



# The GTC Medical Aid Survey

Benefit and cost comparisons - 2017



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## Foreword

Welcome to this, the seventh edition of the Medical Aid Survey. Within GTC, Jill Larkan and her team have incrementally institutionalised this annual compilation. I am proud of them. The ever increasing reliance by our clients (together with the many users who are not our clients) on this centralised repository of medical aid information is gratifying and justifies the annual commitments needed in making this happen.

A clear indication of the growing credibility of this survey is how many medical schemes contacted Jill or me after the release of the 2016 survey. All these meetings and discussions have been constructive and have assisted in us compiling enhanced data and an ever-improving publication.

To those of you who have written to us personally - mostly expressing appreciation - thank you, your recommendations and ideas have been heeded. Just as GTC management relies on this publication for our own proposal preparations, I remain convinced that this survey is a pivotal tool for any adviser, HR practitioner, company executive or risk management team in the formulation of any advice regarding healthcare and specifically medical aid selection.

This year's survey sees a number of enhancements which are primarily focused on our macro overview of the demographics relating to the longevity and sustainability of a scheme. Included are our own weightings of various decision making processes and the extension/increase in the number of demographic areas analysed. Whereas we confined these to four equally weighted areas last year, we have extended these to ten weighted areas this year. These cover both short and longer term results in our ratings.

As per usual, 21st Century, one of South Africa's leading specialist remuneration consultancies, has partnered with us in this annual publication.

Jill and her team have a number of additional survey components which we have determined will be better represented on their own rather than being integrated into the Medical Aid Survey. Do look out for these during the course of the year.

GTC's survey is a journey rather than an event. We continue to evolve and expand - what has become a definitive national survey - on a very important corporate and personal component of one's employee benefits or personal financial planning. We are also aware that this will be a journey without an end. An ever-changing dynamic environment such as healthcare requires ever-changing review and assessment. Our job in this regard will never be complete. Whilst the survey handbook is a powerful tool in itself, it is best used as a basis for your own evaluation and rating, using the many variables which cannot be pigeon-holed in terms of weighting or priorities. It is you, together with the survey, who will best determine the appropriate allocations for your own purposes.

It is not just statistics and data that make this survey credible. It is the way in which it is applied and its usefulness for the user. Your input, constructive or negative, will continue to help us build on and improve our annual survey. Jill would be your first port of reference and I would be your second.



Welcome to this year's survey. I trust you find it beneficial.

Regards

**Gary Mockler**

GTC Group Chief Executive Officer

# Introduction to GTC

Established in 1991, GTC is a leading financial advisory business with offices in the three main metropolitan areas of Johannesburg, Cape Town and Durban.

## **GTC specialises in:**

- employee benefits consulting and administration.
- private client wealth management.
- healthcare consulting.
- asset management, with specific capabilities in stockbroking, derivatives trading, multi-management, asset consulting, smart beta tracking, indexation, construction of bespoke investment products, and investment analytics.
- short-term risk solutions.
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Collectively the Group employs some 120 staff. Assets under management and administration total R34 billion, with around 2500 private clients and about 85 000 participating members of retirement funds through some 300 participating employer schemes, most of these structured through one of several GTC umbrella funds.

As an advisory business, GTC holds the necessary licenses including FAIS, and has received two PMR.Africa Golden Arrow Awards over two consecutive years. In 2016 GTC was awarded a PMR Africa Diamond Arrow Award for being the highest ranked in the category of 'medium-sized pension fund administrators and consultants' in the annual PMR Survey.

GTC proudly sponsors the Johannesburg Symphony Orchestra (JSO), fostering the musical talent of present and future generations, supporting classical music and uplifting previously disadvantaged musicians.

The Group also sponsors the Wanderers Golf Club in Johannesburg.

The GTC team lives the brand **consult • partner • manage**.

## About the author

### Biography

Jill Larkan is Head of Healthcare Consulting at GTC. She has extensive experience of the financial services sector, in which she has worked for more than 30 years. Whilst having been at GTC for some five years, Jill notes business relationships with several of her GTC colleagues of more than 20 years.

Prior to joining GTC in 2012, Jill ran her own successful broking and consulting business in the Western Cape, where she provided services to private and corporate clients. Before establishing her own business, Jill gained large corporate experience through a career path that included Old Mutual, Sage Life and Glenrand MIB.

Jill is continuously growing and learning and she has attained her Advanced Post Graduate Diploma in Financial Planning from the University of the Free State. She is a Certified Financial Planner®, an internationally recognised financial advisory designation, awarded by the Financial Planning Institute.

Jill is also a member of the Insurance Institute of South Africa, the FIA and the Financial Planning Institute. Her management style is based on “knowledge sharing”, believing that regular engagement and continuous information sharing creates an informed audience. Jill enthusiastically states “I am passionate about people, honesty and integrity, and about helping clients make the best decisions possible for their future.”

Jill is an enthusiastic sportsperson, having played soccer and hockey in her earlier years, and still actively participates in a wide variety of outdoor sports including mountain biking, cycling, water skiing, tubing, boating and hiking.



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- Albert Einstein

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# Simplicity and clarity characterise the 2017 GTC Medical Aid Survey

## 1. Introduction

Simplicity is not a word often associated with the process of choosing a medical aid provider or plan. We therefore take great pride in introducing GTC's easy to use Annual Medical Aid Survey.

This annual analysis and rating of medical aid schemes and options cuts through the complexity of the notoriously opaque landscape presented by literally hundreds of medical aid permutations.

GTC has reviewed 23 medical aids (22 open and 1 closed scheme) offering 144 plans. This number swells to 244 plans once the different salary levels applicable to many of the salary-banded plan ranges are added.

The assessment and rating of these plans is intended to help HR professionals, business leaders and medical aid members make more informed decisions regarding their healthcare package content and to assist healthcare consultants in determining and shaping their recommendations.

The relevance and accuracy of these ratings is ever-evolving as can be seen from this year's enhancements in the form of additional weightings and ratings demographics.

As summarised below, the survey is a representation of the choices available to members. The result is an overall 'likelihood of support' rating that has been arrived at by measuring key factors we believe are most significant.





**These measures include:**

- A micro rating – based on the risk premium ranking, which indicates a plan's competitiveness in relation to others in the same category.
- A macro rating – which measures scheme factors such as membership size and growth, average age, financial stability (solvency and net healthcare results) and service levels. We went on to weight these results according to the importance of these factors in the decision-making process.

This latest iteration of the survey offers an easy assessment of objectively comparing plans. This is achieved by confining this year's survey to registered medical aid schemes only. We have therefore excluded all short-term top-up, gap and health insurance policies from the 2017 GTC Medical Aid Survey.

By virtue of recent changes to the Demarcation Regulations published, Primary Care policies have to register as medical aids in the next two years. They will therefore be included in future editions of this survey as-and-when they comply with these regulations.

Although our rating system simplifies the decision-making process, we must caution that all results should be used in conjunction with the services of a professional healthcare adviser.

To assist the users of this survey we placed all plans into one of eleven categories of medical aids, offering varying levels of benefits.

## **2. Classification of medical aid plans**

Our departure point in simplifying the decision-making process was to categorise plans according to benefits offered. Our eleven categories are:

- Entry level
  - Core
  - Student
  - Low salary band – State
  - Low salary band
  - Mid salary band
- Hospital-only
- Saver
- Saver plus
- Comprehensive
- Traditional plans
  - Standard
  - Hybrid

(See Section 10 for a detailed explanation of the types of plans included in these categories.)

# GTC Medical Aid Survey

## 3. Medical aid plans - categorised

Below is the complete list of medical aid plans offered by the various schemes placed within one of our eleven categories:

### Entry level - Core

Scheme	Plan name
Discovery	KeyCare Core*

### Entry level – Student

Scheme	Plan name
Makoti	Primary*+**+***
Topmed	Network*
Momentum	Ingwe*
CompCare Wellness	NetworX*
Medihelp	Necesse*

### Entry level – Low salary band – State

Scheme	Plan name
Makoti	Primary**+***
Momentum	Ingwe*+**
Discovery	KeyCare Access*+**

### Entry level - Low salary band

Scheme	Plan name
Makoti	Primary*+**+***
Momentum	Ingwe*+**
Discovery	KeyCare Access*+**
Discovery	KeyCare Plus*
Sizwe	Gomomo Care*
Topmed	Network*
Selfmed	Selfnet***
Suremed	Explorer*
Momentum	Access
Fedhealth	Blue Door Plus*
BestMed	Pulse1*
Medimed	Medisave Essential*
Medihelp	Necesse*
Bonitas	Primary*
Hosmed	Essential***+*
CompCare Wellness	NetworX*
Hosmed	Access
Commed	Roots*

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Entry level – Mid salary band

Scheme	Plan name
Makoti	Primary*+**+***
Momentum	Ingwe*+**
Discovery	KeyCare Access*+**
Discovery	KeyCare Plus*
Topmed	Network*
Sizwe	Gomomo Care*
Suremed	Explorer*
Selfmed	Selfnet***
Momentum	Access
Medimed	Medisave Essential*
BestMed	Pulse1*
Fedhealth	Blue Door Plus*
Medihelp	Necesse*
Bonitas	Primary
CompCare Wellness	NetworX*
Hosmed	Essential*+***
Hosmed	Access
Commed	Roots*

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

# GTC Medical Aid Survey

## Hospital-only

Scheme	Plan name
Discovery	Essential Smart
Genesis	Private Choice
Momentum	Custom
Discovery	Essential Delta Core
Discovery	Coastal Core
BestMed	Beat1 Network
Discovery	Classic Smart
BestMed	Beat1
Discovery	Classic Delta Core
Topmed	Essential
Genesis	Private
Medihelp	Dimension Prime 1 Network
Profmed	ProActive*
Discovery	Essential Core
Bonitas	BonEssential
Suremed	Shuttle
Selfmed	MedXX1
Discovery	Classic Core
KeyHealth	Essence
Sizwe	Hospital Care
Spectramed	Aqua
Medihelp	Dimension Prime 1
Bonitas	Hospital Standard
Fedhealth	Maxima EntryZone
Profmed	ProActive Plus
Selfmed	Med Elite
Bonitas	Hospital Plus
CompCare Wellness	Axis
Cape Medical Plan	HealthPact Premium
Fedhealth	Maxima Core Grid
Fedhealth	Maxima Core
Medshield	MediCore

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Saver

Scheme	Plan name
Discovery	Essential Delta Saver
Topmed	Active Saver
Discovery	Classic Delta Saver
Momentum	Incentive
Discovery	Coastal Saver
BestMed	Beat2 Network
Discovery	Essential Saver
BestMed	Beat2
Genesis	Private Plus
Discovery	Classic Saver
Medihelp	Unify
BestMed	Beat3 Network
Topmed	Savings
Bonitas	BonFit
BestMed	Beat3
Fedhealth	Maxima EntrySaver
KeyHealth	Equilibrium
Fedhealth	Maxima Saver Grid
Momentum	Summit
Spectramed	Cyan*
Bonitas	BonSave
Cape Medical Plan	HealthPact Silver
Fedhealth	Maxima Saver
CompCare Wellness	Mumed
Fedhealth	Maxima Basis Grid
Bonitas	BonClassic
Profmed	ProSecure*
Spectramed	Capri
Fedhealth	Maxima Basis
Medshield	MediSaver
Profmed	ProSecure Plus
Profmed	ProPinnacle
KeyHealth	Gold
Fedhealth	Maxima Advanced
Cape Medical Plan	HealthPact Select
Commed	Shina*
Commed	Standard*

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

# GTC Medical Aid Survey

## Saver Plus

Scheme	Plan name
Discovery	Essential Priority
Discovery	Classic Priority
Medimed	Medisave Standard*
Topmed	Family
BestMed	Pace1
Medimed	Medisave Max*
Bonitas	BonComplete
Suremed	Navigator
BestMed	Pace3*
BestMed	Pace2
CompCare Wellness	Symmetry
BestMed	Pace4
CompCare Wellness	Dynamix
Spectramed	Azure*
CompCare Wellness	Pinnacle
Resolution	Supreme
Resolution	Millenium
Medshield	PremiumPlus
Spectramed	Cobolt
Commed	De Luxe

## Comprehensive

Scheme	Plan name
Momentum	Extender
Discovery	Essential Delta Comprehensive
Discovery	Classic Delta Comprehensive
Discovery	Essential Comprehensive
Discovery	Classic Comprehensive
Discovery	Classic Comprehensive Zero MSA
Topmed	Executive
Discovery	Executive

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Comprehensive - continued

Scheme	Plan name
Fedhealth	Maxima Standard Elect
Fedhealth	Maxima Standard
Bonitas	BonComprehensive
Fedhealth	Maxima Exec
KeyHealth	Platinum
Fedhealth	Maxima Plus
Fedhealth	Ultimax

## Traditional - Hybrid

Scheme	Plan name
BestMed	Beat4
Bonitas	Standard
Bonitas	Standard Select
Genesis	Private Comprehensive
Hosmed	Plus
Hosmed	Value
KeyHealth	Silver
Medihelp	Dimension Prime 2
Medihelp	Dimension Prime 2 Network
Medihelp	Dimension Prime 3
Medihelp	Dimension Prime 3 Network
Medihelp	Dimension Elite
Medshield	MediValue
Medshield	MediPlus
Medshield	MediBonus
Resolution	Progressive Flex
Sizwe	Primary Care*
Sizwe	Affordable Care*
Sizwe	Full Benefit Care*

## Traditional - Standard

Scheme	Plan name
BestMed	Pulse2
Makoti	Comprehensive*
Medihelp	Plus
Medimed	Alpha
Selfmed	Selfsure
Selfmed	Selfmed 80%
Suremed	Challenger
Topmed	Limited
Topmed	Comprehensive

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

# GTC Medical Aid Survey

## 4. Family sizes

In all of our comparisons, we have made use of the following family sizes:

### Family size

Primary member	P
Primary member + spouse/adult dependant	P+S
Primary member + spouse/adult dependant + 2 children	P+S+2C

## 5. Micro ratings

### 5.1 Risk rating

The rankings in the GTC Medical Aid Survey are based on the concept of a risk rating for each medical aid plan. This risk rating is derived from a risk premium, which represents the premium paid monthly minus the allocation to what is known as the 'savings' or out-of-hospital account. In instances where a plan has two out-of-hospital accounts, these have been combined and deducted from the total premium to arrive at a risk premium. By stripping out these 'savings' costs we are able to arrive at a risk-only premium and therefore a more equitable basis for comparison.

This approach removes any differences in personal circumstances, priorities or behaviours that may influence an individual's eventual healthcare costs. We have not totally discarded these numbers, with the cost of 'savings' shown in a separate column in the detailed results in section 7.5 below. Hospital-only schemes do not have any out-of-hospital 'savings' accounts so we do not need to strip out any costs when making comparisons. Comprehensive plans have a 'savings' allocation and an unlimited Above-Threshold Benefit (ATB). Because of the unlimited nature of the ATB we have not quantified the out-of-hospital allocation for comprehensive plans.

### 5.2 Complete costs

Complete costs are only applicable to comprehensive plans, where the savings account and unlimited ATB is separated by a Self Payment Gap (SPG). Our definition of a comprehensive plan is one that offers unlimited additional benefits once the savings account is exhausted, and the SPG has been paid by the member.

To accurately indicate anticipated annual healthcare expenses, we have assumed that all costs for the year are accumulated and paid out at 100% of the medical aid rate, thus not extending the SPG.

In reality, this does not happen and many of the costs payable are at private rates, which extend or seemingly increase the SPG monthly. For this reason, the complete costs indicated are theoretical figures and would only apply in extremely rare circumstances.

We reiterate once again that the SPG has been calculated assuming that the members' costs for the year are all only at 100% of the medical aid rate.

Once we have arranged the participants into order of ascending premium, and tallied how many participants are in the category, we allocate a percentage score to each, signifying their ranking within the category. The results of our rankings can be seen on our schedules in Section 7.5 below.

For purposes of ranking overall performers within our micro ratings, we enclose an overall micro ratings schedule below, reflecting best performers in each category.





# GTC Medical Aid Survey

## 5.3 Micro results schedule

### Micro ratings

	All			
Category	P	P+S	P+S+2C	P
Entry Level Comprehensive Student	Makoti Primary*+**+***			Topmed Network*
Entry Level Hospital only				Discovery Keycare Core*
Comprehensive Low (R3 000 - R7 000) State	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	
Comprehensive Low (R3 000 - R7 000)	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***
Comprehensive Mid (R7 000 - R10 000)	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***
Hospital only	Profmed ProActive*	Profmed ProActive*	Profmed ProActive*	Discovery Essential Smart
Saver	BestMed Beat2 Network	BestMed Beat2 Network	Commed Shina*	BestMed Beat2 Network
Saver Plus	MediMed Medisave Standard*	MediMed Medisave Standard*	MediMed Medisave Standard*	Resolution Millennium
Comprehensive Risk	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect
Comprehensive Complete	Discovery Executive	Discovery Executive	Discovery Executive	Discovery Classic Delta Comprehensive

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



Network				
Network		Non network		
P+S	P+S+2C	P	P+S	P+S+2C
		CompCare Wellness NetworX*		
Discovery Keycare Core*	Discovery Keycare Core*			
Makoti Primary*+**+***	Makoti Primary*+**+***	Sizwe Gomomo*	Sizwe Gomomo*	Sizwe Gomomo*
Makoti Primary*+**+***	Makoti Primary*+**+***	Sizwe Gomomo*	Sizwe Gomomo*	Sizwe Gomomo*
BestMed Beat1 Network	BestMed Beat1 Network	Profmed ProActive*	Profmed ProActive*	Profmed ProActive*
BestMed Beat2 Network	Commed Shina*	Topmed Active Saver	BestMed Beat2	Cape Medical Plan HealthPact Silver
Resolution Millennium	Resolution Millennium	MediMed Medisave Standard*	MediMed Medisave Standard*	MediMed Medisave Standard*
Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard Elect	Fedhealth Maxima Standard	Fedhealth Maxima Standard	Fedhealth Maxima Standard
Fedhealth Maxima Standard Elect	Discovery Classic Delta Comprehensive	Discovery Executive	Discovery Executive	Discovery Executive

## 6. Macro rating

Selecting a plan based solely upon micro ratings could be dangerous, as this discounts overall scheme demographics indicative of longevity and sustainability.

