



2027 BENEFITS BROCHURE

Affordable Quality Health Care

SAMWUMED provides **quality medical aid benefits** for all Municipal Employees at **affordable** contributions.

Scan here to Join

We Show Up for Our Members

0600193547 | www.samwumed.org

SAMWUMED

Real Heritage. Real People. Real Health Care.

*Disclaimer This 2027 Benefits Brochure is designed subject to the approval of the Council for Medical Schemes (CMS). It is designed purely for marketing purposes of the Scheme's product offering. The information contained herein does not supersede the Scheme Rules.

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We Understand Municipal Employees

For decades, **SAMWUMED has shown up and cared for municipal employees and their families**. We understand municipal work demands and have designed our benefits, options and services to make quality healthcare **accessible, affordable and dependable**.

That's our job.



Here's what sets us apart



Affordable For Every Income Level

SAMWUMED uses an income-banded contribution model, making quality healthcare more accessible to municipal employees across different salary levels.

Because everyone deserves quality healthcare.

Quality Cover That Costs Less

We know every Rand matters. That's why our options provide quality healthcare while helping you manage your monthly budget.



Option A

A flexible Medical Savings Account, ideal for young professionals, singles and growing families, from only **R825,60** with a 60% employer contribution.



Option B

Comprehensive family cover for parents and larger families, from only **R1 369,60** with a 60% employer contribution.

What sets us apart

Benefits designed for the job you do

Municipal employees do demanding and often physically and emotionally challenging work.
Whatever your role, **SAMWUMED supports your health**.

Whether you are a:



Traffic Officer
Access mental health support, back and neck care, GP, hospital benefits and more.



Refuse Collector
Get support for injuries, emergencies, hospital care and more.



Office Worker
Benefit from preventive screenings, weight management, stop smoking programme and more.



Firefighter or Emergency Services Worker
Access mental wellness, counselling, hospital and specialist benefits and more

And there's more

Families Win with SAMWUMED

More Healthcare. At No Extra Cost.

Members have access to **11 free health programmes**, including wellness, weight loss, sports injury, diabetes and maternity.
SAMWUMED is built around the needs of municipal employees.



Virgin active

GYM DISCOUNT
Get **10% off your Virgin Active gym membership**, over and above any promotion available from Virgin Active at the time.

We show up for your health!



2027 BENEFITS HIGHLIGHTS

SAMWUMED is showing up with more.

You show up every day for your family, your community and your work.

So we're showing up for you with more healthcare protection, more flexibility, more support and more value. We know your healthcare needs change as life changes. That's why we're improving benefits that help protect your family, support your everyday health and give you more value.

SAMWUMED 2027 Benefits Improvements



More Value From Your Option A

Your Medical Savings Goes Further

- We're increasing the **Option A** Medical Savings allocation from **15% to 20%**.
- Meaning more of your contribution is available in your Medical Savings Account for eligible day-to-day healthcare expenses.



More Frequent Appliance Replacements

We've improved the replacement cycles for hearing aids, wheelchairs, and CPAP machines from **4 years to every 3 years**, and for glucometers, blood pressure monitors, nebulisers, and peak flow devices from **4 years to every year, subject to protocols.**



See a GP From Wherever You Are

Virtual GP Consultations

- Not every GP visit needs to happen at a practice.
- SAMWUMED **virtual GP consultations**, enabling members to consult by phone or digitally from anywhere.
- **Option A** members: **8** virtual GP visits per beneficiary per year paid from risk after MSA is depleted, **Option B** members: up to **12**.



Care That Follows You

More Out-of-Area GP Visits

- **Option A** members will receive **three funded out-of-area GP visits per year**, up from two, and **Option B** members will receive **eight, up from two**, when travelling or temporarily outside their network area.



Making Cover More Accessible

A Fairer Start for Late Joiners

- We've waived the late-joiner penalty age threshold to **under 46 years.**
- This reduces the penalty burden for older first-time joiners and makes joining SAMWUMED more accessible.



Supporting Mental Wellbeing

Additional Antidepressant Funding

- Mental health is part of overall health.
- **Option B** members can now enjoy **additional funding for second line antidepressant medication,** providing greater support for ongoing treatment.

SAMWUMED 2027 Benefits Improvements



Helping Children With Type 1 Diabetes

Continuous Glucose Monitoring

- For a child living with Type 1 diabetes, keeping track of blood sugar is part of everyday life.
- SAMWUMED will now fund Continuous Glucose Monitoring (CGM) devices and consumables for beneficiaries under 18, helping families monitor glucose levels more easily and manage diabetes with greater confidence.



