

NEWSFLASH

Your Sizwe Hosmed 2027 Update

Benefit and contribution changes • Effective 1 January 2027

7.74%

Weighted Average Increase



FINDING A BETTER WAY

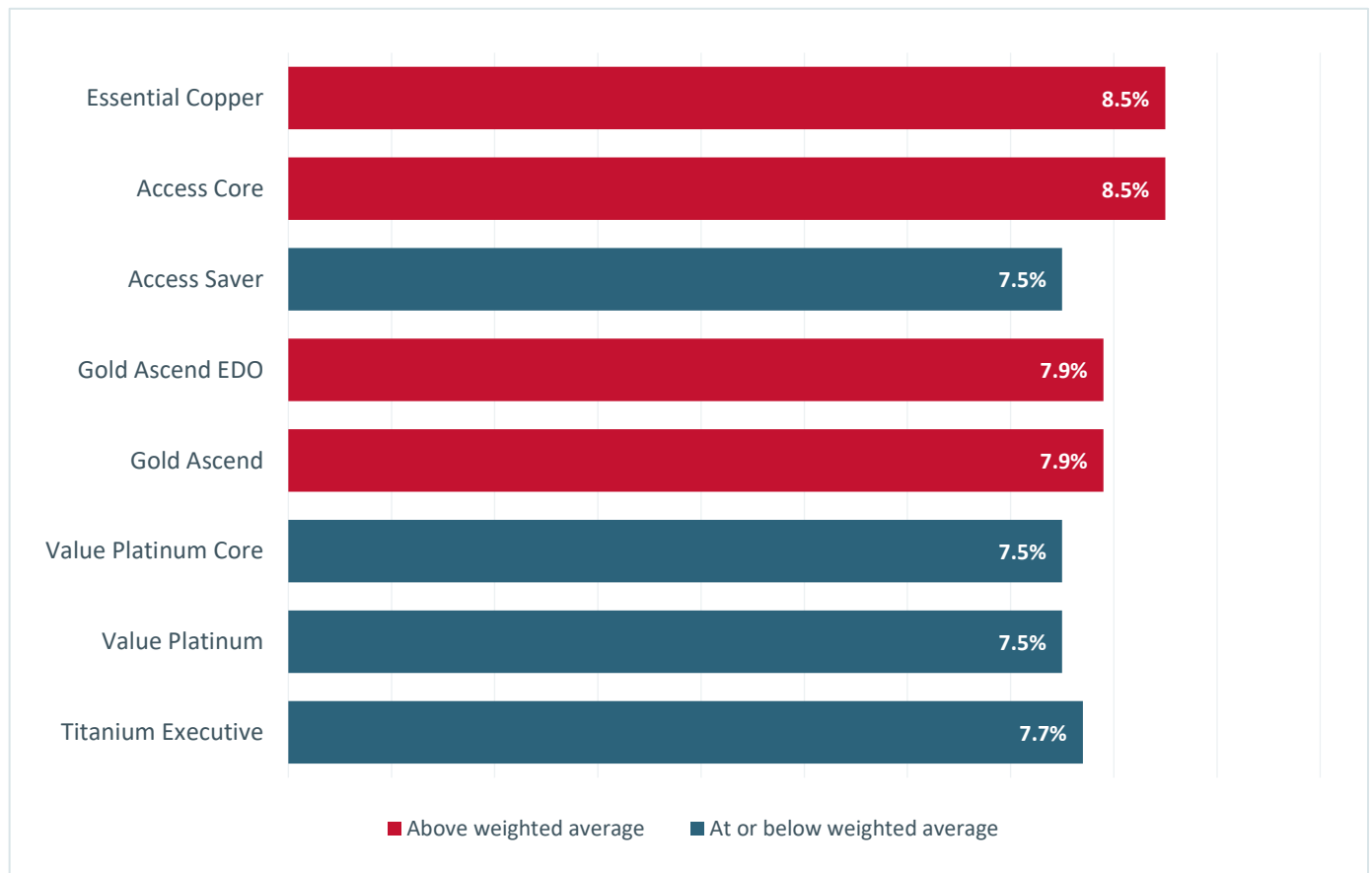
Sizwe Hosmed *increases*

7.74%

Weighted average

Welcome to your Sizwe Hosmed 2027 update. Sizwe Hosmed has announced a weighted average contribution increase of 7.74%, effective 1 January 2027, as the scheme moves from “Immediate Stabilisation” to a “Disciplined Rebuild”.

INCREASE PER OPTION | EFFECTIVE 1 JANUARY 2027



8.5%

Highest increase
Essential Copper and Access Core



7.5%

Lowest increase
Access Saver, Value Platinum Core and Value Platinum



7.7%

Titanium Executive
Just below the weighted average



All eight options increase by between 7.5% and 8.5%. Review whether your current option still fits your needs and budget.

Scheme strategy for 2027



Disciplined Rebuild

The 2027 strategy for Sizwe Hosmed Medical Scheme marks a definitive shift from “Immediate Stabilisation” to a “Disciplined Rebuild.” Under the guidance of Curator Mr. Ian Fleming, the scheme has moved to a Self-Administration model to regain operational control and improve member experience.

