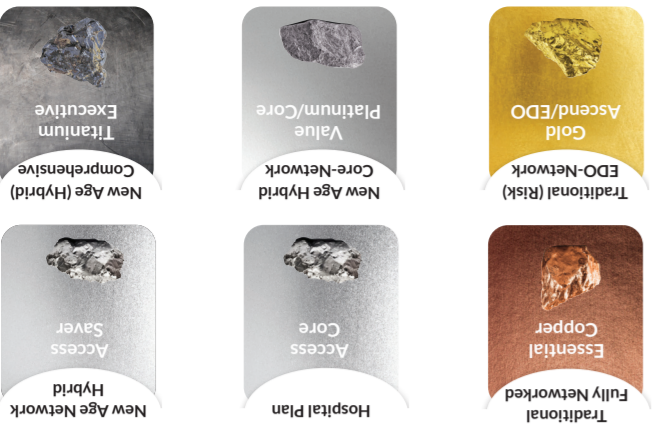
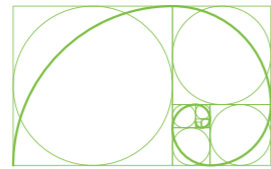


Visit www.sizwehosmed.co.za or speak to your consultant for detailed product information, because at Sizwe Hosmed, there is so much more!



SUMMARY OVERVIEW PRODUCTS 2025

Join Sizwe Hosmed, one of the top 10 largest schemes in the open market. With a national footprint, Sizwe Hosmed is right where you need us.



8%
Pensioner Ratio
Amongst the lowest in open market



33.44
Average Age
Amongst the lowest in open market

TOP 10 SIZE Matters
in open market



93%
Claims Ratio = Great Value for Money

BOTH *EDO - EFFICIENCY DISCOUNTED OPTIONS AND THE *CORE PLANS - ENJOY THE SAME RICH BENEFIT AS THE COUNTERPART PLAN, WORKING WITHIN A SET OF NETWORK PROVIDERS.

Thank you for considering Sizwe Hosmed as your healthcare partner. Your health journey is of utmost importance to us, and we are here to guide you every step of the way.

Scheme members pay for a maximum of three (3) child dependants, fourth or more are FREE

2025
Effective 01 January 2025

CONTRIBUTIONS

Member:	R3 023	Member:	R2 636	Member:	R3 371	Gold Ascend	Member:	R3 726	Value Platinum	Member:	R9 788
Adult:	R3 023	Adult:	R2 273	Adult:	R2 911	Member:	R5 583	Adult:	R5 242	Adult:	R8 661
Child:	R1 046	Child:	R530	Child:	R676	Child:	R1 528	Child:	R1 528	Child:	R2 000

MSA PLANS

A member savings account (MSA) is an amount included in your member contribution and is advanced upfront annually to you or upon joining. The MSA is utilised for your Day-to-Day medical benefits and calculated based on the family's total contribution. Unused MSA amounts accumulate year-on-year; should you leave a savings-type plan, the remaining MSA funds are refundable to the members after a 4-month claims run-off period. Your Annual MSA benefit (Day-to-Day Benefit) is based on the total contribution received.