Protecting Children From Preventable Diseases

More Childhood Vaccines

- Vaccines help protect children from serious illnesses that can be prevented.
- SAMWUMED will now fund additional private-schedule vaccines, including, **MMR**, **Meningococcal**, **Hepatitis A** and **Chickenpox**.



Supporting Healthy Ageing

Bone Density from Age 65 for Men

- Bone strength becomes increasingly important as we age.
- SAMWUMED is lowering the age for bone-density cover for men from **70 to 65**, helping identify potential bone-health concerns earlier.



Showing Up For Moms And Babies

Pregnancy brings changing physical and emotional needs. Our improved maternity benefits support the whole journey, not just the medical check-ups.

- 10 antenatal visits, up from 8 for **Option B** members
- Support for Breastfeeding.
- Mental Health Support.
- Antenatal Vitamins.
- Nutritional Support.



More Pneumococcal Protection

Two Doses Per Lifetime

- Pneumococcal disease can cause serious infections, including pneumonia and meningitis.
- SAMWUMED is increasing funding from **one to two pneumococcal vaccine doses per lifetime** for eligible beneficiaries.



More Support For Everyday Health

OTC Medicines: No Daily Sublimit

- **Option B** members will no longer have the **R250 daily sublimit** on over-the-counter medicines.
- This gives members greater flexibility when managing everyday health needs.



Healthcare Benefits

You keep your community moving. We help keep you moving.

SAMWUMED understands the demands of municipal work. Our benefits are designed to support you and your family every step of the way.

Doctor Benefits

GP & Specialist Consultations, Visits and Procedures

Members and their dependants on **Option A** and **Option B** are covered for treatments by GPs at GPs' rooms or virtually(online). They are also covered for Specialist treatment and procedures.



Option A

- Benefits paid from available savings.
- Family limit increases with each dependant that is added.

Option B

- Benefits paid from risk.

Member 0: R5,550
Member 1: R9,020
Member 2: R12,230
Member 3: R15,260
Member 4: R18,600
Member 5: R21,830
Member 6: R25,050
Member 7: R28,290
Member 8+: R31,510

Conditions

GP and Specialist consultations, minor procedures

- Specialist consultations subject to Nominated GP referral.

Medication Benefits

Acute medicine, which includes over-the-counter (OTC) medicine.

SAMWUMED offers comprehensive medication benefits including:



Prescription Medicines:
These are medications that require a doctor's authorisation.

Dispensed Medicines
These medications are provided by a pharmacy.

Acute Medicines
These are medications designed to address sudden or short-term conditions, such as infections, injuries, or severe pain.

Chronic Medicines
These are medications prescribed for long-term use to manage ongoing or persistent health conditions such as diabetes, hypertension, asthma, or heart disease.

Over and above these medications, the Scheme also covers the **26 Chronic Disease List** conditions, as prescribed by Law.

Option A: We have added an additional three medications to cover Depression, GORD & Gout.
Option B: We cover Eczema, Depression, GORD, Gout & Menopause on Option B over and above the 26.

Option A

- Benefits paid from available savings.
- Family limit increases with each dependant that is added.
- Acute Meds **Option A**: **R2,800** per beneficiary per year.

Member 0: R2,800 **Member 2:** R5,400
Member 1: R4,300 **Member 3:** R6,900

Subject to available MSA and up to above sub-limit

Option B

- Benefit paid from risk.
- Over the Counter (OTC).
  - No more daily limit on **Option B.**
- OTC family limit:
  - **Member 0:** R3 680
  - **Member 1+:** R5 300

Acute Medication.

Member 0: R5,530 **Member 3:** R13,160 **Member 6:** R21,280
Member 1: R7,490 **Member 4:** R15,670 **Member 7:** R24,090
Member 2: R9,990 **Member 5:** R18,480 **Member 8+:** R26,890

Conditions

- To access chronic medication register by calling **0860333387** or emailing **samwumedcmm@medscheme.co.za**.
- To avoid a 25% co-payment, use Network pharmacies and choose medication on the Scheme's Medicines List & consider generic medication.
- Benefits are subject to Scheme protocols, pre-authorisation, and case management.



From Hospital to Home.
We Show Up

When you need hospital care, you want to know that you have access to the right care, the right facilities and the right specialists.

SAMWUMED has the hospital benefit capacity to support you through some of life's most challenging moments. We have partnered with leading hospital groups, including **Mediclinic, Netcare, Clinix, Life Healthcare** and many more, to give our members access to a network of quality healthcare providers across the country.

