



MEDSHIELD
medical scheme

NEWSFLASH

Your Medshield 2027 Update

Benefit and contribution changes • Effective 1 January 2027

7.9%

Weighted Average Increase



FINDING A BETTER WAY

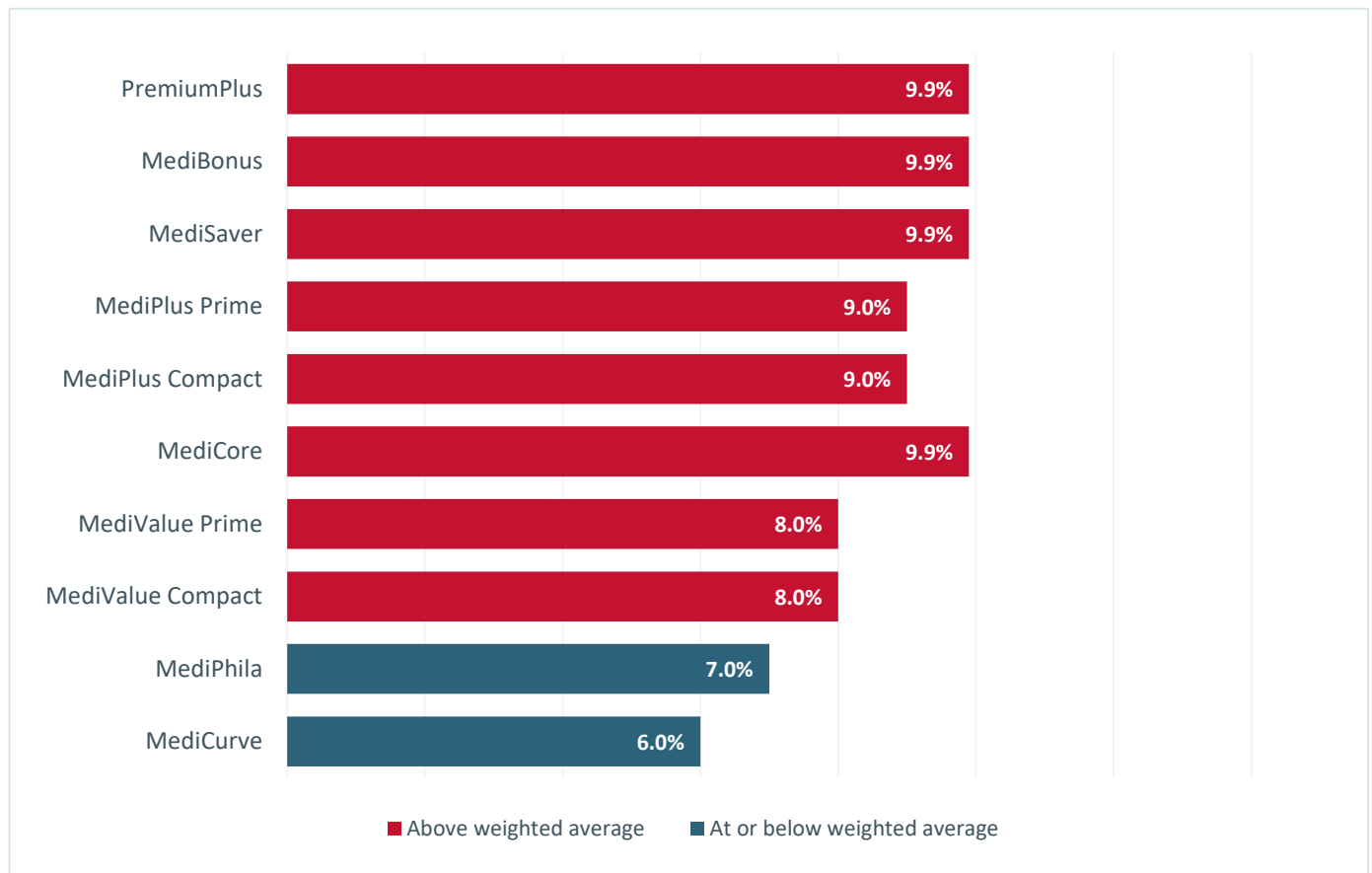
Medshield *increases*

7.9%

Weighted average

Medshield Medical Scheme has announced its 2027 product lineup, focusing on a strategy of “The Bigger Picture.” The scheme has achieved a delicate balance between member affordability and financial sustainability, underpinned by a significant distribution partnership with Sanlam.