The Council for Medical Schemes (CMS) produces an in depth annual report detailing all scheme demographics, encouraging analysis and understanding of the scheme changes over time.

We have extracted areas of greater concern from the report, analysed and compared these amongst participants, weighting our findings to signify importance within the decision- making process.

### 6.1 Our macro rating measures:

We have included the following demographics from the CMS report in our survey:

- Scheme membership size
- Membership growth
- Average age
- Financial stability - solvency
- Financial stability - net healthcare results
- Service levels

#### 6.1.1 Membership scheme size

We acknowledge that larger schemes have greater advantage over smaller schemes, given their higher number of members and by extension their ability to negotiate better costs with hospitals and set up wider networks for their members. This, combined with their buying power in all other areas, offers a distinct advantage in managing premiums and ensuring better discounts for members. We have included a rating for scheme size, and weighted this 17.5% in our overall macro rankings.

#### 6.1.2 Membership growth

Growth of a scheme is imperative for longevity and sustainability. We rated both the overall growth of the scheme, as well as the growth of the scheme relative to the total members in the survey. We have included a short (one year) and long term (three year) view, and weighted this 25% in our macro rankings.

#### 6.1.3 Average age

We acknowledge the importance of average age, and rated this relative to the average age of all open plan members (and the one closed scheme), as well as whether this average was improved upon year-on-year. We weighted the importance 17.5% in our macro rankings.

#### 6.1.4 Financial stability – solvency

We considered the levels of solvency ratio and whether the required 25% solvency level was attained and/or retained. We weighted our results 15% in our macro rankings.

#### 6.1.5 Financial stability - net healthcare results

We noted the net healthcare results of the plans over both the short (one year) and long term (three years) and weighted the findings 20% in our overall macro rankings.

#### 6.1.6 Service levels

This factor was the only one not extracted from the CMS report, as it does not allocate rankings for all schemes. We therefore resorted to the 'Hello Peter' ([www.hellopeter.com](http://www.hellopeter.com)) website to gauge the number of complaints received and processed over the last year. We measured these against the total number of members on each scheme and weighted this 5% in our macro rankings.

The results of the combination of these weighted ratings were then ranked with the performer in first place allocated with a 100% score, and each one thereafter with a proportionately decreasing percentage.





## 6.2 Our macro ratings schedule:

Our macro ratings schedule is shown hereunder.

Scheme name	Score allocation (%)
Discovery Health Medical Scheme	100.00
Momentum Health	95.65
Makoti Medical Scheme	91.30
Genesis Medical Scheme	86.96
Topmed Medical Scheme	82.61
Sizwe Medical Fund	78.26
Selfmed Medical Scheme	73.91
Bestmed Medical Scheme	69.57
Bonitas Medical Fund	65.22
Thebemed	56.52
Medimed Medical Scheme	52.17
Medihelp	60.87
Suremed Health	47.83
Compcare Wellness Medical Scheme	43.48
Profmed	39.13
Keyhealth	34.78
Hosmed Medical Aid Scheme	30.43
Fedhealth Medical Scheme	26.09
Liberty Medical Scheme	21.74
Resolution Health Medical Scheme	17.39
Spectramed	13.04
Cape Medical Plan	8.70
Medshield Medical Scheme	4.35

# GTC Medical Aid Survey

## 7. Results

### 7.1 Indicators

In our comparison schedules you will notice our \* indicators. Please note the reference below for explanations:

\* Salary banded

\*\* State-only hospital cover provided

\*\*\* PMB only cover provided for hospitalisation

These indicators are of particular relevance when considering our overall results. Schemes may have salary banded premium ranges in an attempt to attract membership, and this skews the overall results within that category. Astute healthcare advisers and investigators will note these indicators and be aware of the plans' limitations when considering them against peers.

### 7.2 Entry level

Entry level plans have been rated in the following areas:

	All	Network	Non network	Family size
Student	√	√	√	(P)
Low salary	√	√	√	(P), (P+S), (P+S+2C)
Mid salary	√	√	√	(P), (P+S), (P+S+2C)

### 7.3 Hospital-only

For hospital-only plan comparison we have rated the risk premiums against one another in the following areas:

	Single (P)	Principal and spouse /adult dep (P+S)	Principal, spouse and 2 children (P+S+2C)
All plan type	√	√	√
Network plans	√	√	√
Non-network plans	√	√	√

### 7.4 Saver, Saver plus and Comprehensive

For Saver, Saver plus and Comprehensive plans, we rated risk premiums on the following:

	Single (P)	Principal and spouse /adult dep (P+S)	Principal, spouse and 2 children (P+S+2C)
All plan type	√	√	√
Network plans	√	√	√
Non-network plans	√	√	√



### 7.4.1 Saver plans

For Saver and Saver plus plan comparisons we have rated the risk premiums against each other, but also included an indication of the amount allocated to 'savings' for each plan. The allocation of any funding towards the 'savings' amounts are excluded from the risk contribution.

### 7.4.2 Saver plus plans

A new inclusion this year, these plans allocate a portion of 'out-of-hospital' spend via a 'savings' account, which could be supplemented by a secondary amount. The second amount is usually a risk allocation and therefore funded by the scheme. For comparison purposes we have included the risk comparisons for these scheme as well as the total 'out-of-hospital/savings' allocations. The allocations towards the 'savings' accounts are excluded from the risk contribution.

### 7.4.3 Comprehensive plans

Our Comprehensive plan results once again reflect a risk result, being the risk-only elements compared amongst participants in this category. We also provide a complete cost for the category, which reflects the total premium plus SPG – which is the member's theoretical financial exposure expectation for the year.

## 7.5 Combined results schedules

In order to combine these ratings, we allocated an average score to the combination of the micro and macro ratings already determined.

Our analysis reflects a score which indicates the likelihood that the particular plan/scheme would receive our support or not.

<b>Our ratings on support are as follows:</b>	<b>(%)</b>
<b>Low</b> likelihood of receiving support/recommendation to clients	0 - 49
<b>Medium</b> likelihood of receiving support/recommendation to clients	50 - 69
<b>High</b> likelihood of receiving our support/recommendation to clients	70 +

The schedules which follow reflect our overall rankings and findings on a combined level and indicate our 'likelihood of support'.

With this understanding, we hope you will be able to make more informed decisions on which plans, options or benefits are best suited to your, or your client's needs.

## Entry level - comprehensive - student - all

		Salary band	Total cost (R)	Rank /7	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary*+**+***	R0 - R3 000	225	1	100.00	91.30	95.65	High
Topmed	Network*	R0 - R1 000	319	2	85.71	81.82	82.61	High
Momentum	Ingwe*	R0 - R650	335	4	57.14	95.65	76.40	High
Momentum	Ingwe*	R0 - R650	335	5	42.86	95.65	69.25	Medium
Momentum	Ingwe*+**	R0 - R650	335	6	28.57	95.65	62.11	Medium
CompCare Wellness	NetworX*	R0 - R500	330	3	71.43	43.48	57.45	Medium
Medihelp	Necesse*	R0 - R400	438	7	14.29	60.87	37.58	Low

## Entry level - comprehensive - student - network

		Salary band	Total cost (R)	Rank /3	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Scheme	Plan name							
Topmed	Network	R0 - R1 000	319	1	100.00	82.61	91.31	High
Momentum	Ingwe	R0 - R650	335	2	66.67	95.65	81.16	High
Medihelp	Necesse	R0 - R400	438	3	33.33	60.87	47.10	Low

## Entry level - comprehensive - student - non network

		Salary band	Total Cost (R)	Rank /2	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Scheme	Plan name							
Momentum	Ingwe	R0 - R650	335	2	50.00	95.65	72.83	High
CompCare Wellness	NetworX	R0 - R500	330	1	100.00	43.48	71.74	High

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Entry level - comprehensive - state

		Salary band	Total cost (R)	Rank /3	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	239	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	560	2	66.67	95.65	81.16	High
Discovery	KeyCare AccCess**	R0 - R5 050	644	3	33.33	100.00	66.67	Medium
Member + 1 adult dependant								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	478	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 120	2	66.67	95.65	81.16	High
Discovery	KeyCare AccCess**	R0 - R5 050	1 288	3	33.33	100.00	66.67	Medium
Member + adult dependant + 2 children								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	796	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 724	2	66.67	95.65	81.16	High
Discovery	KeyCare AccCess**	R0 - R5 050	1 850	3	33.33	100.00	66.67	Medium

## Entry level - comprehensive - network - core

		Salary band	Total cost (R)	Rank /3	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	KeyCare Core	R0 - R8 100	731	1	100.00	100.00	100.00	High
Discovery	KeyCare Core	R8 101 - R11 550	912	2	66.67	100.00	83.33	High
Discovery	KeyCare Core	R11 551 +	1 408	3	33.33	100.00	66.67	Medium
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	KeyCare Core	R0 - R8 100	1 462	1	100.00	100.00	100.00	High
Discovery	KeyCare Core	R8 101 - R11 550	1 824	2	66.67	100.00	83.33	High
Discovery	KeyCare Core	R11 551 +	2 816	3	33.33	100.00	66.67	Medium
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	KeyCare Core	R0 - R8 100	1 842	1	100.00	100.00	100.00	High
Discovery	KeyCare Core	R8 101 - R11 550	2 272	2	66.67	100.00	83.33	High
Discovery	KeyCare Core	R11 551 +	3 452	3	33.33	100.00	66.67	Medium

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - low salary band - all

		Salary band	Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	239	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	560	2	95.24	95.65	95.44	High
Discovery	KeyCare AcCess**	R0 - R5 050	644	3	90.48	100.00	95.24	High
Momentum	Ingwe	R651 - R6 100	701	4	85.71	95.65	90.68	High
Momentum	Ingwe	R651 - R6 100	911	9	61.90	95.65	78.78	High
Discovery	KeyCare Plus	R0 - R8 100	914	10	57.14	100.00	78.57	High
Sizwe	Gomomo Care	R0 - R6 742	805	6	76.19	78.26	77.23	High
Topmed	Network	R1 001 - R8 000	915	11	52.38	82.61	67.50	Medium
Momentum	Ingwe	R6 101 - R8 200	1 273	16	28.57	95.65	62.11	Medium
Selfmed	Selfnet***		1 185	13	42.86	73.91	58.38	Medium
Suremed	Explorer	R0 - R7 500	860	8	66.67	47.83	57.25	Medium
Momentum	Access		1 842	19	14.29	95.65	54.97	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	776	5	80.95	26.09	53.52	Medium
BestMed	Pulse1	R0 - R5 500	1 265	15	33.33	69.57	51.45	Medium
Medimed	Medisave Essential	R0 - R7 000	1 110	12	47.62	52.17	49.89	Low
Medihelp	Necesse	R401 - R5 000	1 404	17	23.81	60.87	42.34	Low
Bonitas	Primary		1 924	20	9.52	65.22	37.37	Low
Hosmed	Essential***	R0 - R7 000	1 196	14	38.10	30.43	34.26	Low
CompCare Wellness	NetworX	R501 +	1 614	18	19.05	43.48	31.26	Low
Hosmed	Access		2 124	21	4.76	30.43	17.60	Low
Commed	Roots	R0 - R6 000	822	7	71.43			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - low salary band - all

Salary band			Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	478	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 120	2	95.24	95.65	95.44	High
Discovery	KeyCare Access**	R 0 - R5 050	1 288	3	90.48	100.00	95.24	High
Momentum	Ingwe	R651 - R6 100	1 402	4	85.71	95.65	90.68	High
Momentum	Ingwe	R651 - R6 100	1 822	9	61.90	95.65	78.78	High
Discovery	KeyCare Plus	R0 - R8 100	1 828	10	57.14	100.00	78.57	High
Sizwe	Gomomo Care	R0 - R6 742	1 600	6	76.19	78.26	77.23	High
Topmed	Network	R1 001 - R8 000	1 830	11	52.38	82.61	67.50	Medium
Momentum	Ingwe	R6 101 - R8 200	2 546	17	23.81	95.65	59.73	Medium
Suremed	Explorer	R0 - R7 500	1 630	7	71.43	47.83	59.63	Medium
Selfmed	Selfnet***		2 370	14	38.10	73.91	56.00	Medium
Momentum	Access		3 684	20	9.52	95.65	52.59	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	1 420	5	80.95	26.09	53.52	Medium
BestMed	Pulse1	R0 - R5 500	2 467	15	33.33	69.57	51.45	Medium
Medimed	Medisave Essential	R0 - R7 000	2 220	12	47.62	52.17	49.89	Low
Medihelp	Necesse	R401 - R5 000	2 514	16	28.57	60.87	44.72	Low
Bonitas	Primary		3 429	19	14.29	65.22	39.75	Low
Hosmed	Essential***	R0 - R7 000	2 288	13	42.86	30.43	36.64	Low
CompCare Wellness	NetworX	R501 +	3 228	18	19.05	43.48	31.26	Low
Hosmed	Access		3 953	21	4.76	30.43	17.60	Low
Commed	Roots	R0 - R6 000	1 644	8	66.67			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - low salary band - all

		Salary band	Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	796	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 724	2	95.24	95.65	95.44	High
Discovery	KeyCare AcCess**	R0 - R5 050	1 850	3	90.48	100.00	95.24	High
Momentum	Ingwe	R651 - R6 100	2 044	4	85.71	95.65	90.68	High
Discovery	KeyCare Plus	R0 - R8 100	2 490	9	61.90	100.00	80.95	High
Sizwe	Gomomo Care	R0 - R6 742	2 270	6	76.19	78.26	77.23	High
Momentum	Ingwe	R651 - R6 100	2 506	11	52.38	95.65	74.02	High
Topmed	Network	R1 001 - R8 000	2 492	10	57.14	82.61	69.88	Medium
Momentum	Ingwe	R6 101 - R8 200	3 316	15	33.33	95.65	64.49	Medium
Suremed	Explorer	R0 - R7 500	2 430	8	66.67	47.83	57.25	Medium
Selfmed	Selfnet***		3 206	14	38.10	73.91	56.00	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	2 158	5	80.95	22.72	51.84	Medium
Momentum	Access		47 88	21	4.76	95.65	50.21	Medium
Medimed	Medisave Essential	R0 - R7 000	2 980	12	47.62	52.17	49.89	Low
BestMed	Pulse1	R0 - R5 500	3 987	17	23.81	69.57	46.69	Low
Medihelp	Necesse	R401 - R5 000	3 714	16	28.57	60.87	44.72	Low
Bonitas	Primary		4 655	19	14.29	65.22	39.75	Low
Hosmed	Essential***	R0 - R7 000	3 108	13	42.86	30.43	36.64	Low
CompCare Wellness	NetworX	R501 +	4 500	18	19.05	43.48	31.26	Low
Hosmed	Access		4 779	20	9.52	30.43	19.98	Low
Commed	Roots	R0 - R6 000	2 328	7	71.43			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - low salary band - network

		Salary band	Total cost (R)	Rank /16	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	239	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	560	2	93.75	95.65	94.70	High
Discovery	KeyCare AcCess**	R0 - R5 050	644	3	87.50	100.00	93.75	High
Momentum	Ingwe	R651 - R6 100	701	4	81.25	95.65	88.45	High
Discovery	KeyCare Plus	R0 - R8 100	914	8	56.25	100.00	78.13	High
Topmed	Network	R1 001 - R8 000	915	9	50.00	82.61	66.31	Medium
Selfmed	Selfnet		1 185	11	37.50	73.91	55.71	Medium
Suremed	Explorer	R0 - R7 500	860	7	62.50	47.83	55.17	Medium
Momentum	Access		1 842	15	12.50	95.65	54.08	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	776	5	75.00	26.09	50.55	Medium
Medimed	Medisave Essential	R0 - R7 000	1 110	10	43.75	52.17	47.96	Low
BestMed	Pulse1	R0 - R5 500	1 265	13	25.00	69.57	47.29	Low
Medihelp	Necesse	R401 - R5 000	1 404	14	18.75	60.87	39.81	Low
Hosmed	Essential	R0 - R7 000	1 196	12	31.25	30.43	30.84	Low
Hosmed	Access		2 124	16	6.25	30.43	18.34	Low
Commed	Roots	R0 - R6 000	822	6	68.75			