Whether you need acute hospital care, a day procedure, mental health support, specialist expertise or care beyond the hospital, SAMWUMED has a connected healthcare journey around you.

- **Acute care:** When you need hospital care.
- **Day hospitals:** For care that doesn't require an overnight stay.
- **Mental health:** Because mental healthcare matters too.
- **Specialists:** Expert care, wherever you are.
- **Step-down:** Recovery doesn't stop when you leave hospital.
- **Home care:** Sometimes the best place to recover is home.
- **Private nursing/frail care:** For ongoing support and care.

MEDICLINIC

NETCARE
You're in safe hands

Clinix
WHERE HEALTH AND CARE MEET

Life Healthcare

Hospital Benefits

Hospital authorisation is required at least three working days before a planned admission or on the first working day following an emergency admission by calling **0860333387** or email **samwumed.authorisations@medscheme.co.za**.



Option A

Overall Annual Limit (OAL) Benefit: Unlimited

Maternity:
Caesarean section: R35,700 limit for Caesarean sections per family unless PMB level of care.
Normal delivery: No amount allocated for normal delivery.
- Scheme protocols apply.

Oncology (Cancer)
- Limited to PMB only

Medical Specialist Consultations and visits
- In and Out of Hospital.

Pathology – In and Out of Hospital.
- Limited to available savings.

Alternatives to Hospitalisation
Private nursing, frail care, hospice, home care & stepdown facilities included with in-patient benefits.

Option B

Overall Annual Limit (OAL) Benefit: Unlimited.

Maternity:
Caesarean section: R38,200 limit for Caesarean sections per family unless PMB level of care.
Normal delivery: No amount allocated for normal delivery.
- Scheme protocols apply.

Oncology (Cancer)
- **Out of Hospital:** Non-PMB subject to **R416,680.**
- **In-Hospital:** Subject to Annual Limit.

Medical Specialist Consultations and visits
- In and Out of Hospital.

Pathology – In and Out of Hospital.
- Unlimited, subject to clinical protocols.

Alternatives to Hospitalisation
Private nursing, frail care, hospice, home care & stepdown facilities included with in-patient benefits.

Conditions
- Avoid a **R1,000** co-payment by pre-authorising hospitalisation at least three working days before a planned admission or on the first working day following an emergency admission by calling **0860333387** or emailing **samwumed.authorisations@medscheme.co.za**.
- Avoid a **25%** co-payment by using network doctors and hospitals

Maternity Benefits

SAMWUMED's Maternity Programme supports expecting mothers by giving them access to a wide range of maternity preventative care and early detection benefits.



Option A

Ante-natal consultations
- Up to 8 ante-natal consultations per beneficiary per pregnancy

Pregnancy scans
- Up to 2 - 2D Pregnancy scans per annum per beneficiary.

Antenatal vitamins including folic acid
- Folic acid first trimester only.

Caesarean Section
- **R35,700** per family per annum

Option B

Ante-natal consultations
- Up to 10 ante-natal consultations per beneficiary per pregnancy

Pregnancy scans
- Up to 3 - 2D Pregnancy scans per annum per beneficiary.

Antenatal vitamins including folic acid
- Antenatal vitamins up to **R200** per beneficiary per month for the duration of pregnancy

Caesarean Section
- **R38,200** per family per annum

Additional Support

One each of the following with a relevant healthcare provider:
- 1 lactation visit, 1 mental health visit, 1 nutrition support visit

Maternity Pathology (blood tests)
- The benefit covers HIV, Down syndrome, syphilis and hepatitis screening, as well as other maternity-related blood tests.

Confinement covers: accommodation, delivery, theatre fees, labour ward fees, drugs, dressings, medicines and materials.
- Benefits are available upon registration on the Maternity Programme and pre-authorisation. A 25% co-payment applies if a non-network facility is used voluntarily.
- Post-delivery care is covered for up to six weeks.

Conditions

Register on the Maternity Programme by calling **021 003 0256** or emailing **Samwumed@Tshela.co.za** to access benefits.
- All registered members are eligible to receive a **maternity bag** full of baby essentials
- Register on the Maternity Programme by calling 021 003 0256 or emailing Samwumed@Tshela.co.za to access benefits.
- Avoid 25% co-payment by using network doctors and network hospitals.
- Pre-authorisation is required for birth at either a registered birthing facility for natural delivery with a midwife or at a network hospital.

Optometry Benefits



Option A

Eye Test

- One composite eye test per beneficiary per benefit cycle, limited to **R828** at Network Provider and **R433** at Non-Network Provider.

