, heart disease, and hypertension develop silently over time. Often, by the time someone seeks treatment, the condition has progressed to a point where it's time consuming, more expensive and more complicated to manage.

This is where preventative care steps in. Our Wellness Benefit covers a range of screenings and vaccinations designed to detect health concerns early and equip members with personalised health information. Besides annual flu shots, childhood vaccinations, HPV vaccinations, pneumococcal vaccines for those over 60, TB tests, birth control, and pap smears, Medshield members can also look forward to the following benefits in 2026:

- Embracing innovation, **diabetes prevention** has stepped up dramatically. **Diabetic retinal eye screening** offers members a vital solution for early detection and preventative care, whilst **Continuous Glucose Monitoring (CGM)** highlights proactive support in chronic care. Members aged 18 and under now have access to continuous glucose monitoring to manage their diabetes with greater accuracy and ease. This Freestyle Libre system offers parents and caregivers real-time readings, instant alerts, and the peace of mind to act quickly and keep kids safe.
- Breast cancer is the most common cancer in women, and access to **more frequent mammograms** gives members the advantage of earlier detection, prompt treatment, and better outcomes. In 2026, Medshield covers mammogram screenings **every 12 months once you turn 30**, across all options, because every year matters in predicting and preventing breast cancer.
- In 2026, every Medshield beneficiary can have an **eye test every year, covered from**. And the Scheme has improved the annual limit for frames, lenses, or contacts, giving members more freedom of choice.
- PSA screening for all male beneficiaries aged 40+ years.

The core of our preventative care framework, however, lies in the Health Risk Assessment. A Health Risk Assessment (HRA) is a structured consultation that reviews your overall health picture. It includes a medical history review, a lifestyle discussion (covering things like diet, exercise, and smoking), and clinical checks for the following:

- Cholesterol levels
- Blood sugar (glucose)
- Blood pressure
- Body Mass Index (BMI)
- Voluntary HIV counselling and testing

The HRA is valuable because it can detect risk factors before they develop into chronic conditions. Whether through a pharmacy network or a GP, this appointment offers a chance to understand your health proactively, not reactively.

As much as people care about their health, many still wait for symptoms to show before seeing a doctor. The reality is that by then, treatment becomes more complex, more expensive, and often involves longer-term interventions. Knowing your numbers, your blood pressure, glucose, cholesterol, and BMI, can shape healthier behaviours and unlock early support from your healthcare provider.

Medical Aid partnership with Healthcare Providers

The role of our general practitioner network is pivotal in advancing preventive care, enabling earlier clinical intervention, improving the management of chronic conditions, and strengthening coordination throughout the care journey.

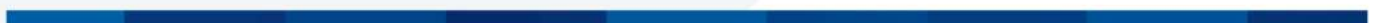
Preventive care through life stages

Medshield's preventative benefits are structured to support members across different life stages:

- Babies and children are covered for all primary vaccinations through their early teen years.
- Adults benefit from routine immunisations, including the annual flu vaccine.
- Members aged 60 or older have access to pneumococcal vaccinations.
- Women over 40 are encouraged to schedule regular mammograms (covered under most plans).

This life-stage approach ensures that no matter where you are in your health journey, you have access to care that is relevant, age-appropriate, and timely. Ultimately, preventative care is not just about avoiding illness. It's about improving quality of life, reducing system-wide healthcare costs, and shifting the culture from treatment to wellness. We know that not every health risk can be prevented – but many can be managed more effectively when identified early. That is why we are urging our members to take advantage of the benefits already available to them. Don't wait for symptoms. Don't wait for warning signs.

The road ahead



Looking to the future, we will continue refining our benefits to support early intervention and prevention. With one of the strongest solvency ratios in the industry, Medshield is positioned to enhance preventative benefits while protecting affordability.

Our focus remains simple: helping our members stay healthier, for longer.

Preventive care is not just a policy. It's a promise – to support our members before they get sick, to offer tools for lifelong wellness, and to ensure that healthcare works better, not harder.

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