## Member + 1 adult dependant

Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	478	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 120	2	93.75	95.65	94.70	High
Discovery	KeyCare AcCess**	R0 - R5 050	1 288	3	87.50	100.00	93.75	High
Momentum	Ingwe	R651 - R6 100	1 402	4	81.25	95.65	88.45	High
Discovery	KeyCare Plus	R0 - R8 100	1 828	8	56.25	100.00	78.13	High
Topmed	Network	R1 001 - R8 000	1 830	9	50.00	82.61	66.31	Medium
Suremed	Explorer	R0 - R7 500	1 630	6	68.75	47.83	58.29	Medium
Momentum	Access		3 684	15	12.50	95.65	54.08	Medium
Selfmed	Selfnet		2 370	12	31.25	73.91	52.58	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	1 420	5	75.00	26.09	50.55	Medium
Medimed	Medisave Essential	R0 - R7 000	2 220	10	43.75	52.17	47.96	Low
BestMed	Pulse1	R0 - R5 500	2 467	13	25.00	69.57	47.29	Low
Medihelp	Necesse	R401 - R5 000	2 514	14	18.75	60.87	39.81	Low
Hosmed	Essential	R0 - R7 000	2 288	11	37.50	30.43	33.97	Low
Hosmed	Access		3 953	16	6.25	30.43	18.34	Low
Commed	Roots	R0 - R6 000	1 644	7	62.50			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - low salary band - network

		Salary band	Total cost (R)	Rank /16	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Makoti	Primary**+***	R3 001 - R6 450	796	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R651 - R6 100	1 724	2	93.75	95.65	94.70	High
Discovery	KeyCare AcCess**	R0 - R5 050	1 850	3	87.50	100.00	93.75	High
Momentum	Ingwe	R651 - R6 100	2 044	4	81.25	95.65	88.45	High
Discovery	KeyCare Plus	R0 - R8 100	2 490	8	56.25	100.00	78.13	High
Topmed	Network	R1 001 - R8 000	2 492	9	50.00	82.61	66.31	Medium
Suremed	Explorer	R0 - R7 500	2 430	7	62.50	47.83	55.17	Medium
Selfmed	Selfnet		3 206	12	31.25	73.91	52.58	Medium
Momentum	Access		4 788	16	6.25	95.65	50.95	Medium
Fedhealth	Blue Door Plus	R0 - R5 200	2 158	5	75.00	26.09	50.55	Medium
Medimed	Medisave Essential	R0 - R7 000	2 980	10	43.75	52.17	47.96	Low
BestMed	Pulse1	R0 - R5 500	3 987	14	18.75	69.57	44.16	Low
Medihelp	Necesse	R401 - R5 000	3 714	13	25.00	60.87	42.94	Low
Hosmed	Essential	R0 - R7 000	3 108	11	37.50	30.43	33.97	Low
Hosmed	Access		4 779	15	12.50	30.43	21.47	Low
Commed	Roots	R0 - R6 000	2 328	6	68.75			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Entry level - comprehensive - low salary band - non network

Salary band			Total cost (R)	Rank /5	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Sizwe	Gomomo Care	R0 - R6 742	805	1	100.00	78.26	89.13	High
Momentum	Ingwe	R651 - R6 100	911	2	80.00	95.65	87.83	High
Momentum	Ingwe	R6 101 - R8 200	1 273	3	60.00	95.65	77.83	High
CompCare Wellness	NetworX	R501 +	1 614	4	40.00	43.48	41.74	Low
Bonitas	Primary		1 924	5	20.00	65.22	42.61	Low
Member + 1 adult dependant								
Scheme	Plan name							
Sizwe	Gomomo Care	R0 - R6 742	1 600	1	100.00	78.26	89.13	High
Momentum	Ingwe	R 651 - R6 100	1 822	2	80.00	95.65	87.83	High
Momentum	Ingwe	R6 101 - R8 200	2 546	3	60.00	95.65	77.83	High
CompCare Wellness	NetworX	R501 +	3 228	4	40.00	43.48	41.74	Low
Bonitas	Primary		3 429	5	20.00	65.22	42.61	Low
Member + adult dependant + 2 children								
Scheme	Plan name							
Sizwe	Gomomo Care	R0 - R6 742	2 270	1	100	78.26	89.13	High
Momentum	Ingwe	R651 - R6 100	2 506	2	80	95.65	87.83	High
Momentum	Ingwe	R6 101 - R8 200	3 316	3	60	95.65	77.83	High
CompCare Wellness	NetworX	R501 +	4 500	4	40	43.48	41.74	Low
Bonitas	Primary		4 655	5	20	65.22	42.61	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - mid salary band - all

		Salary band	Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	530	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R6 101 - R8 200	641	2	95.24	95.65	95.44	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	859	3	90.48	100.00	95.24	High
Momentum	Ingwe	R6 101 - R8 200	892	5	80.95	95.65	88.30	High
Discovery	KeyCare Plus	R0 - R8 100	914	6	76.19	100.00	88.10	High
Topmed	Network	R1 001 - R8 000	915	7	71.43	82.61	77.02	High
Momentum	Ingwe	R8 201 - R11 000	1 241	13	42.86	95.65	69.25	Medium
Sizwe	Gomomo Care	R6 743 - R7 865	1 122	10	57.14	78.26	67.70	Medium
Momentum	Ingwe	R6 101 - R8 200	1 273	14	38.10	95.65	66.87	Medium
Suremed	Explorer	R0 - R7 500	860	4	85.71	47.82	66.77	Medium
Selfmed	Selfnet***		1 185	11	52.38	73.91	63.15	Medium
Momentum	Access		1 842	19	14.29	95.65	54.97	Medium
Medimed	Medisave Essential	R7 001 - R8 500	1 200	12	47.62	52.17	49.89	Low
BestMed	Pulse1	R5 501 - R8 500	1 518	16	28.57	69.57	49.07	Low
Fedhealth	Blue Door Plus	R5 201 - R8 500	984	9	61.90	26.09	44.00	Low
Medihelp	Necesse	R7 001 - R11 000	1 656	18	19.05	60.87	39.96	Low
Bonitas	Primary		1 924	20	9.52	65.22	37.37	Low
CompCare Wellness	NetworX	R 501 +	1 614	17	23.81	43.47	33.64	Low
Hosmed	Essential***	R7 001 - R12 000	1 460	15	33.33	30.43	31.88	Low
Hosmed	Access		2 124	21	4.76	30.43	17.60	Low
Commed	Roots	R6 001 - R18 000	950	8	66.67			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - mid salary band - all

Salary band			Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	968	1	100.00	90.91	95.46	High
Momentum	Ingwe**	R6 101 - R8 200	1 282	2	95.24	95.65	95.44	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	1 718	4	85.71	100.00	92.86	High
Momentum	Ingwe	R6 101 - R8 200	1 784	5	80.95	95.65	88.30	High
Discovery	KeyCare Plus	R0 - R8 100	1 828	7	71.43	100.00	85.71	High
Topmed	Network	R1 001 - R8 000	1 830	8	66.67	82.61	74.64	High
Momentum	Ingwe	R8 201 - R11 000	2 482	13	42.86	95.65	69.25	Medium
Suremed	Explorer	R0 - R7 500	1 630	3	90.48	47.82	69.15	Medium
Sizwe	Gomomo Care	R6 743 - R7 865	2 244	10	57.14	78.26	67.70	Medium
Momentum	Ingwe	R6 101 - R8 200	2 546	14	38.10	95.65	66.87	Medium
Selfmed	Selfnet***		2 370	11	52.38	73.91	63.15	Medium
Momentum	Access		3 684	20	9.52	95.65	52.59	Medium
Fedhealth	Blue Door Plus	R5 201 - R8 500	1 797	6	76.19	26.09	51.14	Low
Medimed	Medisave Essential	R7 001 - R8 500	2 400	12	47.62	52.17	49.89	Low
BestMed	Pulse1	R5 501 - R8 500	2 961	17	23.81	69.57	46.69	Low
Medihelp	Necesse	R7 001 - R11 000	2 946	16	28.57	60.87	44.72	Low
Bonitas	Primary		3 429	19	14.29	65.22	39.75	Low
Hosmed	Essential***	R7 001 - R12 000	2 793	15	33.33	30.43	31.88	Low
CompCare Wellness	NetworX	R501 +	3 228	18	19.05	43.47	31.26	Low
Hosmed	Access		3 953	21	4.76	30.43	17.60	Low
Commed	Roots	R6 001 - R18 000	1 900	9	61.90			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - mid salary band - all

		Salary band	Total cost (R)	Rank /21	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	1 358	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R6 101 - R8 200	1 900	2	95.24	95.65	95.44	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	2 336	3	90.48	100.00	95.24	High
Momentum	Ingwe	R6 101 - R8 200	2 452	5	80.95	95.65	88.30	High
Discovery	KeyCare Plus	R0 - R8 100	2 490	6	76.19	100.00	88.10	High
Topmed	Network	R1 001 - R8 000	2 492	7	71.43	82.61	77.02	High
Momentum	Ingwe	R8 201 - R11 000	3 212	13	42.86	95.65	69.25	Medium
Sizwe	Gomomo Care	R6 743 - R7 865	3 058	10	57.14	78.26	67.70	Medium
Momentum	Ingwe	R6 101 - R8 200	3 316	14	38.10	95.65	66.87	Medium
Suremed	Explorer	R0 - R7 500	2 430	4	85.71	47.82	66.77	Medium
Selfmed	Selfnet***		3 206	12	47.62	73.91	60.76	Medium
Medimed	Medisave Essential	R7 001 - R8 500	3 180	11	52.38	52.17	52.28	Medium
Momentum	Access		4 788	21	4.76	95.65	50.21	Medium
Fedhealth	Blue Door Plus	R5 201 - R8 500	2 747	8	66.67	26.09	46.38	Low
Medihelp	Necesse	R7 001 - R11 000	4 398	16	28.57	60.87	44.72	Low
Bonitas	Primary		4 655	18	19.05	65.22	42.13	Low
BestMed	Pulse1	R5 501 - R8 500	4 783	20	9.52	69.57	39.55	Low
CompCare Wellness	NetworX	R501 +	4 500	17	23.81	43.47	33.64	Low
Hosmed	Essential***	R7 001 - R12 000	3 529	15	33.33	30.43	31.88	Low
Hosmed	Access		4 779	19	14.29	30.43	22.36	Low
Commed	Roots	R6 001 - R18 000	2 816	9	61.90			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - mid salary band - network

Salary band			Total cost (R)	Rank /17	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	530	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R6 101 - R8 200	641	2	94.12	95.65	94.88	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	859	3	88.24	100.00	94.12	High
Momentum	Ingwe	R6 101 - R8 200	892	5	76.47	95.65	86.06	High
Discovery	KeyCare Plus	R0 - R8 100	914	6	70.59	100.00	85.29	High
Topmed	Network	R1 001 - R8 000	915	7	64.71	82.61	73.66	High
Momentum	Ingwe	R8 201 - R11 000	1 241	12	35.29	95.65	65.47	Medium
Suremed	Explorer	R0 - R7 500	860	4	82.35	47.82	65.09	Medium
Selfmed	Selfnet***		1 185	10	47.06	73.91	60.48	Medium
Momentum	Access		1 842	16	11.76	95.65	53.71	Medium
BestMed	Pulse1	R5 501 - R8 500	1 518	14	23.53	69.57	46.55	Low
Medimed	Medisave Essential	R7 001 - R8 500	1 200	11	41.18	52.17	46.67	Low
Medihelp	Necesse	R7 001 - R11 000	1 656	15	17.65	60.87	39.26	Low
Fedhealth	Blue Door Plus	R5 201 - R8 500	984	9	52.94	26.09	39.52	Low
Hosmed	Essential***	R7 001 - R12 000	1 460	13	29.41	30.43	29.92	Low
Hosmed	Access		2 124	17	5.88	30.43	18.16	Low
Commed	Roots	R6 001 - R18 000	950	8	58.82			
Member + 1 adult dependant								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	968	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R11 551+	1 282	2	94.12	95.94	95.03	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	1 718	3	88.24	100.00	94.12	High
Momentum	Ingwe	R6 101 - R8 200	1 784	5	76.47	95.65	86.06	High
Discovery	KeyCare Plus	R0 - R8 100	1 828	7	64.71	100.00	82.35	High
Topmed	Network	R1 001 - R8 000	1 830	8	58.82	82.61	70.72	High
Momentum	Ingwe	R8 201 - R11 000	2 482	12	35.29	95.65	65.47	Medium
Suremed	Explorer	R0 - R7 500	1 630	4	82.35	47.82	65.09	Medium
Selfmed	Selfnet***		2 370	10	47.06	73.91	60.48	Medium
Momentum	Access		3 684	16	11.76	95.65	53.71	Medium
Fedhealth	Blue Door Plus	R5 201 - R8 500	1 797	6	70.59	26.09	48.34	Low
Medimed	Medisave Essential	R7 001 - R8 500	2 400	11	41.18	52.17	46.67	Low
BestMed	Pulse1	R5 501 - R8 500	2 961	15	17.65	68.18	42.91	Low
Medihelp	Necesse	R7 001 - R11 000	2 946	14	23.53	60.87	42.20	Low
Hosmed	Essential***	R7 001 - R12 000	2 793	13	29.41	30.43	29.92	Low
Hosmed	Access		3 953	17	5.88	30.43	18.16	Low
Commed	Roots	R6 001 - R18 000	1 900	9	52.94			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Entry level - comprehensive - mid salary band - network

		Salary band	Total cost (R)	Rank /17	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Makoti	Primary**+***	R6 451 - R9 000	1 358	1	100.00	91.30	95.65	High
Momentum	Ingwe**	R6 101 - R8 200	1 900	2	94.12	95.65	94.88	High
Discovery	KeyCare AcCess**	R5 051 - R8 100	2 336	3	88.24	100.00	94.12	High
Momentum	Ingwe	R6 101 - R8 200	2 452	5	76.47	95.65	86.06	High
Discovery	KeyCare Plus	R0 - R8 100	2 490	7	64.71	100.00	82.35	High
Topmed	Network	R1 001 - R8 000	2 492	8	58.82	82.61	70.72	High
Momentum	Ingwe	R8 201 - R11 000	3 212	12	35.29	95.65	65.47	Medium
Suremed	Explorer	R0 - R7 500	2 430	4	82.35	47.82	65.09	Medium
Selfmed	Selfnet***		3 206	10	47.06	73.91	60.48	Medium
Momentum	Access		4 788	16	11.76	95.65	53.71	Medium
Fedhealth	Blue Door Plus	R5 201 - R8 500	2 747	6	70.59	26.09	48.34	Low
Medimed	Medisave Essential	R7 001 - R8 500	3 180	11	41.18	50.00	45.59	Low
BestMed	Pulse1	R5 501 - R8 500	4 783	15	17.65	69.57	43.61	Low
Medihelp	Necesse	R7 001 - R11 000	4 398	14	23.53	60.87	42.20	Low
Hosmed	Essential***	R7 001 - R12 000	3 529	13	29.41	30.43	29.92	Low
Hosmed	Access		4 779	17	5.88	30.43	18.16	Low
Commed	Roots	R6 001 - R18 000	2 816	9	52.94			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Entry level - comprehensive - mid salary band - non network

Salary band			Total cost (R)	Rank /17	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Sizwe	Gomomo Care	R6 743 - R7 865	1 122	1	100.00	78.26	89.13	High
Momentum	Ingwe	R6 101 - R8 200	1 273	2	75.00	95.65	85.33	High
CompCare Wellness	NetworX	R501 +	1 614	3	50.00	43.47	46.74	Low
Bonitas	Primary		1 924	4	25.00	65.22	45.11	Low
Member + 1 adult dependant								
Scheme	Plan name							
Sizwe	Gomomo Care	R0 - R6 742	1 600	1	100.00	78.26	89.13	High
Momentum	Ingwe	R6 101 - R8 200	2 546	2	80.00	95.65	87.83	High
Bonitas	Primary		3 429	4	40.00	65.22	52.61	Medium
CompCare Wellness	NetworX	R501 +	3 228	3	60.00	43.47	51.74	Medium
Member + adult dependant + 2 children								
Scheme	Plan name							
Sizwe	Gomomo Care	R6 743 - R7 865	3 058	1	100.00	78.26	89.13	High
Momentum	Ingwe	R6 101 - R8 200	3 316	2	75.00	95.65	85.33	High
CompCare Wellness	NetworX	R501 +	4 500	3	50.00	43.47	46.74	Low
Bonitas	Primary		4 655	4	25.00	65.22	45.11	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - all