Spectacle Lenses

- One pair of clear single vision spectacle lenses limited to **R230** at Non-Network Provider or clear flat top bifocal spectacle lenses limited to **R502** at Non-Network Provider or clear multifocal spectacle lenses limited to **R880** at Non-Network Provider.
- Lenses covered in full at PPN Network Provider.
- Frame and/or lens enhancements per beneficiary limited to **R1,248** at non-network provider and **R1,248** at PPN Network Provider.

Readers

- No benefit for readers.

Option B

Eye Test

- One composite eye test per beneficiary per benefit cycle, limited to **R828** at Network Provider and **R433** at Non-Network Provider.

Spectacle Lenses

- One pair of clear single vision spectacle lenses limited to **R230** at Non-Network Provider or clear flat top bifocal spectacle lenses limited to **R502** at Non-Network Provider or clear multifocal spectacle lenses limited to **R880**at Non-Network Provider.
- Lenses covered in full at PPN Network Provider.
- Frame and/or lens enhancements per beneficiary limited to **R1,548** at non-network provider and **R1,935** at PPN Network Provider.

Readers

- No benefit for readers.

Contact lenses

- Limited to **R3,000** per beneficiary.

Conditions

- Optical subject to Scheme protocols and PPN Network.
- 2-Year benefit cycle from date of service.

Dentistry Benefits



Option A

Benefit available as follows:

Member: R4,830 **Member 1:** R5,740
Member 2: R8,010 **Member 3+:** R9,640

Option B

Benefit available as follows:

Member: R10,296 **Member 1:** R11,825
Member 2: R13,749 **Member 3+:** R15,475

Option A and Option B Benefits

- Includes consultations, X-rays, cleanings, fillings and restorative treatment, extractions, treatment for pain and sepsis, dentures and associated laboratory treatment.
- 2 check-ups per beneficiary per year (once every 6 months).
- One extra oral X-ray per beneficiary in a 3-year period, fissure sealant and fluoride treatment limited to beneficiaries younger than 16 years of age.
- Fillings granted once per tooth in 720 days.
- One set of plastic dentures (an upper and a lower) per beneficiary in a 4-year period.
- Two partial metal frames (an upper and a lower) per beneficiary in a 5-year period.
- Orthodontic treatment limited to individuals between 9 and 18 years for functional impairment once per beneficiary per lifetime and one beneficiary per calendar year.

Conditions

Pre-authorisation is required for dentures, specialised dentistry and for moderate/deep sedation or In-hospital dental treatment; failure to do so may incur penalties for the member.

Radiology Benefits



Option A

Basic

- Paid from risk, once depleted, it is paid from available savings.
- **R3,670** per family per year if performed out-of-hospital.
- Unlimited if performed in-hospital.

Specialised

- Paid from risk, once depleted, it is paid from available savings.
- **R11,190** per family per year for both in and out-of-hospital services, subject to authorisation.
- 1 Virtual colonography and Coronary Angiography per beneficiary per year.
- Oncology, organ and stem cell transplant, and renal dialysis radiology expenses covered under their respective benefits.

Option B

Basic

- Paid from risk.
- **R10,820** per family per year if performed out-of-hospital. Unlimited if performed in-hospital.

Specialised

- Paid from risk.
- **R16,300** per family per year for both in and out-of-hospital services, subject to authorisation.
- 1 Virtual colonography and Coronary Angiography per beneficiary per year.
- Oncology, organ and stem cell transplant, and renal dialysis radiology expenses covered under their respective benefits.

Conditions

- Subject to Nominated GP referral and Scheme protocols.
- Pre-authorisation required for CT, MUGA and MRI scans, radioisotope studies and virtual colonography.

Pathology Benefits

Option A

Paid from available savings.
For in-hospital, paid from risk.

Option B

Paid from risk
R12,720 limit per family per year.
For in-hospital, paid from risk.



Appliances Benefits

Option A

Member: R3,880
Member 1: R5,480
Member 2+: R6,960

Option B

Paid from risk
Benefit available: R8,650 per family per year.

Option A and Option B Benefits

- Medical, surgical devices and orthotics.
- Mobility aids such as crutches, walking frames, slings, collars and immobilisation splints are funded without prior approval.
- Foot-related orthotics are funded every two years without pre-authorisation.
- Oxygen therapy, CPAP devices, certain boots and braces, incontinence and stoma products require pre-authorisation.
- Hearing aids, wheelchairs, and CPAP machines **every 3 years**, glucometers, blood pressure monitors, nebulisers, and peak flow devices **every year**.
- There is no funding for electric wheelchairs and scooters.

