

NEWSFLASH

Your Netcare Plus 2027 Update

8.9%

Weighted Average Increase



R226 000 Overall Annual Limit per insured person per year.

Enhancements:

1

**The "Scheme-Excluded Procedures" Add-on
(New for 2027)**

This is a standalone add-on product for GapCare members designed to cover procedures often excluded by entry-level schemes. It pays a defined lump sum for specific surgeries.



Fixed Payouts: Provides a guaranteed cash amount to cover the cost of the procedure.



Netcare Boost: If the procedure is performed at a Netcare hospital, the payout is increased by 20% (up to an additional R20,600).

2

Statutory & Policy Limit Adjustments

To remain aligned with the Council for Medical Schemes (CMS) regulations and inflation, the core financial limits have been increased:



**Overall Annual Limit
(OAL):**

R226,000 ~~R212,000~~

Increased from R212,000 to R226,000 per insured person per year.



Charges Above Sub-limits:

R40,000 ~~R36,750~~

Increased to R40,000 (previously R36,750).



Non-network Hospital Co-payments:

R12,500 ~~R11,760~~

Increased from R11,760 to R12,500 for one visit per year (co-payments remain unlimited at Netcare facilities).

3 Major Mental Health Alignment

NetcarePlus has shifted its focus to match the trend of outpatient mental health care:

**Unlimited In-hospital Stays:**

The previous 5-day cap has been removed. Members now have access to unlimited days at a mental health or rehabilitation institution, subject to an annual limit of R40,000.

**Expanded Outpatient Counselling:**

The benefit no longer applies only to "trauma." It now covers shortfalls for registered counsellors and psychologists (up to R10,000 per person p.a.) once medical scheme benefits are exhausted.

4 Day-to-Day Booster Enhancements

The Day-to-Day Booster (available on GapCare 300+ and 500+) has been expanded to include:

**Optical Repair (New):**

A benefit of R3,600 per annum for the repair of damaged spectacles.

**Female Contraception (New):**

Shortfall coverage for the monthly pill, injections, or transdermal patches.

**Existing Core Benefits:**

Shortfall cover for Specialist consultations, Basic/Specialised Dentistry, and Radiology/Pathology (up to R20,000 p.a.) remains a foundation of this booster.



Cedar Employee Benefits (Pty) Ltd – FSP 29061 and Co reg number: 2006/016158/07

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