Plan	Essential Copper	Access Core	Access Saver	Gold Ascend/EDO	Value Platinum/Core	Titanium Executive
Traditional Fully Networked	Essential Copper	Access Core	Access Saver	Gold Ascend/EDO	Value Platinum/Core	Titanium Executive
A Starter Plan for the young and healthy.	A Starter Plan for the young and healthy.	A Savings Plan providing medium to rich benefits for individuals and young families.	A Traditional Plan for families.	A Premium Plan with enhanced benefits for growing families.	A Premium Plan offering the most comprehensive in-hospital and out-of-hospital benefits.	
Cost-effective medical aid for essential health services and network based care.	Comprehensive hospital care with core benefits – in-patient treatment, emergency care, and wellness benefit.	Covers in-hospital and out-of-hospital care, GP visits, chronic meds, and routine health check-ups, wellness and maternity benefit.	Plan includes in-hospital coverage, specialist consultations, out-of-hospital benefits, doctor visits, chronic meds, wellness and maternity benefit.	Extensive in-hospital care, specialist consultations, advanced diagnostic procedures, chronic care, wellness and maternity benefit.	Complete plan with in- and out-of-hospital care, advanced diagnostics, specialist consultations, surgeries, mental health services, chronic disease management, alternative therapies and wellness benefit.	
CONTRIBUTIONS	Member: R3 023 Adult: R3 023 Child: R1 046	Member: R2 636 Adult: R2 273 Child: R530	Member: R3 371 Adult: R2 911 Child: R676	Gold Ascend Member: R3 726 Adult: R3 578 Child: R1 029	Value Platinum Member: R5 583 Adult: R5 242 Child: R1 528	Member: R9 788 Adult: R8 661 Child: R2 000
NETWORK BENEFITS	Network Hospital	Network GP/ Specialist	Optical Network	Dental Network	Hospital Plan	
	✓	✓	✓	✓	Fully Networked. Primarily a PMB benefit plan.	
	✓	✓	✓	✓	Hospital plan	
	✓	✓	✓	✓	MSA plan with Risk benefits	
	✓	✓	✓	✓	Separate baskets of benefits	
	✓	✓	✓	✓	MSA + SPG+ATB	
	✓	✓	✓	✓	MSA + SPG+ATB	
MSA PLANS	Access Saver Member: R10 080 Adult: R8 736 Child: R1 992				Value Platinum Member: R15 072 Adult: R14 160 Child: R4 128	Titanium Executive Member: R24 432 Adult: R21 624 Child: R5 004

Visit a walk in centre conveniently located in the main centres or Contact our call centre on 0860 100 871



Lephale
Shop 11, Stand 2633, Ellisras, X16 Onverwacht

Gauteng
23 West Street, Houghton, Johannesburg

Emalaheni
cnr Plumer St & Mandela St., eMalaheni
Tel: 013 690 3342

Welkom
cnr Buiten & Graaf Streets, Welkom
Tel: 057 353 1475/8

Durban
19 Hurst Grove, Musgrave, Durban
Tel: 031 304 4829

Cape Town
7th Floor, Norton Rose House, 8 Riebeeck Street, Cape Town
Tel: 021 402 9600

Gqeberha
70 2nd Avenue, Gqeberha, Nelson Mandela Bay
Tel: 041 503 1000

Joining Sizwe Hosmed Medical Scheme

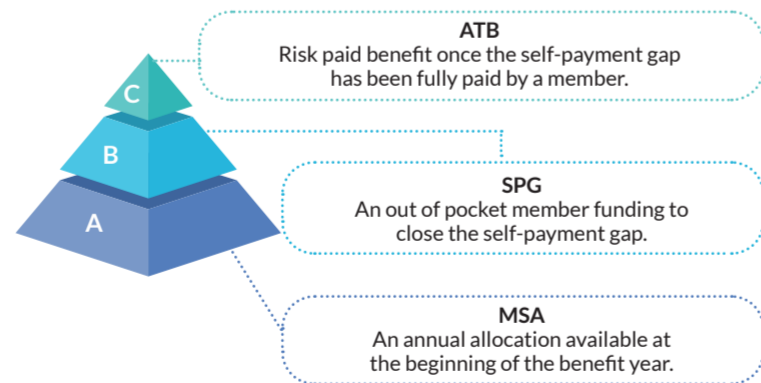
Complete an application form, attach all supporting documents, your employer to stamp and sign the application form if joining as part of an employer group. Submit to membership@sizwehosmed.co.za

Emergency Ambulance – We have you covered on all plans, available 24/7/365
CALL 0860 11 77 99
(appears on your membership cards)

Emergency Medical Services	Emergency Medical Response Service (EMS) is available 24/7/365
Personal Health Advisor/24 Hour Health Advice	A 24-hour healthcare service providing members with unlimited access to professional telephonic guidance and support.
Trauma, Assault and HIV Support	Trauma, Assault and HIV support services is a 24/7 facilitation/call centre designed to deal with emotional shock as a result of assault or suspected HIV infection

PLANS WITH MSA – SPG - ATB

Applicable to Value Platinum, Value Platinum Core and Titanium Executive plans.



MSA: The MSA is an amount already included in your monthly contribution and is advanced upfront to you annually or upon joining. The MSA is utilised for your Day-to-Day medical benefit and is calculated based on the family's total contribution.

SPG: A self-payment gap (SPG) per beneficiary is activated when the combined family MSA is depleted. Member out-of-pocket claims.