Conditions

- Subject to clinical motivation and authorisation

Prosthesis Benefits



Internal Prostheses and Devices

Option A

Internal

- Benefit Available **R37,450** per family per year.
- Includes temporary prostheses and any related apparatus, such as bone cement, bone graft substitutes, and bone anchors.

Option B

Internal

- Benefit Available **R38,200** per family per year.
- Includes temporary prostheses and any related apparatus, such as bone cement, bone graft substitutes, and bone anchors.

External Prosthesis

Option A

External

- Benefit Available **R27,850** per family per year.
- Includes artificial eyes, limbs, breast prosthetics and bras.
- Annual limit of **R19,530** per beneficiary for artificial iris.

Option B

External

- Benefit Available **R32,510** per family per year.
- Includes artificial eyes, limbs, breast prosthetics and bras.
- Annual limit of **R19,530** per beneficiary for artificial iris.

Conditions

- Clinical motivation, quotes from at least three providers and pre-authorisation are required.
- The Scheme has the right to buy prostheses on behalf of members and to deduct the members' allocated benefits.
- Voluntary out-of-network provider will result in **R10,000** co-payment.

Auxiliary Benefits

Occupational Therapist, Speech Therapist, Audiologist, Dietician, Nurse and Orthoptist



Speech therapists
A health care professional trained to assist patients with speech and language problems.

Dietician Nurse
A health care professional trained to assist patients with expert advice on diet and nutrition.

Orthoptist
A healthcare professional trained to diagnose and treat eye movement and binocular vision disorders.

Occupational therapists
A health care professional trained to treat injured, ill, or disabled patients through the therapeutic use of everyday activities.

Audiologists
A health care professional trained to evaluate hearing loss and related disorders, including balance (vestibular) disorders and tinnitus (ringing in the ears).

Option A
Paid from available savings.

Option B
R6,380 per family per year.

Conditions
- Consultations subject to Specialist referral authorisations.

Physiotherapy & Biokinetics Benefits



Option A
Paid from available savings.

Option B
R6,380 per family per year
R2,610 limit per beneficiary per year.

Conditions
- Consultations subject to Nominated GP referral and use of Network Providers.
- Physiotherapy in-hospital is subject to hospital benefits on both **Option A** and **Option B.**

Mental Health & Substance Abuse Benefits



Option A

In Hospital

- Limited to PMB level of care.
- Maximum of 21 days or 15 outpatient contacts per year.

Out of Hospital

- **R3,420** per family per year.

Option B

In Hospital

- Limited to PMB level of care.
- Maximum of 21 days or 15 outpatient contacts per year.

Out of Hospital

- **R5,700** per family per year.

Conditions

- PMB protocols apply.
- Subject to clinical motivation and authorisation.
- Unlimited for PMB level of care or when registered on the Mental Health Programme.

Infertility Benefits



Members are covered for infertility, commonly known as the inability by women or men of child bearing age to conceive children.

Conditions

- PMB conditions apply.
- Limited to PMB only for **Option A** and **Option B**

Ambulance Benefits



Ambulance services are provided by Netcare 911

In a life-threatening emergency, please contact **082911**.

- Benefits include **Road** and **Air** Ambulance Services.
- Ambulance services are covered in full when authorised by Netcare911.

Conditions

- The benefit is unlimited for emergency assistance only.
- Case management and protocols apply.
- Members will be held responsible for the full cost of the Road and Air Ambulance Services should it be determined that the costs were incurred unnecessarily.

Alternative Healthcare



Podiatrist

Refers to the medical care and treatment of the human foot.



Homoeopath

Treatment of ailments through the use of natural medicine.



Chiropractor

Refers to the treatment of misaligned joints.



Naturopath

Healthcare providers who use natural therapies to support and stimulate healing.

Option A

- Paid from available savings

Option B

- **R4,680** Per family per year.
- This benefit is included in GP/Specialist consultation limits.

Conditions

- The practitioners have to be registered with the Health Professions Council of SA or Allied Health Professionals Council of South Africa.



Preventative Care

We keep your health on track

We help you stay ahead of your health with screenings, check-ups and support that help you prevent health problems before they become bigger ones.