		Salary band	Total cost (R)	Rank /39	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Smart		1 100	4	92.31	100.00	96.15	High
Genesis	Private Choice		1 000	2	97.44	86.96	92.20	High
Momentum	Custom		1 266	9	79.49	95.65	87.57	High
Discovery	Essential Delta Core		1 317	11	74.36	100.00	87.18	High
Discovery	Coastal Core		1 496	17	58.97	100.00	79.49	High
BestMed	Beat1 Network		1 131	5	89.74	69.57	79.66	High
Discovery	Classic Smart		1 535	19	53.85	100.00	76.92	High
BestMed	Beat1		1 257	7	84.62	69.57	77.09	High
Discovery	Classic Delta Core		1 535	20	51.28	100.00	75.64	High
Topmed	Essential		1 458	15	64.10	82.61	73.36	High
Genesis	Private		1 500	18	56.41	86.96	71.69	High
Momentum	Custom		1 573	22	46.15	95.65	70.90	High
Medihelp	Dimension Prime 1 Network		1 260	8	82.05	60.87	71.46	High
Profmed	ProActive*	R0 - R5 000	635	1	100.00	39.13	69.57	Medium
Discovery	Essential Core		1 648	27	33.33	100.00	66.67	Medium
Momentum	Custom		1 610	26	35.90	95.65	65.77	Medium
Profmed	ProActive*	R5 001 - R9 000	1 049	3	94.87	39.13	67.00	Medium
Bonitas	BonEssential		1 473	16	61.54	65.22	63.38	Medium
Suremed	Shuttle		1 320	12	71.79	47.83	59.81	Medium
Momentum	Custom		1 742	32	20.51	95.65	58.08	Medium
Selfmed	MedXX1		1 599	24	41.03	73.91	57.47	Medium
Momentum	Custom		1 899	33	17.95	95.65	56.80	Medium
Discovery	Classic Core		1 918	35	12.82	100.00	56.41	Medium
KeyHealth	Essence		1 278	10	76.92	34.78	55.85	Medium
Sizwe	Hospital Care		1 700	29	28.21	78.26	53.23	Medium
Momentum	Custom		2 059	37	7.69	95.65	51.67	Medium
Profmed	ProActive*	R9 001 +	1 408	14	66.67	39.13	52.90	Medium
Spectramed	Aqua		1 208	6	87.18	13.04	50.11	Medium
Medihelp	Dimension Prime 1		1 608	25	38.46	60.87	49.67	Low
Bonitas	Hospital Standard		1 665	28	30.77	65.22	47.99	Low
Fedhealth	Maxima EntryZone		1 326	13	69.23	26.09	47.66	Low
Profmed	ProActive Plus		1 585	23	43.59	39.13	41.36	Low
Selfmed	Med Elite		4 406	39	2.56	73.91	38.24	Low
Bonitas	Hospital Plus		2 636	38	5.13	65.22	35.17	Low
CompCare Wellness	Axis		1 734	31	23.08	43.48	33.28	Low
Cape Medical Plan	HealthPact Premium		1 548	21	48.72	8.70	28.71	Low
Fedhealth	Maxima Core Grid		1 716	30	25.64	26.09	25.87	Low
Fedhealth	Maxima Core		1 907	34	15.38	26.09	20.74	Low
Medshield	MediCore		1 926	36	10.26	4.35	7.30	Low

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## Hospital - all

Salary band		Total cost (R)	Rank /39	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Essential Smart	2 200	5	89.74	100.00	94.87	High	
Genesis	Private Choice	2 000	2	97.44	86.96	92.20	High	
Momentum	Custom	2 223	6	87.18	95.65	91.41	High	
Discovery	Essential Delta Core	2 306	11	74.36	100.00	87.18	High	
Discovery	Coastal Core	2 618	15	64.10	100.00	82.05	High	
BestMed	Beat1 Network	2 010	3	94.87	69.57	82.22	High	
Discovery	Classic Smart	2 744	18	56.41	100.00	78.21	High	
Discovery	Classic Delta Core	2 744	19	53.85	100.00	76.92	High	
BestMed	Beat1	2 233	7	84.62	69.57	77.09	High	
Momentum	Custom	2 792	20	51.28	95.65	73.47	High	
Discovery	Essential Core	2 882	22	46.15	100.00	73.08	High	
Momentum	Custom	2 825	21	48.72	95.65	72.18	High	
Topmed	Essential	2 632	16	61.54	82.61	72.07	High	
Medihelp	Dimension Prime 1 Network	2 286	8	82.05	60.87	71.46	High	
Profmed	ProActive*	R0 - R5 000	1 270	1	100.00	39.13	69.57	Medium
Bonitas	BonEssential		2 600	14	66.67	65.22	65.94	Medium
Profmed	ProActive*	R5 001 - R9 000	2 098	4	92.31	39.13	65.72	Medium
Genesis	Private		3 000	24	41.03	86.96	63.99	Medium
Momentum	Custom		3 116	29	28.21	94.45	61.33	Medium
Suremed	Shuttle		2 300	10	76.92	47.83	62.38	Medium
Discovery	Classic Core		3 428	33	17.95	100.00	58.97	Medium
Momentum	Custom		3 382	32	20.51	95.65	58.08	Medium
Sizwe	Hospital Care		3 000	25	38.46	78.26	58.36	Medium
KeyHealth	Essence		2 291	9	79.49	34.78	57.13	Medium
Momentum	Custom		3 712	37	7.69	95.65	51.67	Medium
Medihelp	Dimension Prime 1		2 928	23	43.59	60.87	52.23	Medium
Bonitas	Hospital Standard		3 069	27	33.33	65.22	49.28	Low
Selfmed	MedXX1		3 191	31	23.08	73.91	48.49	Low
Profmed	ProActive*	R9 001+	2 709	17	58.97	39.13	49.05	Low
Fedhealth	Maxima EntryZone		2 317	13	69.23	26.09	47.66	Low
Spectramed	Aqua		2 307	12	71.79	13.04	42.42	Low
Selfmed	Med Elite		8 184	39	2.56	73.91	38.24	Low
Profmed	ProActive Plus		3 058	26	35.90	39.13	37.51	Low
Bonitas	Hospital Plus		5 008	38	5.13	65.22	35.17	Low
CompCare Wellness	Axis		3 468	34	15.38	43.48	29.43	Low
Fedhealth	Maxima Core Grid		3 170	30	25.64	26.09	25.87	Low
Cape Medical Plan	HealthPact Premium		3 096	28	30.77	8.70	19.73	Low
Fedhealth	Maxima Core		3 523	35	12.82	26.09	19.46	Low
Medshield	MediCore		3 549	36	10.26	4.35	7.30	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - all

		Salary band	Total cost (R)	Rank /39	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Genesis	Private Choice		2 650	2	97.44	86.96	92.20	High
Momentum	Custom		3 119	6	87.18	95.65	91.41	High
Discovery	Essential Delta Core		3 362	11	74.36	100.00	87.18	High
BestMed	Beat1 Network		2 962	3	94.87	69.57	82.22	High
Discovery	Coastal Core		3 810	18	56.41	100.00	78.21	High
Genesis	Private		3 730	15	64.10	86.96	75.53	High
Medihelp	Dimension Prime 1 Network		3 042	5	89.74	60.87	75.31	High
Discovery	Classic Smart		3 968	22	46.15	100.00	73.08	High
BestMed	Beat1		3 291	10	76.92	69.57	73.25	High
Momentum	Custom		3 904	21	48.72	95.65	72.18	High
Discovery	Classic Delta Core		3 968	23	43.59	100.00	71.79	High
Sizwe	Hospital Care		3 800	16	61.54	78.26	69.90	Medium
Discovery	Essential Core		4 204	25	38.46	100.00	69.23	Medium
Momentum	Custom		4 005	24	41.03	95.65	68.34	Medium
Profmed	ProActive*	R0 - R5 000	2 082	1	100.00	39.13	69.57	Medium
Topmed	Essential		3 816	19	53.85	82.61	68.23	Medium
Bonitas	BonEssential		3 464	13	69.23	65.22	67.23	Medium
Profmed	ProActive*	R5 001 - R9 000	3 038	4	92.31	39.13	65.72	Medium
Momentum	Custom		4 344	28	30.77	95.65	63.21	Medium
Discovery	Essential Smart		4 400	30	25.64	100.00	62.82	Medium
Suremed	Shuttle		3 380	12	71.79	47.83	59.81	Medium
KeyHealth	Essence		3 145	7	84.62	34.78	59.70	Medium
Momentum	Custom		4 760	33	17.95	95.65	56.80	Medium
Medihelp	Dimension Prime 1		3 900	20	51.28	60.87	56.08	Medium
Discovery	Classic Core		4 962	36	10.26	100.00	55.13	Medium
Momentum	Custom		5 182	37	7.69	95.65	51.67	Medium
Fedhealth	Maxima EntryZone		3 209	9	79.49	26.09	52.79	Medium
Bonitas	Hospital Standard		4 335	27	33.33	65.22	49.28	Low
Spectramed	Aqua		3 161	8	82.05	13.04	47.55	Low
Profmed	ProActive*	R9 001 +	3 805	17	58.97	39.13	49.05	Low
Selfmed	MedXX1		4 827	34	15.38	73.91	44.65	Low
Cape Medical Plan	HealthPact Premium		3 638	14	66.67	8.70	37.68	Low
Selfmed	Med Elite		10 718	39	2.56	73.91	38.24	Low
Profmed	ProActive Plus		4 294	26	35.90	39.13	37.51	Low
Bonitas	Hospital Plus		6 714	38	5.13	65.22	35.17	Low
CompCare Wellness	Axis		4 536	32	20.51	43.48	32.00	Low
Fedhealth	Maxima Core Grid		4 370	29	28.21	26.09	27.15	Low
Fedhealth	Maxima Core		4 857	35	12.82	26.09	19.46	Low
Medshield	MediCore		4 425	31	23.08	4.35	13.71	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - network

	Salary band	Total cost (R)	Rank /14	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Smart	1 100	1	100.00	100.00	100.00	High
Momentum	Custom	1 266	4	78.57	95.65	87.11	High
Discovery	Essential Delta Core	1 317	6	64.29	100.00	82.14	High
BestMed	Beat1 Network	1 131	2	92.86	69.57	81.21	High
Discovery	Coastal Core	1 496	8	50.00	100.00	75.00	High
Medihelp	Dimension Prime 1 Network	1 260	3	85.71	60.87	73.29	High
Discovery	Classic Smart	1 535	9	42.86	100.00	71.43	High
Discovery	Classic Delta Core	1 535	10	35.71	100.00	67.86	Medium
Momentum	Custom	1 573	11	28.57	95.65	62.11	Medium
Momentum	Custom	1 742	13	14.29	95.65	54.97	Medium
KeyHealth	Essence	1 278	5	71.43	34.78	53.10	Medium
Fedhealth	Maxima EntryZone	1 326	7	57.14	26.09	41.62	Low
Fedhealth	Maxima Core Grid	1 716	12	21.43	26.09	23.76	Low
Medshield	MediCore	1 926	14	7.14	4.35	5.75	Low
Member + 1 adult dependant							
Scheme	Plan name						
Discovery	Essential Smart	2 200	2	92.86	100.00	96.43	High
Momentum	Custom	2 223	3	85.71	95.65	90.68	High
BestMed	Beat1 Network	2 010	1	100.00	69.57	84.79	High
Discovery	Essential Delta Core	2 306	6	64.29	100.00	82.14	High
Discovery	Coastal Core	2 618	8	50.00	100.00	75.00	High
Discovery	Classic Smart	2 744	9	42.86	100.00	71.43	High
Medihelp	Dimension Prime 1 Network	2 286	4	78.57	60.87	69.72	Medium
Discovery	Classic Delta Core	2 744	10	35.71	100.00	67.86	Medium
Momentum	Custom	2 792	11	28.57	95.65	62.11	Medium
Momentum	Custom	3 116	12	21.43	95.65	58.54	Medium
KeyHealth	Essence	2 291	5	71.43	34.78	53.10	Medium
Fedhealth	Maxima EntryZone	2 317	7	57.14	26.09	41.62	Low
Fedhealth	Maxima Core Grid	3 170	13	14.29	26.09	20.19	Low
Medshield	MediCore	3 549	14	7.14	4.35	5.75	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - network

		Salary band	Total cost (R)	Rank /14	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Momentum	Custom		3 119	3	85.71	95.65	90.68	High
BestMed	Beat1 Network		2 962	1	100.00	69.57	84.79	High
Discovery	Essential Delta Core		3 362	6	64.29	100.00	82.14	High
Discovery	Coastal Core		3 810	7	57.14	100.00	78.57	High
Medihelp	Dimension Prime 1 Network		3 042	2	92.86	60.87	76.86	High
Momentum	Custom		3 904	8	50.00	95.65	72.83	High
Discovery	Classic Smart		3 968	9	42.86	100.00	71.43	High
Discovery	Classic Delta Core		3 968	10	35.71	100.00	67.86	Medium
Momentum	Custom		4 344	11	28.57	95.65	62.11	Medium
Discovery	Essential Smart		4 400	13	14.29	100.00	57.14	Medium
KeyHealth	Essence		3 145	4	78.57	34.78	56.68	Medium
Fedhealth	Maxima EntryZone		3 209	5	71.43	26.09	48.76	Low
Fedhealth	Maxima Core Grid		4 370	12	21.43	26.09	23.76	Low
Medshield	MediCore		4 425	14	7.14	4.35	5.75	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Hospital - non network

	Salary band	Total cost (R)	Rank /25	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Genesis	Private Choice	1 000	2	96.00	86.96	91.48	High
Topmed	Essential	1 458	8	72.00	82.61	77.31	High
BestMed	Beat1	1 257	5	84.00	69.57	76.79	High
Genesis	Private	1 500	10	64.00	86.96	75.48	High
Discovery	Essential Core	1 648	16	40.00	100.00	70.00	High
Momentum	Custom	1 610	15	44.00	95.65	69.83	Medium
Profmed	ProActive*	635	1	100.00	39.13	69.57	Medium
Bonitas	BonEssential	1 473	9	68.00	65.22	66.61	Medium
Profmed	ProActive*	1 049	3	92.00	39.13	65.57	Medium
Suremed	Shuttle	1 320	6	80.00	47.83	63.92	Medium
Selfmed	MedXX1	1 599	13	52.00	73.91	62.96	Medium
Momentum	Custom	1 899	20	24.00	95.65	59.83	Medium
Discovery	Classic Core	1 918	22	16.00	100.00	58.00	Medium
Profmed	ProActive*	1 408	7	76.00	39.13	57.57	Medium
Sizwe	Hospital Care	1 700	18	32.00	78.26	55.13	Medium
Momentum	Custom	2 059	23	12.00	95.65	53.83	Medium
Medihelp	Dimension Prime 1	1 608	14	48.00	60.87	54.44	Medium
Spectramed	Aqua	1 208	4	88.00	13.04	50.52	Medium
Bonitas	Hospital Standard	1 665	17	36.00	65.22	50.61	Medium
Profmed	ProActive Plus	1 585	12	56.00	39.13	47.57	Low
Selfmed	Med Elite	4 406	25	4.00	73.91	38.96	Low
Bonitas	Hospital Plus	2 636	24	8.00	65.22	36.61	Low
Cape Medical Plan	HealthPact Premium	1 548	11	60.00	8.70	34.35	Low
CompCare Wellness	Axis	1 734	19	28.00	43.48	35.74	Low
Fedhealth	Maxima Core	1 907	21	20.00	26.09	23.05	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - non network

	Salary band	Total cost (R)	Rank /25	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant							
Scheme	Plan name						
Genesis	Private Choice	2 000	2	96.00	86.96	91.48	High
Discovery	Essential Core	2 882	11	60.00	100.00	80.00	High
Momentum	Custom	2 825	10	64.00	95.65	79.83	High
BestMed	Beat1	2 233	4	88.00	69.57	78.79	High
Topmed	Essential	2 632	8	72.00	82.61	77.31	High
Bonitas	BonEssential	2 600	7	76.00	65.22	70.61	High
Genesis	Private	3 000	13	52.00	86.96	69.48	Medium
Profmed	ProActive*	1 270	1	100.00	39.13	69.57	Medium
Suremed	Shuttle	2 300	5	84.00	47.83	65.92	Medium
Profmed	ProActive*	2 098	3	92.00	39.13	65.57	Medium
Sizwe	Hospital Care	3 000	14	48.00	78.26	63.13	Medium
Discovery	Classic Core	3 428	20	24.00	100.00	62.00	Medium
Momentum	Custom	3 382	19	28.00	95.65	61.83	Medium
Medihelp	Dimension Prime 1	2 928	12	56.00	60.87	58.44	Medium
Momentum	Custom	3 712	23	12.00	95.65	53.83	Medium
Selfmed	MedXX1	3 191	18	32.00	73.91	52.96	Medium
Profmed	ProActive*	2 709	9	68.00	39.13	53.57	Medium
Bonitas	Hospital Standard	3 069	16	40.00	65.22	52.61	Medium
Spectramed	Aqua	2 307	6	80.00	13.04	46.52	Low
Profmed	ProActive Plus	3 058	15	44.00	39.13	41.57	Low
Selfmed	Med Elite	8 184	25	4.00	73.91	38.96	Low
Bonitas	Hospital Plus	5 008	24	8.00	65.22	36.61	Low
CompCare Wellness	Axis	3 468	21	20.00	43.48	31.74	Low
Cape Medical Plan	HealthPact Premium	3 096	17	36.00	8.70	22.35	Low
Fedhealth	Maxima Core	3 523	22	16.00	26.09	21.05	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Hospital - non network

	Salary band	Total cost (R)	Rank /25	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children							
Scheme	Plan name						
Genesis	Private Choice	2 650	2	96.00	86.96	91.48	High
Genesis	Private	3 730	9	68.00	86.96	77.48	High
BestMed	Beat1	3 291	5	84.00	69.57	76.79	High
Discovery	Essential Core	4 204	15	44.00	100.00	72.00	High
Momentum	Custom	4 005	14	48.00	95.65	71.83	High
Sizwe	Hospital Care	3 800	10	64.00	78.26	71.13	High
Bonitas	BonEssential	3 464	7	76.00	65.22	70.61	High
Topmed	Essential	3 816	12	56.00	82.61	69.31	Medium
Profmed	ProActive*	2 082	1	100.00	39.13	69.57	Medium
Profmed	ProActive*	3 038	3	92.00	39.13	65.57	Medium
Suremed	Shuttle	3 380	6	80.00	47.83	63.92	Medium
Momentum	Custom	4 760	19	28.00	95.65	61.83	Medium
Discovery	Classic Core	4 962	22	16.00	100.00	58.00	Medium
Medihelp	Dimension Prime 1	3 900	13	52.00	60.87	56.44	Medium
Momentum	Custom	5 182	23	12.00	95.65	53.83	Medium
Spectramed	Aqua	3 161	4	88.00	13.04	50.52	Medium
Bonitas	Hospital Standard	4 335	17	36.00	65.22	50.61	Medium
Selfmed	MedXX1	4 827	20	24.00	73.91	48.96	Low
Profmed	ProActive*	3 805	11	60.00	39.13	49.57	Low
Cape Medical Plan	HealthPact Premium	3 638	8	72.00	8.70	40.35	Low
Selfmed	Med Elite	10 718	25	4.00	73.91	38.96	Low
Profmed	ProActive Plus	4 294	16	40.00	39.13	39.57	Low
CompCare Wellness	Axis	4 536	18	32.00	43.48	37.74	Low
Bonitas	Hospital Plus	6 714	24	8.00	65.22	36.61	Low
Fedhealth	Maxima Core	4 857	21	20.00	26.09	23.05	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver - all