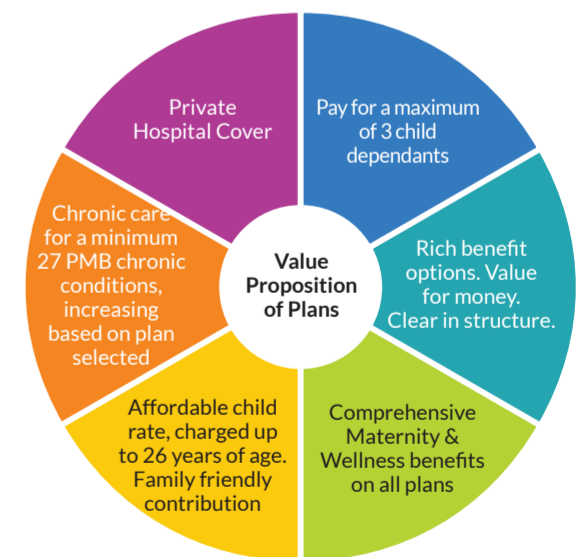
ATB: When a beneficiary SPG is reached, the beneficiary's Above Threshold Benefit (ATB) is activated, and claims will be paid from this beneficiary ATB limit provided by the Scheme

The below table reflects an example of 12 months MSA accumulated per beneficiary. Calculate your Out-of-Hospital MSA benefit based on the contribution beneficiaries.

Value Platinum Plan	M	A	C
Self Payment (Excludes Acute Medication)	R2 345	R1 986	R512
Above Threshold Benefit (Excludes Acute Medication)	R6 197	R3 645	R1 585
Value Platinum Core Plan			
Self Payment (Excludes Acute Medication)	R2 345	R1 986	R512
Above Threshold Benefit (Excludes Acute Medication)	R6 197	R3 645	R1 585
Titanium Executive			
Self Payment	R5 335	R4 422	R2 023
Above Threshold Benefit	Unlimited, except for the following with limits: Physiotherapy (R16 700 pfpa), Pathology & Radiology (R16 700 pfpa), Acute medicine (M= R7 800, A= R7 800, C= R2 442)		



Access Saver:
A Savings plan. Conservative dentistry & optometry is covered at a benefit limit offered from Scheme risk. This will not come from your families Day-to-Day or member savings account. This is a huge plus in terms of added benefit. Consult your specific plan selection to view these benefits.



Please take advantage of our competitive, family-friendly rate
For dependants turning 21 to 26 years of age, an annual review must be completed by 31 March and submission of proof of full-time study or a financial dependency affidavit is required.

ABBREVIATIONS

EDO: Efficiency Discounted Option MSA: Member Savings Account SPG: Self Payment Gap ATB: Above Threshold Benefit PMB: Prescribed Minimum Benefits

Most Often Asked Benefits Overview	Traditional Fully Networked	Hospital Plan	New Age Network Hybrid	Traditional (Risk) EDO-Network	New Age Hybrid EDO-Network	New Age (Hybrid) Comprehensive
	Essential Copper	Access Core	Access Saver	Gold Ascend/EDO	Value Platinum/Core	Titanium Executive
Hospital Admissions	Limited to PMB benefits	No Overall Annual Limit for in-hospital services, subject to PMBs, Scheme Rate, benefit limits, deductibles or co-payments, clinical guidelines and scheme rules. Titanium Executive Surgical procedures up to 300% scheme tariff				
Advanced / Specialised Radiology (e.g. MRI / CT / Angiogram) Combined Limit (In/Out) Subject to authorisation	Unlimited for PMB and 2 scans pbpa for Non PMB and unlimited for PMB	R33 782 pfpa	R20 000 pfpa with sub-limits. Non PMB scans incur 10% co-payment	R24 976 pfpa Non PMB scans incur 10% co-payment	R37 964 pfpa Non PMB scans incur co-payment R1 654	R49 937 pfpa Non PMB scans incur co-payment of R1 654
Oncology: Unlimited per beneficiary - co-payment of 20% for non PMB condition when benefit limit reached	Unlimited PMB	Unlimited PMB	R282 933	R240 786	R601 965	R752 456
Mental Health Benefits	Up to 21 days in-hospital per beneficiary per annum, or up to 15 outpatient days per beneficiary per annum, maximum 3 days hospitalisation - sub-limits may apply					
Mental Health - Non PMB psychiatric treatment. Admissions limited to failed outpatient, subject to authorisation and managed care protocols. Sub-Limits apply	No Benefit	No Benefit	No Benefit	Benefit R41 327 pb limited to R1 968 per day.	Benefit R48 620 pb limited to R2 315 per day.	R55 914 pb limited to R2 663 per day.
Sub-Limit: Physiotherapy				R2 100	R2 100	R2 100
Sub-Limit: Occupational Therapy				R1 470	R1 470	R1 470
Air/Road Ambulance & Emergency Services	Subject to pre-authorisation with the Scheme preferred provider and within 72 hours of the emergency. Europ Assist 24-hour access to emergency services including telephonic nurse advise line					
Register on the Chronic Programme						
27 CDL - PMB conditions	PMB 27					
Additional listed Chronic (Non CDL) Medicines	n/a	n/a	n/a	n/a	26	35
Per Family per annum					R16 808 pf	R33 819 pf
					R8 334 pb	Sub-limit R 17 688 pb
General - paid at Scheme rate	Subject to medicine formulary					Non-formulary products will incur a 30% co-payment

