

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.



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



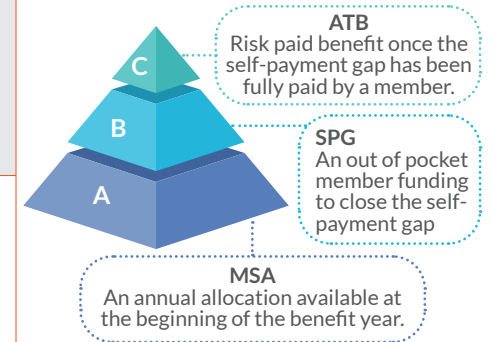
A Premium Plan offering the most comprehensive in-hospital and out-of-hospital benefits.

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.

An Efficiency Discounted Option (EDO) or Core option requires members to make use of specific network providers for both In and Out-of-Hospital.

**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

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

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, out-of-hospital benefits, 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.

**CONTRIBUTION TABLE EXAMPLES BASED ON FAMILY SIZE**

## 2025 SALGA 40%

**Effective 01 January 2025**

NOTE: SUBJECT TO EMPLOYER/EMPLOYEE SUBSIDY AGREEMENT AND MAXIMUM CALCULATIONS ARE BASED ON A CAPPED SUBSIDY OF R5 514,86.

PLEASE ADJUST FOR THE CAPPED SUBSIDY  
*Contribution displayed to the nearest Rand amount (Rounded)*

M: R1 054  
M+A: R1 964  
M+A+ 1C: R2 176  
M+A+ 2C: R2 388  
M+A+ 3C: R2 600  
M+1C: R1 266  
M+2C: R1 478  
M+3C: R1 690

M: R1 348  
M+A: R2 513  
M+A+ 1C: R2 783  
M+A+ 2C: R3 054  
M+A+ 3C: R3 324  
M+1C: R1 619  
M+2C: R1 899  
M+3C: R2 160

**Gold Ascend**  
M: R1 490  
M+A: R2 922  
M+A+ 1C: R3 333  
M+A+ 2C: R3 848  
M+A+ 3C: R4 877  
M+1C: R1 902  
M+2C: R2 314  
M+3C: R2 725

**Value Platinum**  
M: R2 233  
M+A: R5 311  
M+A+ 1C: R6 839  
M+A+ 2C: R8 366  
M+A+ 3C: R9 894  
M+1C: R2 844  
M+2C: R3 456  
M+3C: R4 653

M: R4 273  
M+A: R12 934  
M+A+ 1C: R14 934  
M+A+ 2C: R16 934  
M+A+ 3C: R18 934  
M+1C: R6 273  
M+2C: R8 274  
M+3C: R10 273

**Gold Ascend EDO**  
M: R1 417  
M+A: R2 777  
M+A+ 1C: R3 168  
M+A+ 2C: R3 558  
M+A+ 3C: R4 357  
M+1C: R1 808  
M+2C: R2 198  
M+3C: R2 588

**Value Platinum Core**  
M: R2 122  
M+A: R4 874  
M+A+ 1C: R6 226  
M+A+ 2C: R7 579  
M+A+ 3C: R8 932  
M+1C: R2 664  
M+2C: R3 205  
M+3C: R3 851

**MSA PLANS**  
A member savings account (MSA) is an amount included in your monthly 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.

Member: R10 080  
Adult: R8 736  
Child: R1 992

**Value Platinum**  
Member: R15 072  
Adult: R14 160  
Child: R4 128

**Value Platinum Core**  
Member: R14 328  
Adult: R13 728  
Child: R3 660

Member: R24 432  
Adult: R21 624  
Child: R5 004

Note: Chronic Medication, Wellness, Screening & Maternity are separate Risk benefits provided for by the Scheme

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](http://www.sizwehosmed.co.za)