Benefits	Value Platinum Core - 2026	Silver - 2026
Plan Type	New Generation with Threshold	Traditional limited
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff, 300% for surgical procedures	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	From MSA, Self Payment Gap and limited ATBÊ	Set benefit limits per service category
Overall Annual Maximum	Unlimited	Unlimited
A. Hospital Benefit		
Private Hospital Care	DSP Private Hospital Network	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	20% copay if day procedure performed in acute hospital, 30% copay for use of non DSP/non pre-authorisation, 20% copay for laparoscopic procedures not done in day hospital, R5 000 for all non PMB back surgery. R1 736 copay per MRI/CT/PET scan	30% copay for use of non DSP hospital, R1 710 per MRI/CT scan, R2 060 per dental hospitalisation, R5 000 if approved in-room procedures done in hospital
Oncology	100% of tariff up to R632 063 pb, thereafter 80%, DSP, protocols and PMB's apply. Biological medication subject to oncology limit.	R230 500 pf, pre-auth and DSP
Organ Transplants	Limited to PMB conditions at DSP	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Limited to PMB conditions at DSP	Unlimited, PMB conditions only, DSP hospitals
Maternity - Natural Birth	100% of scheme tariff at DSP, treatment protocols apply, subject to pre-authorisation	Unlimited at DSP, Private ward for 3 days
Maternity - Elective Caesarean	100% of scheme tariff at DSP, treatment protocols apply, subject to pre-authorisation	Unlimited
Maternity management	Bambino programme: 2 X 2D scans, 10 antenatal visits at midwife/DSP GP/DSP specialist, 6 antenatal visits with GP/Midwife, 4 antenatal visits with Specialist Obstetrician, antenatal pathology screening for defined tests, antenatal supplements up to R298/pregnancy	12 antenatal visits at GP/gynae/midwife, and urine test, at DSP, additional screening tests, 2 ultrasounds at DSP, copays for urine test and birthing fees up to R1 570/pregnancy, antenatal vitamins up tp R2 650 and antenatal clsasses up to R2 650, RSV vaccine
To take home medication	Limited to 7 days supply per event	R695 pb per admission
Psychiatric Hospitalisation	Limited to 21 days p/b or 15 out of hospital sessions, up to R2 431 per day and R51 051 pb per event. Subject to PMB's. 4 out of hospital visits in lieu of hospitalisation.	R26 100 pf
1. Radiology/Pathology/Prosthesis		
Basic Radiology	100% of Scheme Tariff at DSP, unlimited	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	Limited to R39 862 pf, in and out of hospital, with R1 736 copay per scan, pre-authorisation required	R22 800 pf (in and out of hospital), R 1 710 copay p/scan. PMB's for PET Scans only
Pathology	100% of Scheme Tariff at DSP, unlimited	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to R59 866 pf, sublimits and PMB's apply to certain categories	R8 350 pf subject to DSP, sublimits and protocols, case management
External Appliances/Prosthesis	Included in Internal Prosthesis benefit. Hearing Aids: R16 845 pf, one pair pb p/3 yrs, from Risk	Included in above, R9 900 pf appliances benefit, including hearing aids
2. Sub Acute Facilities		
Hospice	PMB's, R9 512 pf	R39 100 pf, R12 500 wound care sublimit, at DSP
Nursing	Private nursing limited to R9 512 pf, PMB's apply	Combined with Hospice benefit
Ambulance Services	Unlimited via DSP	Unlimited - accessed via 082 911
B. Chronic Benefit		
27 CDL chronic conditions	Unlimited - DSP, Registration & Formulary applies	Unlimited - Formulary