Salary band		Total cost (R)	Savings (R)	Rank /48	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Single members									
Scheme	Plan name								
Discovery	Essential Delta Saver	1 389	2 940	6	89.58	100.00	94.79	High	
Topmed	Active Saver	1 270	2 904	2	97.92	82.61	90.26	High	
Discovery	Classic Delta Saver	1 544	6 168	11	79.17	100.00	89.58	High	
Momentum	Incentive	1 530	2 040	10	81.25	95.65	88.45	High	
Discovery	Coastal Saver	1 606	4 812	14	72.92	100.00	86.46	High	
BestMed	Beat2 Network	1 161	2 856	1	100.00	69.57	84.79	High	
Discovery	Essential Saver	1 740	3 684	17	66.67	100.00	83.33	High	
BestMed	Beat2	1 290	3 168	3	95.83	69.57	82.70	High	
Genesis	Private Plus	1 555	4 140	12	77.08	86.96	82.02	High	
Discovery	Classic Saver	1 933	7 728	24	52.08	100.00	76.04	High	
Momentum	Incentive	1 879	2 508	22	56.25	95.65	75.95	High	
Medihelp	Unify	1 458	5 832	8	85.42	60.87	73.14	High	
Momentum	Incentive	2 091	2 784	30	39.58	95.65	67.62	Medium	
BestMed	Beat3 Network	1 762	4 332	18	64.58	69.57	67.08	Medium	
Topmed	Savings	1 946	4 452	25	50.00	82.61	66.31	Medium	
Momentum	Incentive	2 255	3 012	35	29.17	95.65	62.41	Medium	
Bonitas	BonFit	1 789	3 228	20	60.42	65.22	62.82	Medium	
Momentum	Incentive	2 276	3 036	36	27.08	95.65	61.37	Medium	
Momentum	Incentive	2 515	3 348	37	25.00	95.65	60.33	Medium	
BestMed	Beat3	1 958	4 812	26	47.92	69.57	58.74	Medium	
Fedhealth	Maxima EntrySaver	1 376	3 168	5	91.67	26.09	58.88	Medium	
KeyHealth	Equilibrium	1 685	3 654	16	68.75	34.78	51.77	Medium	
Fedhealth	Maxima Saver Grid	1 590	3 372	13	75.00	26.09	50.55	Medium	
Momentum	Summit	7 637	22 300	48	2.08	95.65	48.87	Low	
Spectramed	Cyan*	R0 - R8 000	1 488	2 904	9	83.33	13.04	48.19	Low
Bonitas	BonSave		2 135	4 104	33	33.33	65.22	49.28	Low
Cape Medical Plan	HealthPact Silver		1 454	3 000	7	87.50	8.70	48.10	Low
Fedhealth	Maxima Saver		1 767	3 744	19	62.50	26.09	44.30	Low
CompCare Wellness	Mumed		2 084	5 376	29	41.67	43.48	42.57	Low
Fedhealth	Maxima Basis Grid		1 913	4 056	23	54.17	26.09	40.13	Low
Bonitas	BonClassic		3 648	6 192	44	10.42	65.22	37.82	Low
Profmed	ProSecure*	R0 - R9 000	2 095	10 000	31	37.50	39.13	38.32	Low
Spectramed	Capri		1 803	2 400	21	58.33	13.04	35.69	Low
Fedhealth	Maxima Basis		2 126	4 500	32	35.42	26.09	30.75	Low
Spectramed	Cyan*	R8 001 +	2 061	4 020	28	43.75	13.04	28.40	Low
Profmed	ProSecure*	R9 001 +	2 913	10 000	40	18.75	39.13	28.94	Low
Medshield	MediSaver		2 055	6 192	27	45.83	4.35	25.09	Low
Profmed	ProSecure Plus		3 555	10 000	43	12.50	39.13	25.82	Low
Profmed	ProPinnacle		6 007	16 000	47	4.17	39.13	21.65	Low
KeyHealth	Gold		3 729	9 158	45	8.33	34.78	21.56	Low
Fedhealth	Maxima Advanced		2 926	3 900	41	16.67	26.09	21.38	Low
Cape Medical Plan	HealthPact Select		4 698	3 600	46	6.25	8.70	7.48	Low
Commed	Shina*	R0 - R6 000	1 348	1 798	4	93.75			
Commed	Shina*	R6 001 - R18 000	1 623	2 164	15	70.83			
Commed	Shina*	R18 001 +	2 197	2 929	34	31.25			
Commed	Standard*	R0 - R6 000	2 578	4 419	38	22.92			
Commed	Standard*	R6 001 - R7 000	2 783	4 772	39	20.83			
Commed	Standard*	R7 001 +	3 005	5 151	42	14.58			

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## Saver - all

Salary band		Total cost (R)	Savings (R)	Rank /48	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Delta Saver	2 435	5 148	4	93.75	100.00	96.88	High	
Discovery	Classic Delta Saver	2 762	11 028	10	81.25	100.00	90.63	High	
Discovery	Coastal Saver	2 811	8 424	11	79.17	100.00	89.58	High	
Momentum	Incentive	2 730	3 636	9	83.33	95.65	89.49	High	
Topmed	Active Saver	2 540	5 808	6	89.58	82.61	86.10	High	
BestMed	Beat2 Network	2 063	5 076	1	100.00	69.57	84.79	High	
Discovery	Essential Saver	3 046	6 444	17	66.67	100.00	83.33	High	
BestMed	Beat2	2 293	5 628	2	97.92	69.57	83.74	High	
Discovery	Classic Saver	3 455	13 812	24	52.08	100.00	76.04	High	
Genesis	Private Plus	3 110	8 280	18	64.58	86.96	75.77	High	
Momentum	Incentive	3 360	4 488	23	54.17	95.65	74.91	High	
Medihelp	Unify	2 658	10 656	7	87.50	60.87	74.19	High	
Momentum	Incentive	3 754	5 004	27	45.83	95.65	70.74	High	
BestMed	Beat3 Network	3 014	7 416	16	68.75	69.57	69.16	Medium	
Topmed	Savings	3 500	8 004	25	50.00	82.61	66.31	Medium	
Momentum	Incentive	4 064	5 424	33	33.33	95.65	64.49	Medium	
Bonitas	BonFit	3 174	5 724	19	62.50	65.22	63.86	Medium	
Momentum	Incentive	4 107	5 472	35	29.17	95.65	62.41	Medium	
BestMed	Beat3	3 349	8 232	22	56.25	69.57	62.91	Medium	
Momentum	Incentive	4 558	6 072	37	25.00	95.65	60.33	Medium	
Fedhealth	Maxima EntrySaver	2 367	5 448	3	95.83	26.09	60.96	Medium	
KeyHealth	Equilibrium	2 701	5 764	8	85.42	34.78	60.10	Medium	
Bonitas	BonSave	3 789	7 284	30	39.58	65.22	52.40	Medium	
Fedhealth	Maxima Saver Grid	2 885	6 120	12	77.08	26.09	51.59	Medium	
Momentum	Summit	13 745	44 600	48	2.08	95.65	48.87	Low	
Spectramed	Cyan*	R0 - R8 000	2 923	5 712	14	72.92	13.04	42.98	Low
Cape Medical Plan	HealthPact Silver		2 908	6 000	13	75.00	8.70	41.85	Low
Fedhealth	Maxima Saver		3 206	6 792	20	60.42	26.09	43.25	Low
CompCare Wellness	Mumed		3 777	8 748	29	41.67	43.48	42.57	Low
Bonitas	BonClassic		6 780	11 508	44	10.42	65.22	37.82	Low
Spectramed	Capri		3 251	4 332	21	58.33	13.04	35.69	Low
Fedhealth	Maxima Basis Grid		3 542	7 500	26	47.92	26.09	37.00	Low
Profmed	ProSecure*	R0 - R9 000	4 190	15 200	36	27.08	39.13	33.11	Low
Fedhealth	Maxima Basis		3 936	8 328	31	37.50	26.09	31.80	Low
Profmed	ProSecure*	R9 001 +	5 610	15 200	42	14.58	39.13	26.86	Low
Spectramed	Cyan*	R8 001 +	4 036	7 872	32	35.42	13.04	24.23	Low
Medshield	MediSaver		3 774	11 376	28	43.75	4.35	24.05	Low
Profmed	ProSecure Plus		6 844	15 200	45	8.33	39.13	23.73	Low
KeyHealth	Gold		6 251	15 638	43	12.50	34.78	23.64	Low
Fedhealth	Maxima Advanced		5 406	7 212	40	18.75	26.09	22.42	Low
Profmed	ProPinnacle		11 579	23 700	47	4.17	39.13	21.65	Low
Cape Medical Plan	HealthPact Select		9 396	7 200	46	6.25	8.70	7.48	Low
Commed	Standard*	R6 001 - R7 000	5064	8 683	39	20.83			
Commed	Standard*	R7 001 +	5468	9 374	41	16.67			
Commed	Shina*	R6 001 - R18 000	3002	4 002	15	70.83			
Commed	Shina*	R18 001 +	4065	5 419	34	31.25			
Commed	Standard*	R0 - R6 000	4689	8 039	38	22.92			
Commed	Shina*	R0 - R6 000	2495	3 327	5	91.67			

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## Saver - all

Salary band		Total cost (R)	Savings (R)	Rank /48	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Member + adult dependant + 2 children									
Scheme	Plan name								
Discovery	Essential Delta Saver	3 549	7 500	8	85.42	100.00	92.71	High	
Topmed	Active Saver	3 380	7 728	5	91.67	82.61	87.14	High	
Discovery	Classic Delta Saver	4 002	15 972	14	72.92	100.00	86.46	High	
Discovery	Coastal Saver	4 105	12 288	15	70.83	100.00	85.42	High	
Momentum	Incentive	3 916	5 220	13	75.00	95.65	85.33	High	
BestMed	Beat2 Network	3 041	7 476	2	97.92	69.57	83.74	High	
Genesis	Private Plus	3 840	8 280	12	77.08	86.96	82.02	High	
Discovery	Essential Saver	4 440	9 372	20	60.42	100.00	80.21	High	
BestMed	Beat2	3 381	8 292	6	89.58	69.57	79.58	High	
Momentum	Incentive	4 846	6 480	24	52.08	95.65	73.87	High	
Medihelp	Unify	3 534	14 256	7	87.50	60.87	74.19	High	
Discovery	Classic Saver	5 003	19 980	29	41.67	100.00	70.83	High	
Topmed	Savings	4 672	10 692	21	58.33	82.61	70.47	High	
Momentum	Incentive	5 344	7 116	32	35.42	95.65	65.53	Medium	
BestMed	Beat3 Network	4 376	10 752	19	62.50	69.57	66.04	Medium	
Bonitas	BonFit	4 244	7 644	18	64.58	65.22	64.90	Medium	
Momentum	Incentive	5 807	7 728	35	29.17	95.65	62.41	Medium	
Momentum	Incentive	5 836	7 776	36	27.08	95.65	61.37	Medium	
Fedhealth	Maxima EntrySaver	3 247	7 464	3	95.83	26.09	60.96	Medium	
BestMed	Beat3	4 861	11 952	25	50.00	69.57	59.79	Medium	
Momentum	Incentive	6 518	8 688	39	20.83	95.65	58.24	Medium	
KeyHealth	Equilibrium	3 733	7 974	10	81.25	34.78	58.02	Medium	
Bonitas	BonSave	5 069	9 756	30	39.58	65.22	52.40	Medium	
Cape Medical Plan	HealthPact Silver	3 348	6 912	4	93.75	8.70	51.23	Medium	
Fedhealth	Maxima Saver Grid	3 803	8 064	11	79.17	26.09	52.63	Medium	
Momentum	Summit	17 253	89 200	48	2.08	95.65	48.87	Low	
Fedhealth	Maxima Saver	4 226	8 952	17	66.67	26.09	46.38	Low	
CompCare Wellness	Mumed	4 982	11 424	28	43.75	43.48	43.62	Low	
Spectramed	Cyan*	R0 - R8 000	4 113	8 040	16	68.75	13.04	40.90	Low
Fedhealth	Maxima Basis Grid		4 696	9 948	22	56.25	26.09	41.17	Low
Bonitas	BonClassic		8 580	14 556	44	10.42	65.22	37.82	Low
Spectramed	Capri		4 887	6 516	26	47.92	13.04	30.48	Low
Profmed	ProSecure*	R0 - R9 000	6 088	19 600	37	25.00	39.13	32.07	Low
Fedhealth	Maxima Basis		5 218	11 040	31	37.50	26.09	31.80	Low
Medshield	MediSaver		4 758	14 328	23	54.17	4.35	29.26	Low
Profmed	ProSecure*	R9 001 +	7 884	19 600	43	12.50	39.13	25.82	Low
Spectramed	Cyan*	R8 001 +	5 688	11 088	33	33.33	13.04	23.19	Low
KeyHealth	Gold		7 713	19 582	42	14.58	34.78	24.68	Low
Profmed	ProSecure Plus		9 614	19 600	45	8.33	39.13	23.73	Low
Profmed	ProPinnacle		15 183	30 800	47	4.17	39.13	21.65	Low
Fedhealth	Maxima Advanced		7 148	9 540	41	16.67	26.09	21.38	Low
Cape Medical Plan	HealthPact Select		10 916	8 376	46	6.25	8.70	7.48	Low
Commed	Shina*	R0 - R6 000	3 035	4 047	1	100.00			
Commed	Shina*	R6 001 - R18 000	3 652	4 868	9	83.33			
Commed	Shina*	R18 001 +	4 943	6 591	27	45.83			
Commed	Standard*	R0 - R6 000	5 723	9 813	34	31.25			
Commed	Standard*	R6 001 - R7 000	6 180	10 597	38	22.92			
Commed	Standard*	R7 001 +	6 676	11 444	40	18.75			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



## Saver - network

		Salary band	Risk cost (R)	Savings (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members									
Scheme	Plan name								
Discovery	Essential Delta Saver		1 389	2 940	4	85.00	100.00	92.50	High
Momentum	Incentive		1 530	2 040	5	80.00	95.65	87.83	High
Discovery	Classic Delta Saver		1 544	6 168	6	75.00	100.00	87.50	High
BestMed	Beat2 Network		1 161	2 856	1	100.00	69.56	84.78	High
Discovery	Coastal Saver		1 606	4 812	8	65.00	100.00	82.50	High
Momentum	Incentive		2 091	2 784	15	30.00	95.65	62.83	Medium
BestMed	Beat3 Network		1 762	4 332	11	50.00	69.56	59.78	Medium
Momentum	Incentive		2 276	3 036	17	20.00	95.65	57.83	Medium
Fedhealth	Maxima EntrySaver		1 376	3 168	3	90.00	26.09	58.05	Medium
Bonitas	BonFit		1 789	3 228	12	45.00	65.22	55.11	Medium
Fedhealth	Maxima Saver Grid		1 590	3 372	7	70.00	26.09	48.05	Low
KeyHealth	Equilibrium		1 685	3 654	10	55.00	34.78	44.89	Low
Fedhealth	Maxima Basis Grid		1 913	4 056	13	40.00	26.09	33.05	Low
Medshield	MediSaver		2 055	6 192	14	35.00	4.35	19.68	Low
Commed*	Shina*	R0 - R6 000	1 348	1 798	2	95.00			
Commed*	Shina*	R6 001 - R18 000	1 623	2 164	9	60.00			
Commed*	Shina*	R18 001 +	2 197	2 929	16	25.00			
Commed*	Standard*	R0 - R6 000	2 578	4 419	18	15.00			
Commed*	Standard*	R6 001 - R7 000	2 783	4 772	19	10.00			
Commed*	Standard*	R7 001 +	3 005	5 151	20	5.00			
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Delta Saver		2 435	5 148	3	90.00	100.00	95.00	High
Momentum	Incentive		2 730	3 636	6	75.00	95.65	85.33	High
Discovery	Classic Delta Saver		2 762	11 028	7	70.00	100.00	85.00	High
BestMed	Beat2 Network		2 063	5 076	1	100.00	69.56	84.78	High
Discovery	Coastal Saver		2 811	8 424	8	65.00	100.00	82.50	High
Momentum	Incentive		3 754	5 004	14	35.00	95.65	65.33	Medium
BestMed	Beat3 Network		3 014	7 416	11	50.00	69.56	59.78	Medium
Momentum	Incentive		2 367	5 448	2	95.00	26.09	60.55	Medium
Fedhealth	Maxima EntrySaver		4 107	5 472	17	20.00	95.65	57.83	Medium
Bonitas	BonFit		2 701	5 764	5	80.00	34.78	57.39	Medium
Fedhealth	Maxima Saver Grid		3 174	5 724	12	45.00	65.22	55.11	Medium
KeyHealth	Equilibrium		2 885	6 120	9	60.00	26.09	43.05	Low
Fedhealth	Maxima Basis Grid		3 542	7 500	13	40.00	26.09	33.05	Low
Medshield	MediSaver		3 774	11 376	15	30.00	4.35	17.18	Low
Commed*	Shina*	R0 - R6 000	2 495	3 327	4	85.00			
Commed*	Shina*	R6 001 - R18 000	3 002	4 002	10	55.00			
Commed*	Shina*	R18 001 +	4 065	5 419	16	25.00			
Commed*	Standard*	R0 - R6 000	4 689	8 039	18	15.00			
Commed*	Standard*	R6 001 - R7 000	5 064	8 683	19	10.00			
Commed*	Standard*	R7 001 +	5 468	9 374	20	5.00			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver - network

