

NEWSFLASH

Your Cinagi 2027 Update

**This will fluctuate based on the Net Loss Ratio of the group*

8.4%*

Weighted Increase



Cinagi's 2027 theme, "The Future is Digital. The Difference is Human," focuses on using technology to scale without losing the human touch. Their internal service metrics remain industry-leading:



New Application Activation:

Average turnaround of 12 minutes.



Claims Processing:

Complete claims are paid within 1.4 days of receiving documentation.

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2027 Benefit Enhancements & Plan Updates

Cinagi has implemented targeted uplifts to address the most common out-of-pocket expenses.



The Dentistry Breakthrough

New on GapSELECT: Basic dental fillings and extractions are now included. This is a significant move to cover day-to-day dental costs that usually deplete medical aid savings.



Casualty & Emergency Cover

Casualty Emergency Illness: Rand limit increased from R3,600 to R3,800 per event.

Event Limit: Frequency increased from 2 to 3 events per person per annum.



Oncology & Precision Medicine

Co-payment Cover: Specifically for precision medicine in cancer treatment, the limit has been increased by 37%—from R18,300 to R25,000 per claim.

Flexibility: They continue to cover both the 25% and 50% co-payments required by schemes.



Co-payments, Sub-limits & Robotic Surgery

Non-DSP Penalty: The penalty co-payment for using a non-network hospital has increased from R21,000 to R22,000.

Robotic Surgery: Cover increased from R27,000 to R29,000 per claim.

Scans, Scopes & Lenses: Sub-limit cover increased from R8,600 to R9,200.



Death & Disability (Safety Net)

Limit Increase: Benefit raised to R36,000 per person, covering all insured individuals on the policy.

Crime Rider: The benefit doubles if the death or disability is the result of a crime.

2 The Wellnicipi Rewards Evolution

Wellnicipi is a rewards program from Cinagi that helps you save money on things you use every day. It gives you cash discounts on your groceries at major supermarkets, so you have more money left in your pocket. It also lets you talk to a doctor online for a low price and gives you access to experts who can help you manage your money or your stress. The goal is to make sure you get real value from your insurance every month, not just when you are in the hospital.



Updates



Grocery Savings:

The product basket has doubled. Potential monthly savings have increased to R600 – R1,200 (up from R300 – R600 in 2026).



Primary Healthcare:

Virtual GP consultations are now accessible from R200.



Financial Wellbeing:

Introduction of 1:1 confidential coaching for budgeting, debt, and major financial decisions.



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

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Finding a Better Way

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