SAMWUMED Cares Wellness Programme

Screening Test	Age	Benefit
Blood Pressure	18 years and older.	One screening per beneficiary per year.
Type II Diabetes	18 years and older.	One screening per beneficiary per year.
Total Blood Cholesterol	20 years and older.	One screening per eligible beneficiary per year and one every year for high-risk members.
Cervical Cancer	Females 18 years and older.	One Pap smear OR one Cytology test per eligible beneficiary every 2 years or each year for HIV positive beneficiaries.
Chlamydia Screening	18 years and older.	One screening per female beneficiary per year within a 2-year cycle.
Faecal Occult Blood Test	50 years and older.	One screening per eligible beneficiary per year.
Mammogram	Females from 50 – 70 years.	One screening per female beneficiary every two years.
Bone Density (Osteoporosis) Test	From 65 years and older.	One test per eligible male and female beneficiaries aged 65 years and older.
HIV	All ages.	Unlimited based on clinical and PMB protocols per beneficiary per year.
Thyroid Function Test (TSH) Screening	Less than 1 month old.	One test per newborn up to 1 month.
Flu Vaccine		Up to one vaccination per beneficiary per year.

SAMWUMED Cares Wellness Programme

Screening Test	Age	Benefit
HPV Vaccine	Females 9 -26 years.	One vaccination per year for female beneficiaries between the ages of 9 and 14 years. Up to three (3) vaccination doses per female beneficiary between 15 and 26 years.
Child Immunisation	0-6 years.	As per Immunisations prescribed by the South African Expanded Immunisation Programme. Plus MMR, Meningococcal, Hepatitis A and Chickenpox.
Pneumococcal Vaccine	2 - 65 years and above.	Two per lifetime per beneficiary aged 65 years and older and for beneficiaries aged 2 to 64 years who are at risk of serious pneumococcal disease.
Pertussis (Whooping Cough) Booster	7 years to 64 years.	One vaccination per eligible beneficiary between age 7 and 64 and one vaccine per pregnant beneficiary in the third trimester.
Health Risk Assessment	All beneficiaries.	Up to one assessment per beneficiary per year.
Hearing Test	Newborns.	One hearing test per newborn baby up to 6 weeks.
Prostate Antigen Test	Males 45 – 70 years.	One test per year for eligible beneficiaries.

Conditions

- Performed by a GP or Registered Nurse in a Hospital or Primary Care Clinic. Certain screening tests and vaccinations performed at Wellness Days or Pharmacy Clinics.



2027 Contributions

Quality, affordable healthcare for every income.

Our income-based contribution bands help keep quality healthcare within reach. From **January 2027**, contributions will increase by **8.5%** to support the rising cost of delivering quality healthcare while continuing to offer cover that fits your pocket.

2027 Option A Contributions

The subsidy amounts differ from employer to employer. Members are encouraged to inquire with their Human Resource Departments for their municipality subsidies.

Member 100%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R4 580	R2 064,00	R2 064,00	R728,00	R4 128,00	R4 856,00	R5 584,00	R6 312,00	R2 792,00	R3 520,00	R4 248,00	R4 976,00
R4 581 to R7 400	R2 435,00	R2 435,00	R855,00	R4 870,00	R5 725,00	R6 580,00	R7 435,00	R3 290,00	R4 145,00	R5 000,00	R5 855,00
R7 401 to R11 390	R3 103,00	R3 103,00	R1 084,00	R6 206,00	R7 290,00	R8 374,00	R9 458,00	R4 187,00	R5 271,00	R6 355,00	R7 439,00
R11 391 +	R3 406,00	R3 406,00	R1 201,00	R6 812,00	R8 013,00	R9 214,00	R10 415,00	R4 607,00	R5 808,00	R7 009,00	R8 210,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R4 580	R825,60	R825,60	R291,20	R1 651,20	R1 942,40	R2 233,60	R2 524,80	R1 116,80	R1 408,00	R1 699,20	R1 990,40
R4 581 to R7 400	R974,00	R974,00	R342,00	R1 948,00	R2 290,00	R2 632,00	R2 974,00	R1 316,00	R1 658,00	R2 000,00	R2 342,00
R7 401 to R11 390	R1 241,20	R1 241,20	R433,60	R2 482,40	R2 916,00	R3 349,60	R3 783,20	R1 674,80	R2 108,40	R2 542,00	R2 975,60
R11 391 +	R1 362,40	R1 362,40	R480,40	R2 724,80	R3 205,20	R3 685,60	R4 166,00	R1 842,80	R2 323,20	R2 803,60	R3 284,00

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R4 580	R1 238,40	R1 238,40	R436,80	R2 476,80	R2 913,60	R3 350,40	R3 787,20	R1 675,20	R2 112,00	R2 548,80	R2 985,60
R4 581 to R7 400	R1 461,00	R1 461,00	R513,00	R2 922,00	R3 435,00	R3 948,00	R4 461,00	R1 974,00	R2 487,00	R3 000,00	R3 513,00
R7 401 to R11 390	R1 861,80	R1 861,80	R650,40	R3 723,60	R4 374,00	R5 024,40	R5 674,80	R2 512,20	R3 162,60	R3 813,00	R4 463,40
R11 391 +	R2 043,60	R2 043,60	R720,60	R4 087,20	R4 807,80	R5 528,40	R6 249,00	R2 764,20	R3 484,80	R4 205,40	R4 926,00

2027 Option B Contributions

The subsidy amounts differ from employer to employer. Members are encouraged to inquire with their Human Resource Departments for their municipality subsidies.