Salary band		Risk cost (R)	Savings (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Delta Saver	3 549	7 500	4	85.00	100.00	92.50	High
Momentum	Incentive	3 041	7 476	2	95.00	69.56	82.28	High
Discovery	Classic Delta Saver	3 916	5 220	8	65.00	95.65	80.33	High
BestMed	Beat2 Network	4 002	15 972	9	60.00	100.00	80.00	High
Discovery	Coastal Saver	4 105	12 288	10	55.00	100.00	77.50	High
Momentum	Incentive	5 344	7 116	16	25.00	95.65	60.33	Medium
BestMed	Beat3 Network	4 244	7 644	11	50.00	65.22	57.61	Medium
Momentum	Incentive	4 376	10 752	12	45.00	69.56	57.28	Medium
Fedhealth	Maxima EntrySaver	3 247	7 464	3	90.00	26.09	58.05	Medium
Bonitas	BonFit	5 807	7 728	18	15.00	95.65	55.33	Medium
Fedhealth	Maxima Saver Grid	3 733	7 974	6	75.00	34.78	54.89	Medium
KeyHealth	Equilibrium	3 803	8 064	7	70.00	26.09	48.05	Low
Fedhealth	Maxima Basis Grid	4 696	9 948	13	40.00	26.09	33.05	Low
Medshield	MediSaver	4 758	14 328	14	35.00	4.35	19.68	Low
Commed*	Shina*	R0 - R6 000	3 035	4 047	1	100.00		
Commed*	Shina*	R6 001 - R18 000	3 652	4 868	5	80.00		
Commed*	Shina*	R18 001 +	4 943	6 591	15	30.00		
Commed*	Standard*	R0 - R6 000	5 723	9 813	17	20.00		
Commed*	Standard*	R6 001 - R7 000	6 180	10 597	19	10.00		
Commed*	Standard*	R7 001 +	6 676	11 444	20	5.00		

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver - non network

		Salary band	Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members									
Scheme	Plan name								
Topmed	Active Saver		1 270	2 904	1	100.00	82.60	91.30	High
Discovery	Essential Saver		1 740	3 684	7	78.57	100.00	89.29	High
Genesis	Private Plus		1 555	4 140	6	82.14	86.95	84.55	High
BestMed	Beat2		1 290	3 168	2	96.43	69.56	82.99	High
Discovery	Classic Saver		1 933	7 728	11	64.29	100.00	82.14	High
Momentum	Incentive		1 879	2 508	10	67.86	95.45	81.65	High
Medihelp	Unify		1 458	5 832	4	89.29	60.86	75.07	High
Topmed	Savings		1 946	4 452	12	60.71	82.60	71.66	High
Momentum	Incentive		2 255	3 012	19	35.71	95.65	65.68	Medium
Momentum	Incentive		2 515	3 348	20	32.14	95.65	63.90	Medium
BestMed	Beat3		1 958	4 812	13	57.14	69.56	63.35	Medium
Bonitas	BonSave		2 135	4 104	18	39.29	65.22	52.25	Medium
Cape Medical Plan	HealthPact Silver		1 454	3 000	3	92.86	8.70	50.78	Medium
Fedhealth	Maxima Saver		1 767	3 744	8	75.00	26.09	50.55	Medium
Spectramed	Cyan*	R0 - R8 000	1 488	2 904	5	85.71	13.04	49.38	Low
Momentum	Summit		7 637	22 300	28	3.57	95.65	49.61	Low
CompCare Wellness	Mumed		2 084	5 376	15	50.00	43.48	46.74	Low
Spectramed	Capri		1 803	2 400	9	71.43	13.04	42.23	Low
Profmed	ProSecure*	R0 - R9 000	2 095	10 000	16	46.43	39.13	42.78	Low
Bonitas	BonClassic		3 648	6 192	24	17.86	65.22	41.54	Low
Fedhealth	Maxima Basis		2 126	4 500	17	42.86	26.09	34.47	Low
Profmed	ProSecure*	R9 001+	2 913	10 000	21	28.57	39.13	33.85	Low
Spectramed	Cyan*	R8 001 +	2 061	4 020	14	53.57	13.04	33.31	Low
Profmed	ProSecure Plus		3 555	10 000	23	21.43	39.13	30.28	Low
Fedhealth	Maxima Advanced		2 926	3 900	22	25.00	26.09	25.55	Low
KeyHealth	Gold		3 729	9 158	25	14.29	34.78	24.53	Low
Profmed	ProPinnacle		6 007	16 000	27	7.14	39.13	23.14	Low
Cape Medical Plan	HealthPact Select		4 698	3 600	26	10.71	8.70	9.71	Low

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver - non network

Salary band		Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Saver	3 046	6 444	6	82.14	100.00	91.07	High	
Topmed	Active Saver	2 540	5 808	2	96.43	82.60	89.51	High	
BestMed	Beat2	2 293	5 628	1	100.00	69.56	84.78	High	
Genesis	Private Plus	3 110	8 280	7	78.57	86.95	82.76	High	
Discovery	Classic Saver	3 455	13 812	12	60.71	100.00	80.36	High	
Momentum	Incentive	3 360	4 488	11	64.29	95.45	79.87	High	
Medihelp	Unify	2 658	10 656	3	92.86	60.86	76.86	High	
Topmed	Savings	3 500	8 004	13	57.14	82.60	69.87	Medium	
BestMed	Beat3	3 349	8 232	10	67.86	69.56	68.71	Medium	
Momentum	Incentive	4 064	5 424	18	39.29	95.65	67.47	Medium	
Momentum	Incentive	4 558	6 072	20	32.14	95.65	63.90	Medium	
Bonitas	BonSave	3 789	7 284	15	50.00	65.22	57.61	Medium	
Fedhealth	Maxima Saver	3 206	6 792	8	75.00	26.09	50.55	Medium	
Spectramed	Cyan*	R0 - R8 000	2 923	5 712	5	85.71	13.04	49.38	Low
Momentum	Summit		13 745	44 600	28	3.57	95.65	49.61	Low
Cape Medical Plan	HealthPact Silver		2 908	6 000	4	89.29	8.70	48.99	Low
CompCare Wellness	Mumed		3 777	8 748	14	53.57	43.48	48.53	Low
Spectramed	Capri		3 251	4 332	9	71.43	13.04	42.23	Low
Bonitas	BonClassic		6 780	11 508	24	17.86	65.22	41.54	Low
Profmed	ProSecure*	R0 - R9 000	4 190	15 200	19	35.71	39.13	37.42	Low
Fedhealth	Maxima Basis		3 936	8 328	16	46.43	26.09	36.26	Low
Profmed	ProSecure*	R9 001 +	5 610	15 200	22	25.00	39.13	32.07	Low
Spectramed	Cyan*	R8 001 +	4 036	7 872	17	42.86	13.04	27.95	Low
KeyHealth	Gold		6 251	15 638	23	21.43	34.78	28.10	Low
Fedhealth	Maxima Advanced		5 406	7 212	21	28.57	26.09	27.33	Low
Profmed	ProSecure Plus		6 844	15 200	25	14.29	39.13	26.71	Low
Profmed	ProPinnacle		11 579	23 700	27	7.14	39.13	23.14	Low
Cape Medical Plan	HealthPact Select		9 396	7 200	26	10.71	8.70	9.71	Low

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## Saver - non network

Salary band		Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support	
Member + adult dependant + 2 children									
Scheme	Plan name								
Topmed	Active Saver	3 380	7 728	2	96.43	82.60	89.51	High	
Discovery	Essential Saver	4 440	9 372	8	75.00	100.00	87.50	High	
Genesis	Private Plus	3 840	8 280	5	85.71	86.95	86.33	High	
Momentum	Incentive	4 846	6 480	10	67.86	95.45	81.65	High	
BestMed	Beat2	3 381	8 292	3	92.86	69.56	81.21	High	
Topmed	Savings	4 672	10 692	9	71.43	82.60	77.01	High	
Discovery	Classic Saver	5 003	19 980	14	53.57	100.00	76.79	High	
Medihelp	Unify	3 534	14 256	4	89.29	60.87	75.08	High	
Momentum	Incentive	5 836	7 776	18	39.29	95.65	67.47	Medium	
BestMed	Beat3	4 861	11 952	11	64.29	69.56	66.92	Medium	
Momentum	Incentive	6 518	8 688	20	32.14	95.65	63.90	Medium	
Bonitas	BonSave	5 069	9 756	15	50.00	65.22	57.61	Medium	
Cape Medical Plan	HealthPact Silver	3 348	6 912	1	100.00	9.09	54.55	Medium	
Fedhealth	Maxima Saver	4 226	8 952	7	78.57	26.09	52.33	Medium	
CompCare Wellness	Mumed	4 982	11 424	13	57.14	43.48	50.31	Medium	
Momentum	Summit	17 253	89 200	28	3.57	95.65	49.61	Low	
Spectramed	Cyan*	R0 - R8 000	4 113	8 040	6	82.14	13.04	47.59	Low
Bonitas	BonClassic		8 580	14 556	24	17.86	65.22	41.54	Low
Spectramed	Capri		4 887	6 516	12	60.71	13.04	36.88	Low
Profmed	ProSecure*	R0 - R9 000	6 088	19 600	19	35.71	39.13	37.42	Low
Fedhealth	Maxima Basis		5 218	11 040	16	46.43	26.09	36.26	Low
Profmed	ProSecure*	R9 001 +	7 884	19 600	23	21.43	39.13	30.28	Low
KeyHealth	Gold		7 713	19 582	22	25.00	34.78	29.89	Low
Spectramed	Cyan*	R8 001 +	5 688	11 088	17	42.86	13.04	27.95	Low
Fedhealth	Maxima Advanced		7 148	9 540	21	28.57	26.09	27.33	Low
Profmed	ProSecure Plus		9 614	19 600	25	14.29	39.13	26.71	Low
Profmed	ProPinnacle		15 183	30 800	27	7.14	39.13	23.14	Low
Cape Medical Plan	HealthPact Select		10 916	8 376	26	10.71	9.09	9.90	Low

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## Saver plus - all

Salary band		Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Priority		1 240 15 734	5	85.71	100.00	92.86	High
Discovery	Classic Priority		1 297 20 054	7	78.57	100.00	89.29	High
Medimed	Medisave Standard*	R0 - R8 500	495 13 980	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	570 14 280	2	96.43	52.17	74.30	High
Medimed	Medisave Standard*	R13 001 - R17 000	788 15 150	3	92.86	52.17	72.51	High
Topmed	Family		1 809 20 176	12	60.71	82.61	71.66	High
Medimed	Medisave Standard*	R17 001 +	923 15 690	4	89.29	52.17	70.73	High
BestMed	Pace1		1 736 15 832	11	64.29	69.57	66.93	Medium
Medimed	Medisave Max	R0 - R10 000	1 274 18 430	6	82.14	52.17	67.16	Medium
Medimed	Medisave Max*	R10 001 - R17 000	1 454 19 150	9	71.43	52.17	61.80	Medium
Bonitas	BonComplete		2 139 9 406	13	57.14	65.22	61.18	Medium
Suremed	Navigator		1 333 12 810	8	75.00	47.83	61.42	Medium
Medimed	Medisave Max*	R17 001 +	1 574 19 630	10	67.86	52.17	60.01	Medium
BestMed	Pace3*	R0 - R8 208	2 357 22 632	16	46.43	69.57	58.00	Medium
BestMed	Pace2		2 668 19 764	19	35.71	69.57	52.64	Medium
BestMed	Pace3*	R8 209 +	3 082 24 180	24	17.86	69.57	43.71	Low
CompCare Wellness	Symmetry		2 550 7 632	18	39.29	43.48	41.38	Low
BestMed	Pace4		3 580 30 196	27	7.14	69.57	38.36	Low
CompCare Wellness	Dynamix		2 730 15 408	20	32.14	43.48	37.81	Low
Spectramed	Azure*	R0 - R8 000	2 180 14 288	14	53.57	13.04	33.31	Low
Spectramed	Azure*	R8 001 - R11 500	2 286 14 576	15	50.00	13.04	31.52	Low
Spectramed	Azure*	R11 501 +	2 409 14 900	17	42.86	13.04	27.95	Low
CompCare Wellness	Pinnacle		3 269 24 713	25	14.29	43.48	28.88	Low
Resolution	Supreme		2 767 21 581	21	28.57	17.39	22.98	Low
Resolution	Millenium		2 897 15 636	23	21.43	17.39	19.41	Low
Medshield	PremiumPlus		2 856 17 132	22	25.00	4.35	14.68	Low
Spectramed	Cobolt		3 355 23 588	26	10.71	13.04	11.88	Low
Commed	De Luxe		4 715 13 050	28	3.57			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver plus - all

		Salary band	Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Priority		2 281	27 284	6	82.14	100.00	91.07	High
Discovery	Classic Priority		2 387	35 012	7	78.57	100.00	89.29	High
Medimed	Medisave Standard*	R0 - R8 500	990	27 960	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	1 140	28 560	2	96.43	52.17	74.30	High
Medimed	Medisave Standard*	R13 001 - R17 000	1 575	30 300	3	92.86	52.17	72.51	High
Topmed	Family		3 332	35 372	12	60.71	82.61	71.66	High
BestMed	Pace1		2 743	29 480	9	71.43	69.57	70.50	High
Medimed	Medisave Standard*	R17 001 +	1 845	31 380	4	89.29	52.17	70.73	High
Suremed	Navigator		2 232	24 820	5	85.71	47.83	66.77	Medium
Medimed	Medisave Max	R0 - R10 000	2 548	36 860	8	75.00	52.17	63.59	Medium
Medimed	Medisave Max*	R10 001 - R17 000	2 908	38 300	10	67.86	52.17	60.01	Medium
Medimed	Medisave Max*	R17 001 +	3 148	39 260	11	64.29	52.17	58.23	Medium
Bonitas	BonComplete		3 925	16 056	15	50.00	65.22	57.61	Medium
BestMed	Pace3*	R8 209 +	5 205	47 500	19	35.71	69.57	52.64	Medium
BestMed	Pace3*	R0 - R8 208	5 242	44 740	20	32.14	69.57	50.86	Medium
BestMed	Pace2		5 264	39 384	21	28.57	69.57	49.07	Low
CompCare Wellness	Symmetry		4 542	13 536	17	42.86	43.48	43.17	Low
CompCare Wellness	Dynamix		4 754	28 779	18	39.29	43.48	41.38	Low
BestMed	Pace4		8 068	49 492	27	7.14	69.57	38.36	Low
Spectramed	Azure*	R0 - R8 000	3 592	19 852	13	57.14	13.04	35.09	Low
Spectramed	Azure*	R8 001 - R11 500	3 864	20 872	14	53.57	13.04	33.31	Low
Spectramed	Azure*	R11 501 +	4 293	22 036	16	46.43	13.04	29.73	Low
CompCare Wellness	Pinnacle		5 654	45 837	24	17.86	43.48	30.67	Low
Resolution	Millennium		5 382	28 992	22	25.00	17.39	21.20	Low
Resolution	Supreme		5 757	37 842	25	14.29	17.39	15.84	Low
Medshield	PremiumPlus		5 520	32 078	23	21.43	4.35	12.89	Low
Spectramed	Cobolt		6 917	38 820	26	10.71	13.04	11.88	Low
Commed	De Luxe		8 568	23 715	28	3.57			