SCHEME VITAL STATISTICS

As of the latest August 2026 reporting, the scheme shows significant recovery and stability.



40.1%

YTD Solvency

Well above the statutory 25% requirement



8,688

Principal Members

Targeting growth to 13,500 by January 2027



17,394

Total Beneficiaries



42.6 years

Average Beneficiary Age



0

Retention

Employer-group terminations since the curator took over

STRATEGIC FOCUS FOR 2027: “STRENGTHEN & GROW”

The core theme for 2027 is Bringing Accountability Closer to the Member.



Operational Ownership

The transition to self-administration (commenced August 2026) aims to provide faster response times, service consistency, and accurate benefit loading.



Removing Barriers

A major focus is the removal of restrictive sub-limits within day-to-day benefits to offer members greater freedom.



Network Efficiency

Continued reliance on preferred providers and the “EDO” (Efficiency Discounted Option) models to keep premiums lower without cutting risk benefits.



Strengthen & Grow: 2027 is about bringing accountability closer to the member – faster service, fewer restrictive sub-limits and efficient networks that keep premiums lower.

Benefit updates for 2027

KEY BENEFIT ENHANCEMENTS FOR 2027

Restrictive sub-limits are removed, and new Risk benefits are introduced.



Sub-Limit Removal

Restrictive sub-limits have been removed for Acute medication (including OTC and script limits) and Allied/Alternative services. These are now governed by the overall day-to-day or MSA limits.



Contraceptive Benefit

NEW RISK BENEFIT

Now paid from Risk (instead of savings/day-to-day) on the Essential Copper and Access Saver options.



Immunisation

NEW RISK BENEFIT

New benefit introduced for pandemic-related vaccinations.



Specialised Radiology

Most options now include one additional scan per beneficiary per annum.



Optical Enhancement

A 4% enhancement across the board for eye-care needs.



Combined Sterilisation

Male and female sterilisation benefits have been combined into a single benefit with a Rand limit based on the chosen plan.

IMPORTANT RULES TO NOTE

Co-payments that may apply in 2027.



Specialised Radiology Co-payments

Titanium Executive: R1,200 co-pay (Non-PMB).

Value Platinum: R1,300 co-pay (Non-PMB).

Core/Saver/Gold: Fixed R1,500 co-pay.



Procedure Co-payments

A R3,000 co-payment applies to non-PMB gastroscopies and colonoscopies where applicable.



Ambulance Services

There is a 30% co-payment for the voluntary use of a non-preferred ambulance or emergency provider.



Plan ahead: check before booking a non-PMB scan or scope, and use the scheme's preferred ambulance or emergency provider to avoid unnecessary co-payments.

Sizwe Hosmed *contributions*

Monthly contributions effective 1 January 2027

Option	2027 increase	Principal Member	Adult Dependant	Child Dependant
Essential Copper (R0–R1,650)	8.5%	R700	R700	R700
Essential Copper (R1,651+)	8.5%	R3,934	R3,934	R1,362
Access Core	8.5%	R3,430	R2,958	R691
Access Saver	7.5%	R4,205	R3,632	R845
Gold Ascend EDO	7.9%	R4,585	R4,400	R1,264
Gold Ascend	7.9%	R4,821	R4,630	R1,332
Value Platinum Core	7.5%	R6,841	R6,552	R1,746
Value Platinum	7.5%	R7,198	R6,759	R1,972
Titanium Executive	7.7%	R12,641	R11,185	R2,584

AT A GLANCE



R700

Lowest Principal Member rate
Essential Copper (R0–R1,650)



R12,641

Highest Principal Member rate
Titanium Executive



How to read this

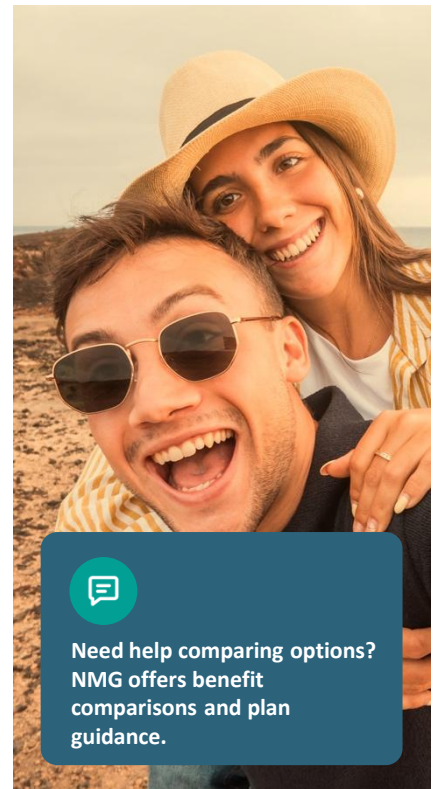
Contributions are monthly amounts for the Principal Member and for each Adult and Child Dependant. Essential Copper is priced in two bands (R0–R1,650 and R1,651+). The 2027 increase column shows each option's announced increase.



Compare before you choose: weigh your 2027 contribution against the benefits and co-payments that matter most to you.



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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