INCREASE PER OPTION | EFFECTIVE 1 JANUARY 2027



9.9%

Highest increase

PremiumPlus, MediBonus, MediSaver and MediCore



6%

Lowest increase

MediCurve



6%–7%

Approximately 125,603 members

(the majority) will experience a lower increase



Specific Member Impact: Approximately 125,603 members (the majority) will experience a lower increase of between 6% and 7%.

The *Bigger Picture* for 2027

2027 STRATEGIC FOCUS

The theme for 2027 is “Focusing on the Bigger Picture,” which is built on four pillars:



Affordability

Prioritising member retention by keeping increases as low as possible (weighted average of 7.9%).



Benefit Value Proposition

Leveraging “Smart Contracting” and strategic collaborations (like Sanlam and Mediclinic) to extend access without increasing costs.



Sustainability

Maintaining one of the highest solvency and stability ratings in the South African market.



Integrated Wellness

Shifting toward a “Partner for Life” model that connects healthcare with broader financial wellbeing.

UNIVERSAL BENEFIT ENHANCEMENTS (ALL OPTIONS)

These changes apply across the entire Medshield product range for 2027:



Child Dependant Age Extension

The age for child dependants has been increased from 21 to 24 years, allowing young adults to remain on their parents’ medical aid at child rates for longer.



Mediclinic Hospital-at-Home

Expansion of hospital-level care delivered in the comfort of the member’s home, including 24-hour remote monitoring and daily clinical visits.



SmartCare Mental Health Support

A new “First to Market” initiative providing unlimited mental health support consultations with a Private Nurse at Clicks Clinics (paid from Risk).



Diabetic Retinal AI Screening

Extended to all plans to provide early detection of diabetic retinopathy using AI technology.



Reduction of Co-payments

Selected co-payments have been removed or reduced across various options to lower out-of-pocket expenses.



The bigger picture: most members will see increases of between 6% and 7% in 2027, while every option gains from the universal enhancements above.

Option-specific updates

PREMIUMPLUS



Oncology Innovation

Introduction of an Innovative Oncology Medicine Co-funding Programme (70% Scheme / 30% Member) to provide access to high-cost cancer drugs not previously funded.



Limit Increases

Specialised Dentistry and Maxillo-facial surgery limits increased to R25,000 per family.



New

Infant Hearing Screening (1 test per newborn).

MEDIBONUS & MEDISAVER



MediBonus

Day-to-Day limits increased (e.g., Main member limit increased to R16,300). Specialised Dentistry increased to R23,900.



MediSaver

Removal of the co-payment for Physical Rehabilitation. Mental Health medicine limits increased to R6,100.

MEDIPHILA & MEDICURVE (ENTRY-LEVEL)



MediPhila

Now includes Out-of-Hospital Physiotherapy (subject to D2D limit). The Family Day-to-Day limit has been increased to R4,900.



MediCurve

Introduction of a R1,000 Family Day-to-Day limit. Basic Dentistry co-payments have been removed. New benefit: 2 Paediatric consultations per family for children under 2.



Check your option: benefit changes differ by option. Review what changes on your plan for 2027 and speak to NMG before making a plan change.

Partnerships & services

STRATEGIC PARTNERSHIPS & SERVICE INNOVATIONS



Sanlam Collaboration

Medshield is now a preferred healthcare partner for Sanlam. Members will gain easier access to Sanlam Gap Cover, Wealth, and Reality rewards, integrating health and financial planning.



Integrated Chronic Care (ICC)

A new high-quality Family Practitioner (FP) network focused on better outcomes for diabetes and hypertension, reducing member co-payments through a larger chronic benefit basket.

SERVICE FOOTPRINT



19 New Walk-in Centres

(complementing the 7 existing regional offices).