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## Saver plus - all

Salary band		Risk cost (R)	Savings (R)	Rank /28	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Priority		3 370 36 808	6	82.14	100.00	91.07	High
Discovery	Classic Priority		3 528 46 264	8	75.00	100.00	87.50	High
Medimed	Medisave Standard*	R0 - R8 500	1 575 29 130	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	1 755 29 790	2	96.43	52.17	74.30	High
Topmed	Family		4 442 42 664	11	64.29	82.61	73.45	High
Medimed	Medisave Standard*	R13 001 - R17 000	2 235 31 620	3	92.86	52.17	72.51	High
BestMed	Pace1		3 977 31 328	9	71.43	69.57	70.50	High
Medimed	Medisave Standard*	R17 001 +	2 550 32 790	4	89.29	52.17	70.73	High
Medimed	Medisave Max	R0 - R 10 000	3 298 38 360	5	85.71	52.17	68.94	Medium
Suremed	Navigator		3 472 26 020	7	78.57	47.83	63.20	Medium
BestMed	Pace3*	R0 - R8208	5 247 46 156	15	50.00	69.57	59.79	Medium
Medimed	Medisave Max*	R17 001 +	3 988 40 940	10	67.86	52.17	60.01	Medium
Bonitas	BonComplete		5 098 19 604	14	53.57	65.22	59.40	Medium
Medimed	Medisave Max*	R10 001 - R17 000	4 537 39 890	12	60.71	52.17	56.44	Medium
BestMed	Pace3*	R8 209 +	6 655 49 036	21	28.57	69.57	49.07	Low
BestMed	Pace2		6 880 41 100	23	21.43	69.57	45.50	Low
CompCare Wellness	Symmetry		5 982 16 776	17	42.86	43.48	43.17	Low
CompCare Wellness	Dynamix		6 550 31 468	20	32.14	43.48	37.81	Low
BestMed	Pace4		10 838 50 008	28	3.57	69.57	36.57	Low
Spectramed	Azure*	R0 - R8 000	4 705 26 076	13	57.14	13.04	35.09	Low
Spectramed	Azure*	R8 001 - R11 500	5 383 27 912	16	46.43	13.04	29.73	Low
CompCare Wellness	Pinnacle		7 871 50 251	25	14.29	43.48	28.88	Low
Spectramed	Azure*	R11 501 +	6 183 30 084	18	39.29	13.04	26.16	Low
Resolution	Millennium		6 821 32 880	22	25.00	17.39	21.20	Low
Medshield	PremiumPlus		6 351 38 734	19	35.71	4.35	20.03	Low
Resolution	Supreme		7 676 40 447	24	17.86	17.39	17.62	Low
Spectramed	Cobolt		9 447 48 068	26	10.71	13.04	11.88	Low
Commed	De Luxe		10 449 26 847	27	7.14			

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## Saver plus - network

Salary band		Risk cost (R)	Savings (R)	Rank /1	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Resolution	Millennium	2 897	15 636	1	100	17.39	58.69	Medium
Member + 1 adult dependant								
Scheme	Plan name							
Resolution	Millennium	5 382	28 992	1	100	17.39	58.69	Medium
Member + adult dependant + 2 children								
Scheme	Plan name							
Resolution	Millennium	6 821	32 880	1	100	17.39	58.69	Medium

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver plus - non network

Salary band		Risk cost (R)	Savings (R)	Rank /27	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Essential Priority		1 240 15 734	5	85.19	100.00	92.59	High
Discovery	Classic Priority		1 297 20 054	7	77.78	100.00	88.89	High
Medimed	Medisave Standard*	R0 - R8 500	495 13 980	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	570 14 280	2	96.30	52.17	74.23	High
Medimed	Medisave Standard*	R13 001 - R17 000	788 15 150	3	92.59	52.17	72.38	High
Topmed	Family		1 809 20 176	12	59.26	82.61	70.93	High
Medimed	Medisave Standard*	R17 001 +	923 15 690	4	88.89	52.17	70.53	High
Medimed	Medisave Max	R0 - R 10 000	1 274 18 430	6	81.48	52.17	66.83	Medium
BestMed	Pace1		1 736 15 832	11	62.96	69.57	66.27	Medium
Medimed	Medisave Max*	R10 001 - R17 000	1 454 19 150	9	70.37	52.17	61.27	Medium
Suremed	Navigator		1 333 12 810	8	74.07	47.83	60.95	Medium
Bonitas	BonComplete		2 139 9 406	13	55.56	65.22	60.39	Medium
Medimed	Medisave Max*	R17 001 +	1 574 19 630	10	66.67	52.17	59.42	Medium
BestMed	Pace3*	R0 - R8 208	2 357 22 632	16	44.44	69.57	57.01	Medium
BestMed	Pace2		2 668 19 764	19	33.33	69.57	51.45	Medium
BestMed	Pace3*	R8 209 +	3 082 24 180	23	18.52	69.57	44.04	Low
CompCare Wellness	Symmetry		2 550 7 632	18	37.04	43.48	40.26	Low
BestMed	Pace4		3 580 30 196	26	7.41	69.57	38.49	Low
CompCare Wellness	Dynamix		2 730 15 408	20	29.63	43.48	36.55	Low
Spectramed	Azure*	R0 - R8 000	2 180 14 288	14	51.85	13.04	32.45	Low
Spectramed	Azure*	R8 001 - R11 500	2 286 14 576	15	48.15	13.04	30.59	Low
CompCare Wellness	Pinnacle		3 269 24 713	24	14.81	43.48	29.15	Low
Spectramed	Azure*	R11 501 +	2 409 14 900	17	40.74	13.04	26.89	Low
Resolution	Supreme		2 767 21 581	21	25.93	17.39	21.66	Low
Medshield	PremiumPlus		2 856 17 132	22	22.22	4.35	13.29	Low
Spectramed	Cobolt		3 355 23 588	25	11.11	13.04	12.08	Low
Commed	De Luxe		4 715 13 050	27	3.70			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver plus - non network

		Salary band	Risk cost (R)	Savings (R)	Rank /27	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + 1 adult dependant									
Scheme	Plan name								
Discovery	Essential Priority		2 281	27 284	6	81.48	100.00	90.74	High
Discovery	Classic Priority		2 387	35 012	7	77.78	100.00	88.89	High
Medimed	Medisave Standard*	R0 - R8 500	990	27 960	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	1 140	28 560	2	96.30	52.17	74.23	High
Medimed	Medisave Standard*	R13 001 - R17 000	1 575	30 300	3	92.59	52.17	72.38	High
Topmed	Family		3 332	35 372	12	59.26	82.61	70.93	High
Medimed	Medisave Standard*	R17 001 +	1 845	31 380	4	88.89	52.17	70.53	High
BestMed	Pace1		2 743	29 480	9	70.37	69.57	69.97	Medium
Suremed	Navigator		2 232	24 820	5	85.19	47.83	66.51	Medium
Medimed	Medisave Max	R0 - R10 000	2 548	36 860	8	74.07	52.17	63.12	Medium
Medimed	Medisave Max*	R10 001 - R17 000	2 908	38 300	10	66.67	52.17	59.42	Medium
Medimed	Medisave Max*	R 17 001 +	3 148	39 260	11	62.96	52.17	57.57	Medium
Bonitas	BonComplete		3 925	16 056	15	48.15	65.22	56.68	Medium
BestMed	Pace3*	R8 209 +	5 205	47 500	19	33.33	69.57	51.45	Medium
BestMed	Pace3*	R0 - R8 208	5 242	44 740	20	29.63	69.57	49.60	Low
BestMed	Pace2		5 264	39 384	21	25.93	69.57	47.75	Low
CompCare Wellness	Symmetry		4 542	13 536	17	40.74	43.48	42.11	Low
CompCare Wellness	Dynamix		4 754	28 779	18	37.04	43.48	40.26	Low
BestMed	Pace4		8 068	49 492	26	7.41	69.57	38.49	Low
Spectramed	Azure*	R0 - R8 000	3 592	19 852	13	55.56	13.04	34.30	Low
Spectramed	Azure*	R8 001 - R11 500	3 864	20 872	14	51.85	13.04	32.45	Low
CompCare Wellness	Pinnacle		5 654	45 837	23	18.52	43.48	31.00	Low
Spectramed	Azure*	R11 501 +	4 293	22 036	16	44.44	13.04	28.74	Low
Resolution	Supreme		5 757	37 842	24	14.81	17.39	16.10	Low
Medshield	PremiumPlus		5 520	32 078	22	22.22	4.35	13.29	Low
Spectramed	Cobolt		6 917	38 820	25	11.11	13.04	12.08	Low
Commed	De Luxe		8 568	23 715	27	3.70			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

## Saver plus - non network

Salary band		Risk cost (R)	Savings (R)	Rank /27	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Priority		3 370 36 808	6	81.48	100.00	90.74	High
Discovery	Classic Priority		3 528 46 264	8	74.07	100.00	87.04	High
Medimed	Medisave Standard*	R0 - R8 500	1 575 29 130	1	100.00	52.17	76.09	High
Medimed	Medisave Standard*	R8 501 - R13 000	1 755 29 790	2	96.30	52.17	74.23	High
Topmed	Family		4 442 42 664	11	62.96	82.61	72.79	High
Medimed	Medisave Standard*	R13 001 - R17 000	2 235 31 620	3	92.59	52.17	72.38	High
Medimed	Medisave Standard*	R17 001 +	2 550 32 790	4	88.89	52.17	70.53	High
BestMed	Pace1		3 977 31 328	9	70.37	69.57	69.97	Medium
Medimed	Medisave Max	R0 - R10 000	3 298 38 360	5	85.19	52.17	68.68	Medium
Suremed	Navigator		3 472 26 020	7	77.78	47.83	62.80	Medium
Medimed	Medisave Max*	R17 001 +	3 988 40 940	10	66.67	52.17	59.42	Medium
BestMed	Pace3*	R0 - R8 208	5 247 46 156	15	48.15	69.57	58.86	Medium
Bonitas	BonComplete		5 098 19 604	14	51.85	65.22	58.54	Medium
Medimed	Medisave Max*	R10 001 - R17 000	4 537 39 890	12	59.26	52.17	55.71	Medium
BestMed	Pace3*	R8 209 +	6 655 49 036	21	25.93	69.57	47.75	Low
BestMed	Pace2		6 880 41 100	22	22.22	69.57	45.90	Low
CompCare Wellness	Symmetry		5 982 16 776	17	40.74	43.48	42.11	Low
BestMed	Pace4		10 838 50 008	27	3.70	69.57	36.64	Low
CompCare Wellness	Dynamix		6 550 31 468	20	29.63	43.48	36.55	Low
Spectramed	Azure*	R0 - R8 000	4 705 26 076	13	55.56	13.04	34.30	Low
Spectramed	Azure*	R8 001 - R11 500	5 383 27 912	16	44.44	13.04	28.74	Low
CompCare Wellness	Pinnacle		7 871 50 251	24	14.81	43.48	29.15	Low
Spectramed	Azure*	R11 501 +	6 183 30 084	18	37.04	13.04	25.04	Low
Medshield	PremiumPlus		6 351 38 734	19	33.33	4.35	18.84	Low
Resolution	Supreme		7 676 40 447	23	18.52	17.39	17.95	Low
Spectramed	Cobolt		9 447 48 068	25	11.11	13.04	12.08	Low
Commed	De Luxe		10 449 26 847	26	7.41			

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.

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## Comprehensive - all

	Salary band	Risk cost (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Momentum	Extender	2 799	3	90.00	95.65	92.83	High
Discovery	Essential Delta Comprehensive	2 899	4	85.00	100.00	92.50	High
Discovery	Classic Delta Comprehensive	3 045	5	80.00	100.00	90.00	High
Discovery	Essential Comprehensive	3 219	6	75.00	100.00	87.50	High
Momentum	Extender	3 228	7	70.00	95.65	82.83	High
Momentum	Extender	3 232	8	65.00	95.65	80.33	High
Discovery	Classic Comprehensive	3 380	10	55.00	100.00	77.50	High
Discovery	Classic Comprehensive Zero MSA	3 380	11	50.00	100.00	75.00	High
Topmed	Executive	3 340	9	60.00	82.61	71.31	High
Momentum	Extender	3 503	12	45.00	95.65	70.33	High
Momentum	Extender	3 582	13	40.00	95.65	67.83	Medium
Momentum	Extender	3 981	14	35.00	95.65	65.33	Medium
Discovery	Executive	4 158	16	25.00	100.00	62.50	Medium
Fedhealth	Maxima Standard Elect	1 899	1	100.00	26.09	63.05	Medium
Fedhealth	Maxima Standard	2 486	2	95.00	26.09	60.55	Medium
Bonitas	BonComprehensive	5 254	17	20.00	65.22	42.61	Low
Fedhealth	Maxima Exec	3 988	15	30.00	26.09	28.05	Low
KeyHealth	Platinum	6 036	18	15.00	34.78	24.89	Low
Fedhealth	Maxima Plus	6 369	19	10.00	26.09	18.05	Low
Fedhealth	Ultimax	8 736	20	5.00	26.09	15.55	Low
Member + 1 adult dependant							
Scheme	Plan name						
Momentum	Extender	4 903	3	90.00	95.65	92.83	High
Discovery	Essential Delta Comprehensive	5 637	4	85.00	100.00	92.50	High
Momentum	Extender	5 803	5	80.00	95.65	87.83	High
Momentum	Extender	5 862	6	75.00	95.65	85.33	High
Discovery	Classic Delta Comprehensive	5 927	7	70.00	100.00	85.00	High
Discovery	Essential Comprehensive	6 262	9	60.00	100.00	80.00	High
Momentum	Extender	6 299	10	55.00	95.65	75.33	High
Topmed	Executive	6 006	8	65.00	82.61	73.81	High
Momentum	Extender	6 442	11	50.00	95.65	72.83	High
Discovery	Classic Comprehensive	6 578	12	45.00	100.00	72.50	High
Discovery	Classic Comprehensive Zero MSA	6 579	13	40.00	100.00	70.00	High
Momentum	Extender	7 157	14	35.00	95.65	65.33	Medium
Discovery	Executive	8 316	16	25.00	100.00	62.50	Medium
Fedhealth	Maxima Standard Elect	3 518	1	100.00	26.09	63.05	Medium
Fedhealth	Maxima Standard	4 604	2	95.00	26.09	60.55	Medium
Bonitas	BonComprehensive	10 210	18	15.00	65.22	40.11	Low
Fedhealth	Maxima Exec	7 386	15	30.00	26.09	28.05	Low
KeyHealth	Platinum	10 064	17	20.00	34.78	27.39	Low
Fedhealth	Maxima Plus	11 787	19	10.00	26.09	18.05	Low
Fedhealth	Ultimax	16 158	20	5.00	26.09	15.55	Low

## Comprehensive - all

		Salary band	Risk cost (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Momentum	Extender	6 627	3	90.00	95.65	92.83		High
Discovery	Essential Delta Comprehensive	6 801	4	85.00	100.00	92.50		High
Discovery	Classic Delta Comprehensive	7 139	5	80.00	100.00	90.00		High
Discovery	Essential Comprehensive	7 558	6	75.00	100.00	87.50		High
Momentum	Extender	7 831	7	70.00	95.65	82.83		High
Momentum	Extender	7 846	8	65.00	95.65	80.33		High
Discovery	Classic Comprehensive	7 926	9	60.00	100.00	80.00		High
Discovery	Classic Comprehensive Zero MSA	7 927	10	55.00	100.00	77.50		High
Momentum	Extender	8 497	12	45.00	95.65	70.33		High
Momentum	Extender	8 684	13	40.00	95.65	67.83		Medium
Topmed	Executive	8 042	11	50.00	82.61	66.31		Medium
Momentum	Extender	9 655	14	35.00	95.65	65.33		Medium
Discovery	Executive	9 900	16	25.00	100.00	62.50		Medium
Fedhealth	Maxima Standard Elect	4 656	1	100.00	26.09	63.05		Medium
Fedhealth	Maxima Standard	6 092	2	95.00	26.09	60.55		Medium
Bonitas	BonComprehensive	12 348	17	20.00	65.22	42.61		Low
Fedhealth	Maxima Exec	9 766	15	30.00	26.09	28.05		Low
KeyHealth	Platinum	12 569	18	15.00	34.78	24.89		Low
Fedhealth	Maxima Plus	15 607	19	10.00	26.09	18.05		Low
Fedhealth	Ultimax	21 400	20	5.00	26.09	15.55		Low

## Comprehensive - network

	Salary band	Risk cost (R)	Rank /6	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Momentum	Extender	2 799	2	83.33	95.65	89.49	High
Discovery	Essential Delta Comprehensive	2 899	3	66.67	100.00	83.33	High
Discovery	Classic Delta Comprehensive	3 045	4	50.00	100.00	75.00	High
Momentum	Extender	3 228	5	33.33	95.65	64.49	Medium
Fedhealth	Maxima Standard Elect	1 899	1	100.00	26.09	63.05	Medium
Momentum	Extender	3 503	6	16.67	95.65	56.16	Medium

### Member + 1 adult dependant

Scheme	Plan name						
Momentum	Extender	4 903	2	83.33	95.65	89.49	High
Discovery	Essential Delta Comprehensive	5 637	3	66.67	100.00	83.33	High
Momentum	Extender	5 803	4	50.00	95.65	72.83	High
Discovery	Classic Delta Comprehensive	5 927	5	33.33	100.00	66.67	Medium
Fedhealth	Maxima Standard Elect	3 518	1	100.00	26.09	63.05	Medium
Momentum	Extender	6 299	6	16.67	95.65	56.16	Medium

### Member + adult dependant + 2 children

Scheme	Plan name						
Momentum	Extender	6 627	2	83.33	95.65	89.49	High
Discovery	Essential Delta Comprehensive	6 801	3	66.67	100.00	83.33	High
Discovery	Classic Delta Comprehensive	7 139	4	50.00	100.00	75.00	High
Momentum	Extender	7 831	5	33.33	95.65	64.49	Medium
Fedhealth	Maxima Standard Elect	4 656	1	100.00	26.09	63.05	Medium
Momentum	Extender	8 497	6	16.67	95.65	56.16	Medium



