

Gold Ascend (EDO) - 2026

Equilibrium - 2026

Plan Type	Traditional limited	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Set benefit limits per service category	Limited Savings and additional Scheme Benefit (SB)
Overall Annual Maximum	Unlimited	Unlimited, up to 100% of Agreed Tariff
A. Hospital Benefit		
Private Hospital Care	DSP Private Hospital Network, 10% co-payment for non-DSP	Designated Private Hospitals (Netcare or Life Healthcare, Mediclinic in Western Cape, Bloemfontein and Polokwane). Also subject to DSP Specialists/Anaesthetists
Co-payment	30% for use of non DSP/non pre-authorisation, 20% for day procedures done at acute hospital including laparoscopic procedures. R5 000 for all non PMB back surgery	30% copay for use of non DSP hospital, R1 710 per MRI/CT scan, R2 060 per dental hospitalisation
Oncology	100% of tariff up to R252 825 pb, thereafter 80%, protocols and PMB's apply	R205 000 pf, pre-auth and DSP
Organ Transplants	Limited to PMB conditions	Unlimited, PMB conditions only, DSP hospitals
Dialysis	Limited to PMB conditions at DSP	Unlimited, PMB conditions only, DSP hospitals
Maternity - Natural Birth	DSP, 100% of scheme tariff, treatment protocols apply, subject to pre-authorisation	Unlimited at DSP, Private ward for 3 days
Maternity - Elective Caesarean	DSP, 100% of scheme tariff, 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 to R2 650 and antenatal classes 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 pb, up to R2 066 pb per day up to and R43 393 pb. 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, PMB's apply	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	Limited to R26 225 pf, in and out of hospital, 10% copay for non PMB's, PMB's and pre-authorisation applies	R23 000 pf (in and out of hospital), R1 710 copay p/scan. No PET Scan benefit
Pathology	100% of Scheme Tariff, PMB's apply	100% of Scheme Tariff, unlimited
Internal Prosthesis	Limited to R35 936 pf, sublimits apply	R4 300 pf. Subject to DSP and scheme protocols.
External Appliances/Prosthesis	External prosthesis inc in Internal prosthesis limit. Appliances: M R1 423, M+ R2 288 Hearing Aids: R21 048 pf, one unit pb p/4 yrs	Included in Internal prosthesis limit, R9 550 pf appliances limit. Hearing aids subject to MSA.
2. Sub Acute Facilities		
Hospice	PMB's, R6 373 pf	Limited to PMB conditions. Unlimited Palliative care
Nursing	Private nursing limited to R6 373 pf, PMB's apply	Limited to PMB conditions
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	Subject to PMB's	4 conditions (children < 21: Acne, ADHD All members Rhinitis, Major Depression)
C. Day-to-day Benefit		
Overall Annual Maximum	M R7 969, M1 R11 801, M2 R13 810, M3 R15 793, M4 R17 801, M5 R19 797, M6+ R21 780	Savings + Scheme Benefit (SB) = PM R6 635, AD R4 361, CD R2 038
Preferred Provider	Any GP, Specialist	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	N/a	PM R2 880, AD R1 776, C R888
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
1. GP's and medication		
General Practitioners	From Day-to-Day limit	Subject to MSA and Scheme Benefit limit
Specialists	From Day-to-Day limit	Subject to MSA and Scheme Benefit limit
Prescribed Medication	Day-to-Day & Sublimit: M R2 487, M1 R4 484, M2 R4 989, M3 R5 655, M4 R5 814, M5 R6 133, M6+ R6 639	Subject to MSA and Scheme Benefit limit
Pharmacy Advised Medicine	R190 per script up to R2 564 pf, subject to Prescribed Medication Limit	Subject to MSA and Scheme Benefit limit
2. Radiology & Pathology		
Basic Radiology	Subject to Day-to-Day limit and PMB's	Subject to MSA and Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit limit
Pathology	Subject to Day-to-Day limit and PMB's	Subject to MSA and Scheme Benefit limit
3. Dental Benefit		
Conservative Dentistry	100% scheme tariff from risk, 2 Annual consultations pb once per 6 months, sublimits	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	100% scheme tariff, subject to preauth and protocols	80% for Orthodontics, 100% for rest, subject to DENIS protocols and sublimits
4. Optical Benefit		
Examination	DSP: 1 consultation pb per 24 months	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: 24mths: R260-Single vision, or R564-Bifocal and Multifocal	Spectacles materials limit of R1 550. 1 pair pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Frames	DSP: Limited to R809 pb every 24 months	1 frame pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Contact Lenses	DSP: Limited to R1 783 pb every 24 months instead of spectacles, clinical protocols apply	Subject to Spectacles materials limit and Day to Day benefit, as alternative to spectacles
5. Auxiliary Services		
Physiotherapy	Subject to Day-to-Day limit and PMB's	Subject to MSA and Scheme Benefit limit
Psychiatry	Limited to R6 920 pf, PMB's apply	Limited to PMB's
Psychology	Clinical psychologists combined with Psychiatry, PMB's apply.	Limited to PMB's
HIV/AIDS	Unlimited, subject to registration, PMB's & 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 Gold Options - 23 591	Scheme - 34 503 This Option - 13 508
Administrator	3Sixty Health	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 33.1 (30.1) Pensioner %- 7.6% (4.4%)	Average age- 40.1 (30.5) Pensioner %- 20.4(5.5%)
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	4249	3296