Member 100%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R6 810	R3 424,00	R3 424,00	R1 201,00	R6 848,00	R8 049,00	R9 250,00	R10 451,00	R4 625,00	R5 826,00	R7 027,00	R8 228,00
R6 811 to R9 390	R4 142,00	R4 142,00	R1 454,00	R8 284,00	R9 738,00	R11 192,00	R12 646,00	R5 596,00	R7 050,00	R8 504,00	R9 958,00
R9 391 to R17 370	R4 245,00	R4 245,00	R1 492,00	R8 490,00	R9 982,00	R11 474,00	R12 966,00	R5 737,00	R7 229,00	R8 721,00	R10 213,00
R17 371 +	R4 694,00	R4 694,00	R1 546,00	R9 388,00	R10 934,00	R12 480,00	R14 026,00	R6 240,00	R7 786,00	R9 332,00	R10 878,00

Member 40%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R6 810	R1 369,60	R1 369,60	R480,40	R2 739,20	R3 219,60	R3 700,00	R4 180,40	R1 850,00	R2 330,40	R2 810,80	R3 291,20
R6 811 to R9 390	R1 656,80	R1 656,80	R581,60	R3 313,60	R3 895,20	R4 476,80	R5 058,40	R2 238,40	R2 820,00	R3 401,60	R3 983,20
R9 391 to R17 370	R1 698,00	R1 698,00	R596,80	R3 396,00	R3 992,80	R4 589,60	R5 186,40	R2 294,80	R2 891,60	R3 488,40	R4 085,20
R17 371 +	R1 877,60	R1 877,60	R618,40	R3 755,20	R4 373,60	R4 992,00	R5 610,40	R2 496,00	R3 114,40	R3 732,80	R4 351,20

Company 60%

Salary Band	Principal Member	Adult Dep	Child Dep	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 Child	Member + 2 Children	Member + 3 Children	Member + 4 Children
Below R6 810	R2 054,40	R2 054,40	R720,60	R4 108,80	R4 829,40	R5 550,00	R6 270,60	R2 775,00	R3 495,60	R4 216,20	R4 936,80
R6 811 to R9 390	R2 485,20	R2 485,20	R872,40	R4 970,40	R5 842,80	R6 715,20	R7 587,60	R3 357,60	R4 230,00	R5 102,40	R5 974,80
R9 391 to R17 370	R2 547,00	R2 547,00	R895,20	R5 094,00	R5 989,20	R6 884,40	R7 779,60	R3 442,20	R4 337,40	R5 232,60	R6 127,80
R17 371 +	R2 816,40	R2 816,40	R927,60	R5 632,80	R6 560,40	R7 488,00	R8 415,60	R3 744,00	R4 671,60	R5 599,20	R6 526,80



Healthcare Programmes

More support for your health.

From managing your weight and quitting smoking to staying active and recovering from injury, our programmes help you live healthier.



Smoking Cessation Programme

- One course per beneficiary per lifetime.
- Nurse-supported pharmacy-based stop smoking programme.
- Pre-quit assessment.
- Four one-on-one sessions with a Nursing Sister trained as a GoSmokeFree advisor.



Primary Healthcare Benefit Programme

Condition-specific benefits, sub limits and treatment plans apply.

Benefit available per beneficiary per year:

- Stomach pain, heartburn, indigestion (including reflux), 3 incidents
- Acute gastroenteritis: vomiting and diarrhoea, 3 incidents
- Upper and lower respiratory tract infections, 4 incidents
- Oral and topical candidiasis: thrush/fungal or yeast infections, 3 incidents
- Helminthic infestation: worms, 2 incidents
- Headache, 6 incidents
- Bacterial conjunctivitis: eye infection, 2 incidents
- Urinary tract infection (acute uncomplicated cystitis), 2 incidents
- Urticarial: skin rashes, insect bites and stings,2 incidents

Treatment of wounds and/or infections of the skin/subcutaneous tissues (excl. post-operative wound care), 2 incidents.



