



NEWSFLASH

Your Health4Me 2027 Update

7.9%

Weighted Average Increase



Enhancements:

1

New Over-the-Counter (OTC) Medication Benefit

For the first time, Health4Me includes a dedicated quarterly-managed OTC benefit to assist with minor ailments without depleting acute medication limits. Available across all tiers:



Gold Option: R480 per year (R120 per quarter, cumulative within the benefit year).



Silver Option: R400 per year (R100 per quarter, cumulative within the benefit year).



Bronze Option: R320 per year (R80 per quarter, cumulative within the benefit year).



3 Face-to-face GP visits a year on the new Capped GP option.

2

Enhanced Specialist Benefit (Gold Tier Only)

To address the rising costs of specialist care and reduce member shortfalls, the Gold option benefit has been restructured:

Protocol: Requires a referral from a Network GP and pre-authorisation. Shortfalls above the R1 500 cap remain the member's responsibility.



Visit limit

2 visits per year

Per member/family.



Financial cap

R1 500 per visit

Increased cap per specialist visit.



Annual limit

R3 000 per year

Capped per member/family.

3 How the OTC Benefit Works

Rules for using the new OTC medication benefit:

**Cumulative quarterly limit:**

The quarterly limit is cumulative within the benefit year – if you don't use the R120 in Q1, you have R240 in Q2.

**No carry-over:**

Unused funds do not carry over to the next calendar year.

**Network Pharmacy only:**

Must be used at a Network Pharmacy (Dis-Chem, Clicks or MediRite) in accordance with the acute medication formulary.

4 New "Capped" GP Option

Designed for employer groups looking for a reduced premium while maintaining essential physical access:

**3 Face-to-Face GP Visits:**

Per beneficiary per year at a Network GP – no Hello Doctor pre-authorisation required for these three.

**3 Hello Doctor Consultations:**

Unlimited virtual support, with 3 consultations that can be used to "unlock" further care if needed.

**Chronic / Maternity "Booster":**

Members registered on the Chronic, HIV or Maternity benefit programmes receive 2 additional face-to-face GP visits per year.



Discontinuation of COVID-19 screening: In line with the global transition out of the pandemic phase and the integration of COVID-19 management into standard primary care, the standalone COVID-19 screening test benefit has been removed for 2027.



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

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

NMG Healthcare Consultants (Pty) Ltd – FSP22138 and Co Reg number 2007/025377/07

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