Most Often Asked Benefits Overview	Essential Copper	Access Saver	Gold Ascend/EDO	Value Platinum/Core	Titanium Executive
	Day-to-Day & Out-of-Hospital				
GP and Specialist consultations (includes virtual consultations), Physiotherapy, Radiology, Pathology and Acute Medication subject to Day-to-Day and / or MSA benefit. Benefit limits and sub-limits apply. Subject to PMBs, Evidence Based clinical protocols and medicine formulary					
Member	Unlimited GP visits from any GP within the DSP Network. Specialist Visits limited to PMB and X3 visits pf	Subject to MSA. 1 additional GP consultation pb to a maximum of 4 pf. Specialists: 1 Additional specialist Visit for Paediatricians or Gynaecologists limited to PMB's	R7 589	Subject to MSA. Thereafter SPG and ATB applies	Subject to MSA. Thereafter SPG and ATB applies
Member +1			R11 239		
Member +2			R13 152		
Member +3			R15 041		
Member +4			R16 953		
Member +5			R18 854		
Member +6	R20 743				
GP To Specialist Referral	Required		Required		
Note: Sub-limits may apply	Sub-limits may apply for Acute Medication, OTC, General Radiology, Pathology and other Day-to-Day benefit sub-limits - consult full benefit guide				
EDO Plans	EDO PLANS - A 30% co-payment for voluntary use of Non-DSP				
Optical					
Designated Service Providers	Optical Benefit - 24 month treatment date cycle benefit. Either frames & lenses OR contact lenses				
Benefit paid from	Risk	Risk	Risk	MSA	MSA
Eye test: per beneficiary	one	one	one	one	one
Frames p/b	R367	R670	R770	R1 175	R1 489
Single vision (Per Lens)	R258	R257	R247	R247	R247
Bifocal (Per Lens)	R544	R544	R537	R537	R537
Multi-focal (Per Lens)	R544	R544	R537	R985	R985
or Contact lenses	R790	R1 219	R1 698	R2 128	R2 430
Refractive Surgery Incl. Radial Keratotomy pfpa	N/A	N/A	N/A	R8 440	R23 035
Dentistry					
Benefit paid from	Risk	Risk	Risk	MSA	MSA
Conservative Dentistry	2 consultations / check-ups (once in 6 months) , general fillings, extractions & oral hygiene within managed care protocol				
Fluoride treatment	Limited to beneficiaries from age 5 up to 13 years of age				
General Anaesthetics	Subject to clinical protocol and pre-authorisation for children under the age of seven (7) years for extensive dental treatment, limited to once per 365 days per beneficiary				
Conscious sedation: (limited to beneficiaries below the age of 16 years)	Subject to clinical protocol and authorisation - Extensive dental treatment (more than 4 fillings or extractions) subject to dental treatment protocols and pre-authorisation				
Acrylic (Plastic) Dentures	One set of plastic dentures, full or partial (an upper and a lower) per beneficiary in a 4-year period, Paid from Risk				
Advanced Dentistry, Inclusive of Metal Frame Dentures	n/a	n/a	n/a	Risk benefits and clinical protocols apply - please consult full benefit guide	

Wellness and Screening

Sizwe Hosmed has a very benefit rich Wellness, screening Benefit AND this benefit is available to the entire family on ALL plans.