Adult	4077	2035
Child	1171	1014
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.		

Plan Type	Traditional limited
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff, listed procedures subject to PMB's
Plan Operation - Day-to-day	Set benefit limits per service category
Overall Annual Maximum	Unlimited
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	R230 500 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 to R2 650 and antenatal classes up to R2 650, RSV vaccine
To take home medication	R695 pb per admission
Psychiatric Hospitalisation	R26 100 pf
1. Radiology/Pathology/Prosthesis	
Basic Radiology	100% of Scheme Tariff, unlimited
MRI, CT & PET Scans	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, unlimited
Internal Prosthesis	R8 350 pf subject to DSP, sublimits and protocols, case management
External Appliances/Prosthesis	Included in above, R9 900 pf appliances benefit, including hearing aids
2. Sub Acute Facilities	
Hospice	R39 100 pf, R12 500 wound care sublimit, at DSP
Nursing	Combined with Hospice benefit
Ambulance Services	Unlimited - accessed via 082 911
B. Chronic Benefit	
27 CDL chronic conditions	Unlimited - Formulary
Additional chronic conditions	4 conditions (children < 21: Acne, ADHD All members Rhinitis, Major Depression)
C. Day-to-day Benefit	
Overall Annual Maximum	Scheme Benefit (SB) of PM: R9 665; AD: R7 025, C: R1 995 and additional benefits
Preferred Provider	Any GP, Specialist, Pharmacy, DENIS
Medical Savings Account	N/a
Annual Threshold	N/a
Self Payment Gap	N/a
Above Threshold Benefit	N/a
1. GP's and medication	
General Practitioners	Subject to Scheme Benefit limit, 3 additional visits p/f for children <21
Specialists	Subject to Scheme Benefit limit. 150% of tariff for list of approved procedures done in specialists' rooms
Prescribed Medication	Subject to Scheme Benefit limit
Pharmacy Advised Medicine	Limited to R2 170 pf and Scheme Benefit
2. Radiology & Pathology	
Basic Radiology	Subject to Scheme Benefit limit
MRI, CT & PET Scans	Combined with In-hospital benefit limit
Pathology	Limited to Scheme Benefit limit
3. Dental Benefit	
Conservative Dentistry	100%, subject to DENIS protocols and sublimits
Specialised Dentistry	80% for Orthodontics, 100% for rest, subject to DENIS protocols and sublimits
4. Optical Benefit	
Examination	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	Spectacles materials limit of R2 050. 1 pair pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Frames	1 frame pb/24 months, subject to Spectacles materials limit and Day to Day benefit
Contact Lenses	Subject to Spectacles materials limit and Day to Day benefit, as alternative to spectacles
5. Auxiliary Services	
Physiotherapy	Subject to Scheme Benefit limit
Psychiatry	Limited to PMB's
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 - 4 340
Administrator	PMSA Medical Scheme Administrators (Pty) Ltd
Scheme (Option) age profile	Average age- 40.1 (43.2) Pensioner %- 20.4(22.4%)
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	5857
Adult	3152
Child	1224

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