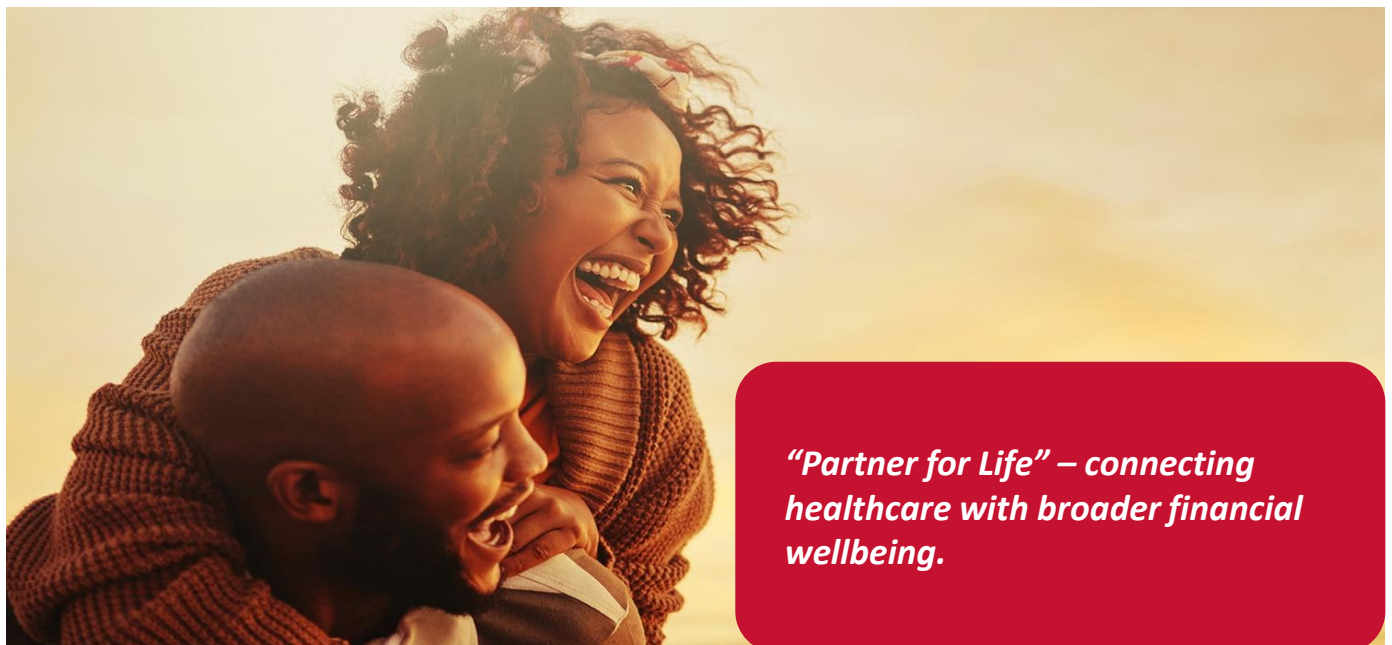
WhatsApp Service

Now available 7 days a week with live agents and self-service bots.



Enhanced App

A redesigned, more intuitive Medshield App with emergency assistance integration.



“Partner for Life” – connecting healthcare with broader financial wellbeing.



Sanlam members: ask NMG how Sanlam Gap Cover, Wealth and Reality rewards fit alongside your Medshield option.

Medshield *contributions*

Monthly contributions effective 1 January 2027

Benefit Option	Principal Member	Adult Dependant	Child Dependant
PremiumPlus	R10 428	R9 552	R1 995
MediBonus	R9 906	R6 957	R2 064
MediSaver	R5 907	R4 893	R1 440
MediPlus Prime	R5 925	R4 227	R1 329
MediPlus Compact	R5 382	R3 840	R1 212
MediCore	R4 701	R3 975	R1 086
MediValue Prime	R3 465	R3 027	R978
MediValue Compact	R3 141	R2 745	R882
MediPhila	R2 295	R2 295	R597
MediCurve	R1 929	R1 821	R531

SUMMARY OF CO-PAYMENT ADJUSTMENTS

Medshield has standardised co-payments for “Voluntary use of non-DSPs” to encourage efficiency:


20%

Upfront Co-payment

For out-of-formulary medication.


30%

Upfront Co-payment

For voluntary use of non-DSP providers or specialists (varies by plan).


40%

Upfront Co-payment

For voluntary use of non-ICON oncology providers.