Weight Loss Programme

- Limited to one event per beneficiary if relevant protocols are met.
- Core weight management intervention is a 12-week (3-month) programme with a weight management care plan inclusive of Biokinetics, Dietician and Psychologist services.
- Additional treatment services would be added to the existing care plan for obese individuals.

Conditions:

Subject to contract with the preferred provider BASA (Biokineticist Association of South Africa).



Sport Injury Benefit

R5,310 per beneficiary per year

Sub-limits:

- **Radiologist:** 1 visit up to maximum of **R1,080**
- **GP:** 1 visit up to a maximum of **R660**
- **Allied health professional:** 2 visits totalling a maximum of **R980**
- **Specialist:** 1 visit up to a maximum of **R1,620**.

Conditions:

Subject to authorisation, care for appropriate treatment of injury of muscle or tendon through sporting activities.



Back and Neck Rehabilitation Programme

Physiotherapy and rehabilitation programme that helps members and dependants who suffer primarily from back and neck problems.

- The Programme takes place at specific DBC Centres and consists of up to **12** sessions over a 6-week period. Scheme has also contracted Workability as an alternative back and neck service provider.
- Limited to one protocol per beneficiary per year.

Conditions:

- Subject to managed care protocols.
- There is a **R10,000** co-payment for not having a DBC assessment or voluntarily non-completion of the DBC protocol.



AID for AIDS (AfA) Programme

Benefits

- Include drugs to prevent mother-to-child transmission.
- Treatment to prevent opportunistic infections.
- Regular monitoring of response to therapy.
- Regular tests to identify treatment side effects.
- Ongoing Nurse-Line support and assistance with finding a registered counsellor.

Aid for Aids
Your life. Our life.
A Member of AfroCentric Group

If you are diagnosed with HIV call **0860100646** or **0834109078**
or email **afa@afadm.co.za** to register



Mental Health Programme

- Direct access to a Care Manager.
- Individualised care plan.
- Education and information.
- Access to community support groups.

Conditions:

Subject to eligibility criteria. Call **0860 106 155** or email **membercare@medscheme.co.za** to register.



Oncology Programme

Benefits:

- Comprehensive treatment plans
- Hospitalisation
- Private nursing, hospice services, and various scans.

Conditions:

- Subject to registration by contacting **0860 100 572** or emailing **cancerinfo@medscheme.co.za**.
- Pre-authorisation



Chronic Medicine Management (CMM) Programme

SAMWUMED covers its Members and their dependants for **26** Chronic illnesses.

- This Programme is aimed at helping our Members and their dependants who suffer from chronic illnesses to receive their Chronic Medication un-interrupted.
- Members and dependants under the Programme have access to a list of preapproved medicines, referred to as a basket. They are also allowed to change or add new medicine based on the prescription.

Registering on the Programme

- Call CMM between 08h30 and 16h00 on **0860 33 33 87** and select the chronic option
- Register on Email: **samwumedcmm@medscheme.co.za**.



Palliative Care Programme

SAMWUMED has partnered with **Alignd** to provide palliative care to members who have been diagnosed with cancer and have a poor prognosis. Alignd is a value-based care organisation that offers comprehensive care for patients with advanced-stage cancer as a part of the Palliative Care Programme. Alignd partners with medical schemes and has a network of providers to enable coordinated care, empowering the healthcare system, which has the patient at the centre.

Enrolling in the Palliative Care Programme

- Contact **SAMWUMED** on **0860 104 117** to refer you to Alignd, or
- Contact **Alignd** directly at **info@alignd.co.za** or **(+27) 87 550 3399**
- Your doctor, nurse, or social worker can also refer you to access the programme



ASK SAMMY

Your AI Assistant



SAMMY gives you quick, clear answers about things like:

- Network providers (including how to nominate a GP)
- Hospital Networks and specialist Codes
- Scheme rules
- Referral and authorisation queries
- Your benefits, limits, waiting periods, contributions
- Our Medicine Formulary
- Medicine price lists

Scan here for more

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For your convenience, save our WhatsApp number **060 019 3547** in your phone contacts.

Self-service options available are:

- Medical emergencies
- Membership card
- Brochure downloads
- Statements
- Member certificate
- Claims
- Dental & Optometry guides
- & More!

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Contact Centre: 0860 104 117

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Scan here to Join

Do you have a complaint against SAMWUMED?
Send your complaint to: complaints@samwumed.org
Council for Medical Schemes (CMS): (086) 673 2466 (fax), complaints@medicalschemes.co.za
The Council for Medical Schemes Complaints Unit: Private Bag X34, Hatfield, 0028