









# HOSMED PRODUCT OFFERING FOR 2021 AND CONTRIBUTIONS @ 40%



 <b>Plus Option</b>	 <b>Value Option</b>	 <b>Value Core Option</b>	 <b>Access Option</b>	 <b>Essential Option</b>
Designed for families that want comprehensive healthcare cover that affords them total peace of mind	Designed for families that want to be assured of substantial healthcare cover	Contribution discounted option with substantial healthcare cover	A new generation option for young families, assuring adequate healthcare cover	Suitable for families looking for essential cover
<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 12 772 M+1 - R 26 908 M+2 - R 29 366 M+3 - R 32 338</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 9 906 M+1 - R 20 918 M+2 - R 22 754 M+3 - R 25 200</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits other than GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively Limited to per Family per annum:</p> <p>M - R 9 906 M+1 - R 20 918 M+2 - R 22 754 M+3 - R 25 200</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> No Overall Annual Limit</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits including GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are collectively paid from MSA. Annual Member Savings Account:</p> <p>Out of hospital subject to sub limits and MSA*</p> <p>No Overall Annual Limit</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ 100% of Scheme rates payable in RSA currency.</li> <li>✓ Subject to completion of documentation prior to leaving RSA.</li> <li>✓ Subject to approval by Scheme.</li> </ul>	<p><b>In Hospital Benefit</b> Limited to PMB conditions</p> <p><b>Out of Hospital Benefits</b> Out of Hospital benefits GP &amp; Specialists consultations, Pathology, Radiology and Chronic Medicine are limited to PMBs</p> <p>Unlimited PMB benefits</p> <p>Subject to DSP</p> <p><b>Statutory Prescribed Minimum Benefits (PMBs)</b> Unlimited</p> <p><b>Emergency medical cover whilst traveling outside of South Africa</b></p> <ul style="list-style-type: none"> <li>✓ No Benefit.</li> </ul>

# 2021 CONTRIBUTIONS @ 40%



		PLUS OPTION	VALUE OPTION	VALUE CORE OPTION	ACCESS OPTION			ESSENTIAL OPTION		
Monthly Income		R0+	R0+	R0+	R0+	R0+	R0+	R0 - R8 500	R8 501 - R13 000	R13 001+
Contribution					Risk	Savings	Total			
	Member	R2 257	R1 398	R1 286	R1 838	R612	R980	R592	R709	R852
	Adult	R1 877	R1 134	R1 044	R1 582	R528	R844	R568	R681	R811
	Child*	R421	R264	R244	R356	R120	R190	R203	R262	R330
<b>Combined Contributions:</b>										
	Member + Adult	R5 602	R2 532	R2 330	R3 420	R1 140	R1 824	R1 160	R1 390	R1 663
	Member + 1 Child	R2 678	R1 662	R1 530	R2 194	R732	R1 170	R795	R971	R1 182
	Member + Adult + 1 Child	R6 654	R2 796	R2 574	R3 776	R1 260	R2 014	R1 364	R1 652	R1 993
	Member + Adult + 2 Children	R7 706	R3 060	R2 818	R4 132	R1 380	R2 205	R1 567	R1 914	R2 323
	Family (Maximum 3 Children Per Family Charged)	R8 758	R3 577	R3 062	R4 488	R1 500	R2 395	R1 770	R2 176	R2 653

*Pictures for illustration purposes only*

**\*Member pays for the first three children only (Maximum Subsidy for 2021 - R4 733)**