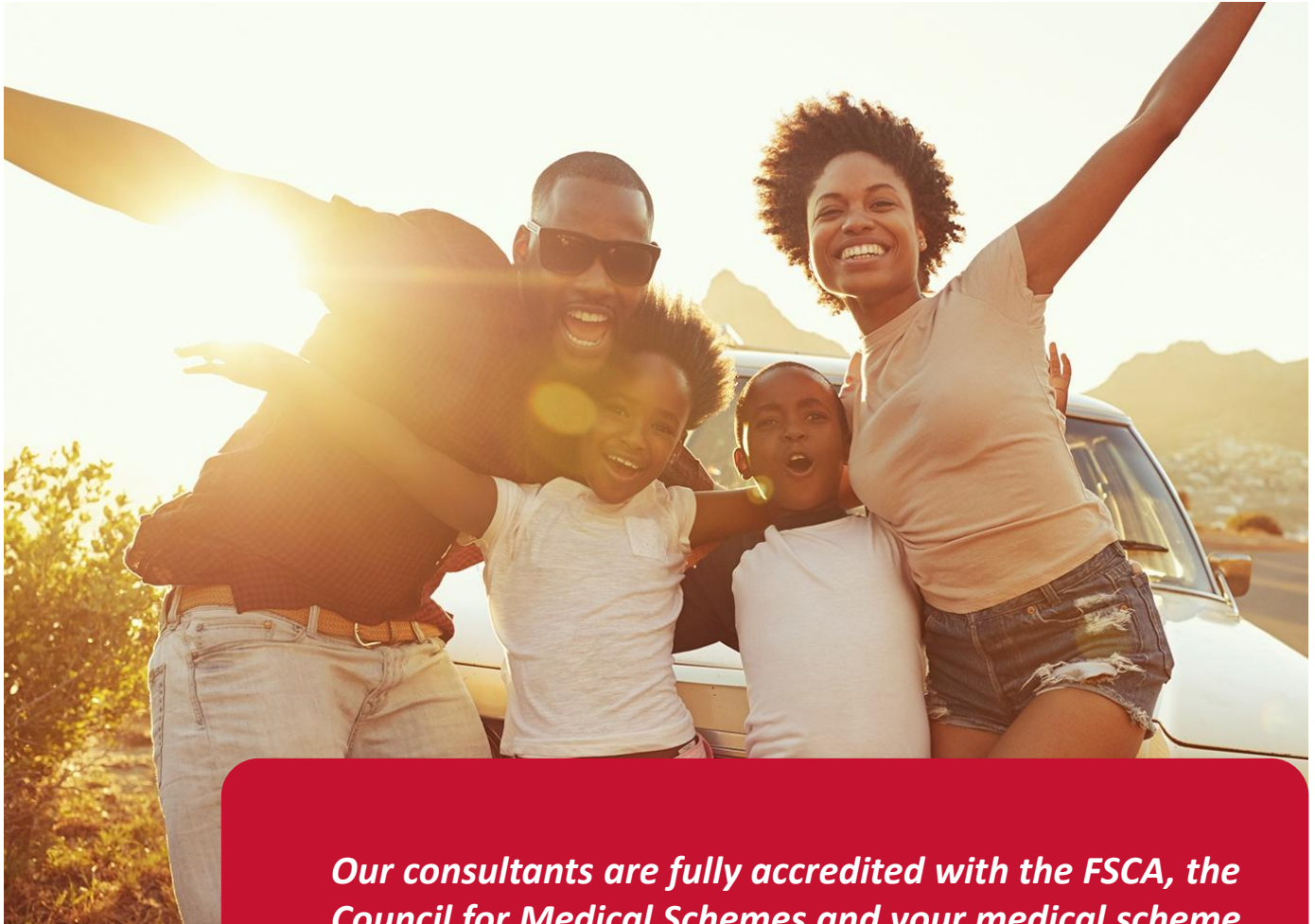


How to read this

Monthly contributions per person, effective 1 January 2027. Child dependants can now remain at child rates up to age 24.



Need help comparing options?
 NMG offers benefit comparisons and plan guidance.



Our consultants are fully accredited with the FSCA, the Council for Medical Schemes and your medical scheme.

We recommend that you consult with NMG and review the detailed medical scheme brochures when selecting a plan or making a plan change.

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▶ Finding a Better Way

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