Additional chronic conditions	R8 752 pb up to R17 649 pf, from Risk	4 conditions (children < 21: Acne, ADHD All members Rhinitis, Major Depression)
C. Day-to-day Benefit		
Overall Annual Maximum	From MSA, Self Payment Gap and limited ATB for most benefits	Scheme Benefit (SB) of PM: R9 665; AD: R7 025, C: R1 995 and additional benefits
Preferred Provider	DSP GP and Specialist	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	19% PM: R14 508, AD: R13 894, C: R3 703	N/a
Annual Threshold	PM: R16 970, AD: R15 979, C: R4 241	N/a
Self Payment Gap	PM: R2 462 AD: R2 085, C: R538	N/a
Above Threshold Benefit	PM: R6 507, AD: R3 827, Child: R1 664	N/a
1. GP's and medication		
General Practitioners	From MSA, SPG and limited ATBÊ	Subject to Scheme Benefit limit, 3 additional visits p/f for children <21
Specialists	From MSA, SPG and limited ATB. DSP provider applies	Subject to Scheme Benefit limit. 150% of tariff for list of approved procedures done in specialists' rooms
Prescribed Medication	From MSA only	Subject to Scheme Benefit limit
Pharmacy Advised Medicine	Combined with Prescribed Medication limit	Limited to R2 170 pf and Scheme Benefit
2. Radiology & Pathology		
Basic Radiology	From MSA, SPG and limited ATBÊ	Subject to Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit limit
Pathology	From MSA, SPG and limited ATBÊup to R17 364 pf	Limited to Scheme Benefit limit
3. Dental Benefit		
Conservative Dentistry	Unlimited, subject to protocols and DSP, from MSA	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	Subject to protocols, DSP and sublimits per service, copayments apply. From Risk	80% for Orthodontics, 100% for rest, subject to DENIS protocols and sublimits
4. Optical Benefit		
Examination	DSP, 1 consultation pb per 24 months from MSA. R8 862 pf for Refractive surgery, from Risk	Eye test pb/24 months up to R600, not from Day to Day benefit. R145 pb for over the counter reading glasses, from MSA/Day to Day benefit
Lenses	DSP: Single vision R260, Bifocal R537, Multifocal R1 034 per lens x 24 months, from MSA	Spectacles materials limit of R2 050. 1 pair pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Frames	DSP: Limited to R1 234 pb every 24 months, from MSA	1 frame pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Contact Lenses	DSP: Limited to R2 234 pb every 24 months, from MSA	Subject to Spectacles materials limit and Day to Day benefit, as alternative to spectacles
5. Auxiliary Services		
Physiotherapy	From MSA, SPG and limited ATBÊ	Subject to Scheme Benefit limit
Psychiatry	PMB's and GP referral apply	Limited to PMB's
Psychology	PMB's and GP referral apply	Combined with Psychiatry benefit
HIV/AIDS	Unlimited, subject to registration & DSP	Unlimited, subject to case management, protocols and PMB entitlement in Private Hospitals
D. Financial and Demographic		
Date of information	Council for Medical Schemes Report 2022/23	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 62 247 |Ê Platinum Options - 12 679	Scheme - 34 503 This Option - 4 340
Administrator	3Sixty Health	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 33.1 (34.3) | Pensioner %- 7.6% (10.1%)	Average age- 40.1 (43.2) | Pensioner %- 20.4(22.4%)
Solvency ratio | Scheme growth	Solvency- 43.4% | 2022 Member growth- (5.2%)	Solvency- 49.4% | 2022 Member growth- 2.0%
Past Scheme increases	2022-7.6%, 2023- 6.9%, 2024-10.1%, 2025- 15.1%, 2026-19.6%	2022 - 4.6%, 2023- 6.6%, 2024- 8.8%, 2025- 12.2%, 2026 - 8.4%
E. Contributions		
Salary	All	All
Principal	6363	5857

Adult	6094	3152
Child	1624	1224

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.

