

NEWSFLASH

Your Turnberry 2027 Update

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

8.9%*

Average Increase



Turnberry's 2027 strategy focuses on "Comprehensive Risk Mitigation," specifically neutralising the higher network penalties and out-of-hospital costs introduced by medical schemes. The 2027 portfolio significantly expands the "Network Shield" by increasing both the monetary value and the number of allowed claims for hospital penalties.

1 The "Network Shield" (Non-DSP Hospital Penalties)

The 2027 updates provide a tiered approach to neutralising network hospital penalties:

Premier:

R19,000

R18,000

Increased from R18,000 (2 claims) to R19,000 for 3 claims per family.

Optimal:

R16,000

R14,700

Increased from R14,700 (1 claim) to R16,000 for 2 claims per family.

Synergy:

R12,500

R11,500

Increased from R11,500 to R12,500 for 1 claim per family.

Dynamic:

R11,000

R10,000

Increased from R10,000 to R11,000 for 1 claim per family.

Launch:

R5,500

R4,400

Co-payment cover increased from R4,400 to R5,500 for fixed scheme co-payments.

2

Sub-Limit & Clinical Enhancements



Addressing specific shortfalls for prostheses and high-cost surgical events:

Premier: Sub-limit cover increased from R46,500 to R50,000 per admission.	R50,000
Optimal: Sub-limit cover increased from R36,000 to R39,000 per admission.	R39,000
Synergy: Sub-limit cover increased from R36,000 to R38,000 per admission.	R38,000
Dynamic: Sub-limit cover increased from R20,000 to R22,000 per admission.	R22,000
Med-Extend: Fixed co-payment cover for defined procedures increased from R7,000 to R7,500.	R7,500

3

Casualty & Diagnostic Enhancements**Trauma Care:**

Increased to R1,200 per event (Premier) and R3,600 per consultation for broader trauma support.

**MRI, CT & PET Scans:**

- **Med-Extend:** Increased from R6,000 to R6,500 per annum.
- **Premier/Optimal:** Access to the R22,000 combined annual family limit for scan co-payments.

**Casualty Benefit (Out-of-Hospital):**

- **Med-Extend:** Increased from R5,000 to R5,500 per family per annum.
- **General (Premier/Optimal/Synergy):** Accident limit remains at R11,000; Illness limit at R2,200.

4

Specialised Focus Areas (Premier & Optimal)**Oncology:**

Includes R35,000 for Breast Cancer Symmetry reconstruction and 500% cover for prophylactic prevention procedures.

**Specialised Dentistry:**

Sub-limit for dental implants (Accident/Cancer) is R65,000, with wisdom teeth extractions capped at R40,000.

**Child Dental (<12):**

Exclusive to Premier, providing R6,000 for basic dental shortfalls.



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

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