1 Blood Sugar Test over 15 Years per beneficiary per annum	
1 Blood Pressure test per beneficiary per annum over 15 years per beneficiary per annum	1 Skin Cancer screening per beneficiary per annum above 55 years
1 Cholesterol Test over 20 years per beneficiary per annum	1 Lung Cancer screening above 55 years per annum
1 Diabetic Eye Care Examination	1 Colon Cancer Blood Test over 50 years per beneficiary per Annum
1 Bone density per annum: women from 50 years up to 69 years of age. Males at 65 years of age	1 Diabetic Foot examination
1 Pap Smear for females over 18 years per beneficiary per annum	1 BMI screening per beneficiary per annum
1 PSA for males over 40 years per beneficiary per annum	1 Mammogram for females over 40 years per beneficiary per annum
1 Heart screening for babies under 2 years old	1 Hearing and Vision screening for babies under 2 years old
Child Immunisation as per the immunisation schedule by the Department of Health up to 12 years of age	1 HPV vaccination per beneficiary between 9 and 12 years of age

Bambino Maternity Programme

This programme provides additional benefits specifically for mom-to-be on all plans. Register as soon as possible to receive additional benefits on the programme. Receive a fully stocked maternity bag and educational materials provided at 24 weeks of pregnancy.

Maternity Benefit	Register on the Bambino Maternity Programme to activate additional benefits for mom to be Call 086 000 0048 / Email: bambino@sizwehosmed.co.za
Ante-Natal Consultations	10 antenatal visits at either a midwife, GP or Specialist per pregnancy, 6 either with a GP, Midwife and 4 with a Specialist Obstetrician

Test screening	Benefit Count	Test screening	Benefit Count	Test screening	Benefit Count
Haemoglobin Measurement Test	2	HIV blood Tests	2	Hepatitis S Ag Test	1
Blood Grouping Test	1	Urine Analysis Test	12	Toxoplasmosis	1
Rhesus Factor	1	Full Blood Count Test	1	Rubella Test	1
VDRL Test	1				
Antenatal Supplements (Vitamins)		R284 per pregnancy			
Hospital Benefit - Confinement - 100% Scheme rate.		Subject to hospital pre-authorisation and managed care protocols.			

PMB Chronic Disease List Conditions applicable to all plans

- Addison's Disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Renal Disease
- Chronic Obstructive Pulmonary Disease
- coronary artery disease
- Crohn's Disease
- Diabetes Insipidus
- Diabetes Mellitus Type I
- Diabetes Mellitus Type II
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV/AIDS
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

Other (Non CDL) Chronic Disease List

Other (Non CDL) Chronic Disease List	Titanium Executive	Value Platinum/Core
Attention Deficit Hyperactivity Disorder (ADHD)	x	x
Allergic Rhinitis	x	x
Alzheimer's Disease	x	
Anaemia: Vitamin B12 and Iron Deficiency	x	x
Aplastic Anaemia	x	x
Ankylosing Spondylitis	x	
Anti-phospholipid syndrome	x	x
Benign Prostatic Hypertrophy (BPH)	x	x
Chronic Urinary Tract Infection	x	
Cryoglobulinemia	x	
Cushing's Disease	x	x
Cystic Fibrosis	x	x
Delusional Disorders	x	
Depression	x	x
Dermatomyositis	x	
Endometriosis	x	x
Enuresis	x	
Endocarditis & Iron Deficiency Anaemia		x
Gastro-oesophageal reflux Disease (GORD)	x	x
Gout	x	x
Hyperthyroidism	x	x
Hypoparathyroidism	x	x
Menopause / Hormone Replacement Therapy (HRT)	x	x
Migraine	x	
Motor Neuron Disease	x	x
Myasthenia gravis	x	x
Obsessive Compulsive Disorder	x	x
Osteoarthritis	x	x
Osteoporosis	x	x
Paget's Disease	x	x
Pancreatic Insufficiency	x	
Peripheral Vascular Disease	x	
Pituitary Microadenomas	x	x
Psoriasis	x	x
Pulmonary Interstitial fibrosis	x	x
Stroke (Cerebrovascular Accident)	x	x

Contributions are subject to approval by Council of Medical Schemes. This overview is a summary of the benefits & contributions, and it is not advice. This does not supersede the registered benefits & rules of the Scheme. Please view full benefit details and guide at www.sizwehosmed.co.za