Benefits	Gold - 2026
Plan Type	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff
Plan Operation - Day-to-day	Limited Savings and additional Scheme Benefit (SB)
Overall Annual Maximum	Unlimited, up to 100% of Agreed Tariff
A. Hospital Benefit	
Private Hospital Care	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	30% copay for use of non DSP hospital, R1 710 per MRI/CT scan, R2 060 per dental hospitalisation, R5 000 if approved in-room procedures done in hospital
Oncology	R527 000 pf, pre-auth and DSP
Organ Transplants	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Unlimited, PMB conditions only, DSP hospitals
Maternity - Natural Birth	Unlimited at DSP, Private ward for 3 days
Maternity - Elective Caesarean	Unlimited
Maternity management	12 antenatal visits at GP/gynae/midwife, and urine test, at DSP, additional screening tests, 2 ultrasounds at DSP, copays for urine test and birthing fees up to R1 570/pregnancy, antenatal vitamins up tp R2 650 and antenatal clsasses up to R2 650, RSV vaccine
To take home medication	R695 pb per admission
Psychiatric Hospitalisation	R52 900 pf, in and out of hospital
1. Radiology/Pathology/Prosthesis	
Basic Radiology	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	R22 900 pf (in and out of hospital), R1 710 copay p/scan. PET scans limited to R52 100 per scan and 2 pb
Pathology	100% of Scheme Tariff, unlimited
Internal Prosthesis	R61 400 pf subject to DSP, sublimits and protocols, case management
External Appliances/Prosthesis	Included in above, Hearing Aids - R20 950 pf per 5 years, up to R10 500 per ear, R11 700 pf appliances limit
2. Sub Acute Facilities	
Hospice	R52 900 pf, R17 400 wound care inc in limit. Unlimited Palliative care
Nursing	Combined with Hospice benefit
Ambulance Services	Unlimited - accessed via 082 911
B. Chronic Benefit	
27 CDL chronic conditions	Unlimited - Formulary
Additional chronic conditions	Other conditions - R11 200 pf
C. Day-to-day Benefit	
Overall Annual Maximum	Savings + Scheme Benefit (SB) = PM R15 411, AD R10 847, CD R3 295
Preferred Provider	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	PM: R9 156, AD: R6 192, C: R1 800
Annual Threshold	N/a
Self Payment Gap	N/a
Above Threshold Benefit	N/a
1. GP's and medication	
General Practitioners	Subject to MSA and Scheme Benefit limit
Specialists	Subject to Scheme Benefit limit. 175% of tariff for list of approved procedures done in specialists' rooms
Prescribed Medication	Subject to MSA and Scheme Benefit limit
Pharmacy Advised Medicine	R2 670 pf, Subject to MSA and Scheme Benefit
2. Radiology & Pathology	
Basic Radiology	Subject to MSA and Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit limit
Pathology	Subject to MSA and Scheme Benefit
3. Dental Benefit	
Conservative Dentistry	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	80%, subject to DENIS protocols
4. Optical Benefit	
Examination	Eye test pb/24 months subject to MSA/Scheme Benefit Limit. R245 pb for over the counter reading glasses, subject to pharmacy advised medication limit. Refractive surgery subject to optical limit
Lenses	Spectacles materials limit of R4 100. 1 pair pb/24 months, subject to Spectacles materials limit, MSA and Scheme Benefit Limit
Frames	1 frame pb/24 months subject to Spectacles materials limit, MSA and Scheme Benefit Limit
Contact Lenses	Subject to Spectacles materials limit, MSA and Scheme Benefit Limit, as alternative to spectacles
5. Auxiliary Services	
Physiotherapy	Subject to MSA and Scheme Benefit limit
Psychiatry	Combined with In-hospital benefit, R21 700 pf sublimit
Psychology	Combined with Psychiatry benefit
HIV/AIDS	Unlimited, subject to case management, protocols and PMB entitlement in Private Hospitals
D. Financial and Demographic	
Date of information	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 34 503 This Option - 10 878
Administrator	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 40.1 (57.5) | Pensioner %- 20.4(45%)
Solvency ratio | Scheme growth	Solvency- 49.4% | 2022 Member growth- 2.0%
Past Scheme increases	2022 - 4.6%, 2023- 6.6%, 2024- 8.8%, 2025- 12.2%, 2026 - 8.4%
E. Contributions	
Salary	All
Principal	8675
Adult	5867
Child	1705

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.