

NEWSFLASH

Your Kaelo Health 2027 Update

Kaelo Health (MyHealth) is a medical insurance product, not a medical scheme.



R500 000

Medical Emergency Buy-Up

event limit, up from R380 000

1

2027 Enhancements

Day-to-Day Benefit Enhancements:

A high-value alternative for the "Unseen Patient" – employees who earn too much for state care but cannot afford medical aid.



OTC Medication (Vital & Core): Increased from R110 to R120 per quarter (R480 a year).



OTC Medication (Plus): Increased from R115 to R130 per quarter (R520 a year).



Specialist Consultations (Plus): Rand limit per visit increased from R2,000 to R2,250.



Medical Emergency Buy-Up: Covers 13 qualifying sudden medical emergencies – not treatment of symptoms of an acute condition.



Standard Accident Cover Increases:



In-Hospital Event Limit:

R500 000 ~~R380 000~~

Increased from R380,000 to R500,000.



Heart Attack & Stroke:

R350 000 ~~R250 000~~

Increased from R250,000 to R350,000.



Extended Accident Cover:

In-Hospital Event Limit:

R1.5m → R1.6m

Heart Attack & Stroke:

R500,000 → R750,000

2 New for 2027



Network Expansion:

TLC Pharmacy Group joins the Prime Cure Network (with Dis-Chem and Clicks), increasing access to nurse-based primary care.



Prime Cure GPs:

68% of network GPs now dispense medication on-site, for faster treatment turnaround.



Four Pillars of Care:

Private Day-to-Day Healthcare, Accident Cover, Lifestyle Benefits and Dis-Chem Better Rewards.

3 Dis-Chem Better Rewards

All MyHealth policyholders receive the upgraded Dis-Chem Better Rewards:



20% Base Discount on over 180 brands.



Monthly Savings Cap:

Increased to R850 (from R650).



Stackable Boosts:

Includes a 5% Pharmacy Boost and a 5% Capitec Boost.



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

NMG Employee Benefits (Pty) Ltd – FSP 33426 and Co reg number: 2007/025310/07

NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 and Co reg number: 1993/07696/07

NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 and Co reg number: 1979/001308/07

This communication is not advice or tax advice and does not amount, under the Financial Advisory and Intermediary Services Act, to a proposal or personal recommendation or guidance nor is it a recommendation regarding any financial product or service. The funds, their administrator and these entities' officers do not take liability for any action you take or loss you suffer arising from this communication as you will need to obtain advice from a registered financial advisor so that your own circumstances can be taken into account. In addition, the funds' registered rules always take precedence if there is a disparity between the rules and this communication.



Finding a Better Way

At NMG Benefits, we help you make confident financial decisions. From simplifying complex benefits to offering unbiased advice, we support you across retirement, risk cover, healthcare and employee benefits — protecting what matters most now and in the future.



Healthcare | Retirement | Investment | Financial Planning | Actuarial | Insurance