

| Plan Type | New Generation with Threshold | Traditional limited |
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| 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 ATBÉ | Set benefit limits per service category |
| Overall Annual Maximum | Unlimited | Unlimited |
| A. Hospital Benefit | | |
| Private Hospital Care | Any Private Hospital | 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, treatment protocols apply, subject to pre-authorisation | Unlimited at DSP, Private ward for 3 days |
| Maternity - Elective Caesarean | 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 R695 pb per admission |
| To take home medication | Limited to 7 days supply per event | R26 100 pf |
| 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. | |
| 1. Radiology/Pathology/Prosthesis | | |
| Basic Radiology | 100% of Scheme Tariff, 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, 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 | Any GP, Specialist | Any GP, Specialist, Pharmacy, DENIS |
| Medical Savings Account | 19% PM: R15 267, AD: R14 334, C: R4 182 | N/a |
| Annual Threshold | PM: R17 729, AD: R16 419, C: R4 719 | 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 ATBÉ | Subject to Scheme Benefit limit, 3 additional visits p/f for children <21 |
| Specialists | From MSA, SPG and limited ATBÉ | 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 ATBÉ | 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 ATBÉ up to R17 364 pf | Limited to Scheme Benefit limit |
| 3. Dental Benefit | | |
| Conservative Dentistry | Unlimited, subject to protocols, from MSA | 100%, subject to DENIS protocols and sublimits |
| Specialised Dentistry | Subject to protocols 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 ATBÉ | 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 É 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 | 6696 | 5857 |

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| Adult | 6287 | 3152 |
| Child | 1834 | 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. | | |

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| 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 to R2 650 and antenatal classes 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 |

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