## Comprehensive - non network

	Salary band	Risk cost (R)	Rank /14	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Essential Comprehensive	3 219	2	92.86	100.00	96.43	High
Momentum	Extender	3 232	3	85.71	95.65	90.68	High
Discovery	Classic Comprehensive	3 380	5	71.43	100.00	85.71	High
Discovery	Classic Comprehensive Zero MSA	3 380	6	64.29	100.00	82.14	High
Topmed	Executive	3 340	4	78.57	82.61	80.59	High
Momentum	Extender	3 582	7	57.14	95.65	76.40	High
Momentum	Extender	3 981	8	50.00	95.65	72.83	High
Discovery	Executive	4 158	10	35.71	100.00	67.86	Medium
Fedhealth	Maxima Standard	2 486	1	100.00	26.09	63.05	Medium
Bonitas	BonComprehensive	5 254	11	28.57	65.22	46.90	Low
Fedhealth	Maxima Exec	3 988	9	42.86	26.09	34.47	Low
KeyHealth	Platinum	6 036	12	21.43	34.78	28.10	Low
Fedhealth	Maxima Plus	6 369	13	14.29	26.09	20.19	Low
Fedhealth	Ultimax	8 736	14	7.14	26.09	16.62	Low

## Member + 1 adult dependant

Scheme	Plan name						
Momentum	Extender	5 862	2	92.86	95.65	94.25	High
Discovery	Essential Comprehensive	6 262	4	78.57	100.00	89.29	High
Topmed	Executive	6 006	3	85.71	82.61	84.16	High
Momentum	Extender	6 442	5	71.43	95.65	83.54	High
Discovery	Classic Comprehensive	6 578	6	64.29	100.00	82.14	High
Discovery	Classic Comprehensive Zero MSA	6 579	7	57.14	100.00	78.57	High
Momentum	Extender	7 157	8	50.00	95.65	72.83	High
Discovery	Executive	8 316	10	35.71	100.00	67.86	Medium
Fedhealth	Maxima Standard	4 604	1	100.00	26.09	63.05	Medium
Bonitas	BonComprehensive	10 210	12	21.43	65.22	43.32	Low
Fedhealth	Maxima Exec	7 386	9	42.86	26.09	34.47	Low
KeyHealth	Platinum	10 063	11	28.57	34.78	31.68	Low
Fedhealth	Maxima Plus	11 787	13	14.29	26.09	20.19	Low
Fedhealth	Ultimax	16 158	14	7.14	26.09	16.62	Low

## Comprehensive - non network

		Salary band	Risk cost (R)	Rank /14	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Essential Comprehensive	7 558	2	92.86	100.00	96.43		High
Momentum	Extender	7 846	3	85.71	95.65	90.68		High
Discovery	Classic Comprehensive	7 926	4	78.57	100.00	89.29		High
Discovery	Classic Comprehensive Zero MSA	7 927	5	71.43	100.00	85.71		High
Momentum	Extender	8 684	7	57.14	95.45	76.30		High
Topmed	Executive	8 042	6	64.29	82.61	73.45		High
Momentum	Extender	9 655	8	50.00	95.65	72.83		High
Discovery	Executive	9 900	10	35.71	100.00	67.86		Medium
Fedhealth	Maxima Standard	6 092	1	100.00	26.09	63.05		Medium
Bonitas	BonComprehensive	12 348	11	28.57	65.22	46.90		Low
Fedhealth	Maxima Exec	9 766	9	42.86	26.09	34.47		Low
KeyHealth	Platinum	12 570	12	21.43	34.78	28.10		Low
Fedhealth	Maxima Plus	15 607	13	14.29	26.09	20.19		Low
Fedhealth	Ultimax	21 400	14	7.14	26.09	16.62		Low





## Comprehensive - complete cost - all

		Salary band	Complete cost (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members								
Scheme	Plan name							
Discovery	Executive		5 544	1	100.00	100.00	100.00	High
Momentum	Extender		6 484	3	90.00	95.65	92.83	High
Discovery	Classic Comprehensive		6 494	4	85.00	100.00	92.50	High
Discovery	Classic Delta Comprehensive		7 391	6	75.00	100.00	87.50	High
Topmed	Executive		7 249	5	80.00	82.61	81.31	High
Momentum	Extender		7 548	8	65.00	95.65	80.33	High
Momentum	Extender		7 755	10	55.00	95.65	75.33	High
Momentum	Extender		8 485	11	50.00	95.65	72.83	High
Momentum	Extender		8 492	12	45.00	95.65	70.33	High
Momentum	Extender		9 636	15	30.00	95.65	62.83	Medium
Discovery	Essential Comprehensive		12 471	17	20.00	100.00	60.00	Medium
Fedhealth	Maxima Exec		6 344	2	95.00	26.09	60.55	Medium
Discovery	Essential Delta Comprehensive		12 778	18	15.00	100.00	57.50	Medium
Discovery	Classic Comprehensive Zero MSA		18 880	20	5.00	100.00	52.50	Medium
Bonitas	BonComprehensive		8 854	14	35.00	65.22	50.11	Medium
Fedhealth	Maxima Plus		7 476	7	70.00	26.09	48.05	Low
Fedhealth	Maxima Standard		7 680	9	60.00	26.09	43.05	Low
Fedhealth	Maxima Standard Elect		8 512	13	40.00	26.09	33.05	Low
KeyHealth	Platinum		9 986	16	25.00	34.78	29.89	Low
Fedhealth	Ultimax		16 717	19	10.00	26.09	18.05	Low
Member + 1 adult dependant								
Scheme	Plan name							
Discovery	Executive		11 088	1	100.00	100.00	100.00	High
Momentum	Extender		12 811	3	90.00	95.65	92.83	High
Discovery	Classic Comprehensive		13 466	5	80.00	100.00	90.00	High
Discovery	Classic Delta Comprehensive		14 725	8	65.00	95.65	80.33	High
Topmed	Executive		13 599	6	75.00	82.61	78.81	High
Momentum	Extender		15 099	10	55.00	95.65	75.33	High
Momentum	Extender		15 213	11	50.00	100.00	75.00	High
Momentum	Extender		16 268	12	45.00	95.65	70.33	High
Momentum	Extender		16 429	13	40.00	95.65	67.83	Medium
Momentum	Extender		18 829	16	25.00	95.65	60.33	Medium
Discovery	Essential Comprehensive		25 107	17	20.00	100.00	60.00	Medium
Fedhealth	Maxima Exec		11 194	2	95.00	26.09	60.55	Medium
Discovery	Essential Delta Comprehensive		25 703	18	15.00	100.00	57.50	Medium
Discovery	Classic Comprehensive Zero MSA		13 283	4	85.00	26.09	55.55	Medium
Bonitas	BonComprehensive		37 579	20	5.00	100.00	52.50	Medium
Fedhealth	Maxima Plus		16 790	14	35.00	65.22	50.11	Medium
Fedhealth	Maxima Standard		13 787	7	70.00	26.09	48.05	Low
Fedhealth	Maxima Standard Elect		14 826	9	60.00	26.09	43.05	Low
KeyHealth	Platinum		17 590	15	30.00	34.78	32.39	Low
Fedhealth	Ultimax		29 743	19	10.00	26.09	18.05	Low

## Comprehensive - complete cost - all

		Salary band	Complete cost (R)	Rank /20	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Executive		13 166	1	95.24	100.00	97.62	High
Momentum	Extender		15 786	2	90.48	100.00	95.24	High
Discovery	Classic Comprehensive		16 357	4	80.95	95.65	88.30	High
Discovery	Classic Delta Comprehensive		18 939	9	57.14	95.65	76.40	High
Topmed	Executive		18 541	7	66.67	82.61	74.64	High
Momentum	Extender		19 445	11	47.62	95.65	71.63	High
Momentum	Extender		21 170	12	42.86	95.65	69.25	Medium
Momentum	Extender		21 221	13	38.10	95.65	66.87	Medium
Momentum	Extender		24 439	16	23.81	95.65	59.73	Medium
Momentum	Extender		29 795	17	19.05	100.00	59.52	Medium
Discovery	Essential Comprehensive		30 523	18	14.29	100.00	57.14	Medium
Fedhealth	Maxima Exec		15 866	3	85.71	26.09	55.90	Medium
Discovery	Essential Delta Comprehensive		44 827	20	4.76	100.00	52.38	Medium
Discovery	Classic Comprehensive Zero MSA		16 945	5	76.19	26.09	51.14	Medium
Bonitas	BonComprehensive		21 668	14	33.33	65.22	49.28	Low
Fedhealth	Maxima Plus		17 903	6	71.43	26.09	48.76	Low
Fedhealth	Maxima Standard		18 639	8	61.90	26.09	44.00	Low
Fedhealth	Maxima Standard Elect		18 974	10	52.38	26.09	39.24	Low
KeyHealth	Platinum		22 546	15	28.57	34.78	31.68	Low
Fedhealth	Ultimax		38 537	19	9.52	26.09	17.81	Low

## Comprehensive - complete cost - network

	Salary band	Complete cost (R)	Rank /6	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Classic Delta Comprehensive	7 391	1	100.00	100.00	100.00	High
Momentum	Extender	7 755	2	80.00	95.65	87.83	High
Momentum	Extender	8 492	3	60.00	95.65	77.83	High
Momentum	Extender	9 636	5	20.00	95.65	57.83	Medium
Discovery	Essential Delta Comprehensive	12 778	6	0.00	100.00	50.00	Medium
Fedhealth	Maxima Standard Elect	8 512	4	40.00	26.09	33.05	Low

### Member + 1 adult dependant

Scheme	Plan name						
Discovery	Classic Delta Comprehensive	15 099	2	83.33	95.65	89.49	High
Momentum	Extender	15 213	3	66.67	100	83.33	High
Momentum	Extender	16 429	4	50.00	95.65	72.83	High
Momentum	Extender	18 829	5	33.33	95.65	64.49	Medium
Discovery	Essential Delta Comprehensive	14 826	1	100.00	26.09	63.05	Medium
Fedhealth	Maxima Standard Elect	25 703	6	16.67	100	58.33	Medium

### Member + adult dependant + 2 children

Scheme	Plan name						
Discovery	Classic Delta Comprehensive	17 903	1	100.00	100.00	100.00	High
Momentum	Extender	19 445	3	66.67	95.65	81.16	High
Momentum	Extender	21 221	4	50.00	95.65	72.83	High
Momentum	Extender	24 439	5	33.33	95.65	64.49	Medium
Discovery	Essential Delta Comprehensive	30 523	6	16.67	100.00	58.33	Medium
Fedhealth	Maxima Standard Elect	18 974	2	83.33	26.09	54.71	Medium

## Comprehensive - complete cost - non network

	Salary band	Complete cost (R)	Rank /14	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Single members							
Scheme	Plan name						
Discovery	Executive	5 512	1	100.00	100.00	100.00	High
Momentum	Extender	6 484	3	85.71	95.65	90.68	High
Discovery	Classic Comprehensive	6 494	4	78.57	100.00	89.29	High
Topmed	Executive	7 249	5	71.43	82.61	77.02	High
Momentum	Extender	7 548	7	57.14	95.65	76.40	High
Momentum	Extender	8 485	9	42.86	95.65	69.25	Medium
Discovery	Essential Comprehensive	12 471	12	21.43	100.00	60.71	Medium
Fedhealth	Maxima Exec	6 344	2	92.86	26.09	59.47	Medium
Discovery	Classic Comprehensive Zero MSA	18 880	14	7.14	100.00	53.57	Medium
Bonitas	BonComprehensive	8 854	10	35.71	65.22	50.47	Medium
Fedhealth	Maxima Plus	7 476	6	64.29	26.09	45.19	Low
Fedhealth	Maxima Standard	7 680	8	50.00	26.09	38.05	Low
KeyHealth	Platinum	9 986	11	28.57	34.78	31.68	Low
Fedhealth	Ultimax	16 717	13	14.29	26.09	20.19	Low

## Member + 1 adult dependant

Scheme	Plan name						
Discovery	Executive	11 024	1	100.00	100.00	100.00	High
Momentum	Extender	12 811	3	85.71	95.65	90.68	High
Discovery	Classic Comprehensive	13 466	5	71.43	100.00	85.71	High
Topmed	Executive	13 599	6	64.29	82.61	73.45	High
Momentum	Extender	14 725	8	50.00	95.65	72.83	High
Momentum	Extender	16 268	9	42.86	95.65	69.25	Medium
Discovery	Essential Comprehensive	25 107	12	21.43	100.00	60.71	Medium
Fedhealth	Maxima Exec	11 194	2	92.86	26.09	59.47	Medium
Discovery	Classic Comprehensive Zero MSA	37 579	14	7.14	100.00	53.57	Medium
Fedhealth	Maxima Standard	13 283	4	78.57	26.09	52.33	Medium
Bonitas	BonComprehensive	16 790	10	35.71	65.22	50.47	Medium
Fedhealth	Maxima Plus	13 787	7	57.14	26.09	41.62	Low
KeyHealth	Platinum	17 590	11	28.57	34.78	31.68	Low
Fedhealth	Ultimax	29 743	13	14.29	26.09	20.19	Low

## Comprehensive - complete cost - non network

		Salary band	Complete cost (R)	Rank /6	Micro (%)	Macro (%)	Combo (%)	Likelihood of support
Member + adult dependant + 2 children								
Scheme	Plan name							
Discovery	Executive		13 122	1	100.00	100.00	100.00	High
Discovery	Classic Comprehensive		15 786	2	92.86	100.00	96.43	High
Momentum	Extender		16 357	4	78.57	95.65	87.11	High
Topmed	Executive		18 541	6	64.29	82.61	73.45	High
Momentum	Extender		18 939	8	50.00	95.65	72.83	High
Momentum	Extender		21 170	9	42.86	95.65	69.25	Medium
Discovery	Essential Comprehensive		29 795	12	21.43	100.00	60.71	Medium
Fedhealth	Maxima Exec		15 866	3	85.71	26.09	55.90	Medium
Discovery	Classic Comprehensive Zero MSA		44 827	14	7.14	100.00	53.57	Medium
Bonitas	BonComprehensive		21 668	10	35.71	65.22	50.47	Medium
Fedhealth	Maxima Standard		16 945	5	71.43	26.09	48.76	Low
Fedhealth	Maxima Plus		18 639	7	57.14	26.09	41.62	Low
KeyHealth	Platinum		22 546	11	28.57	34.78	31.68	Low
Fedhealth	Ultimax		38 537	13	14.29	26.09	20.19	Low



## Traditional - hybrid

Macro rating (%)

Scheme	Plan name	
BestMed	Beat4	
Bonitas	Standard	
Bonitas	Standard Select	
Genesis	Private Comprehensive	
Hosmed	Plus	
Hosmed	Value	
KeyHealth	Silver	
Medihelp	Dimension Prime 2	
Medihelp	Dimension Prime 2 Network	
Medihelp	Dimension Prime 3	
Medihelp	Dimension Prime 3 Network	
Medihelp	Dimension Elite	
Medshield	MediValue	
Medshield	MediPlus	
Medshield	MediBonus	
Resolution	Progressive Flex	
Sizwe	Primary Care	
Sizwe	Affordable Care	
Sizwe	Full Benefit Care	

## Traditional - standard

Scheme	Plan name	
BestMed	Pulse2	
Makoti	Comprehensive	
Medihelp	Plus	
Medimed	Alpha	
Selfmed	Selfsure	
Selfmed	Selfmed 80%	
Suremed	Challenger	
Topmed	Limited	
Topmed	Comprehensive	

# GTC Medical Aid Survey

## 7.6 Overall combined ratings schedule

This table reflects the best overall combined performers in each category.

### Combined ratings

	All			
Category	P	P+S	P+S+2C	P
Entry Level Comprehensive Student	Makoti Primary*+**+***			Topmed Network*
Entry Level Hospital only				Discovery Keycare Core*
Comprehensive Low (R3 000 - R7 000) State	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	
Comprehensive Low (R3 000 - R7 000)	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***
Comprehensive Mid (R7 000 - R10 000)	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***	Makoti Primary*+**+***
Hospital only	Discovery Essential Smart	Discovery Essential Smart	Genesis Private Choice	Discovery Essential Smart
Saver	Discovery Essential Delta Saver	Discovery Essential Delta Saver	Discovery Essential Delta Saver	Discovery Essential Delta Saver
Saver Plus	Discovery Essential Priority	Discovery Essential Priority	Discovery Essential Priority	Resolution Millennium
Comprehensive Risk	Momentum Extender	Momentum Extender	Momentum Extender	Momentum Extender
Comprehensive Complete	Discovery Executive	Discovery Executive	Discovery Executive	Discovery Classic Delta Comprehensive

\* Salary banded, \*\* State-only hospital cover provided, \*\*\* PMB only cover provided for hospitalisation.



Network		Non network		
P+S	P+S+2C	P	P+S	P+S+2C
		Momentum Ingwe*+**		
Discovery Keycare Core*	Discovery Keycare Core*			
Makoti Primary*+**+***	Makoti Primary*+**+***	Sizwe Gomomo Care*	Sizwe Gomomo Care*	Sizwe Gomomo Care*
Makoti Primary*+**+***	Makoti Primary*+**+***	Sizwe Gomomo Care*	Sizwe Gomomo Care*	Sizwe Gomomo Care*
Discovery Essential Smart	Momentum Custom	Genesis Private Choice	Genesis Private Choice	Genesis Private Choice
Discovery Essential Delta Saver	Discovery Essential Delta Saver	Topmed Active Saver	Discovery Essential Saver	Topmed Active Saver
Resolution Millennium	Resolution Millennium	Discovery Essential Priority	Discovery Essential Priority	Discovery Essential Priority
Momentum Extender	Momentum Extender	Discovery Essential Comprehensive	Momentum Extender	Discovery Essential Comprehensive
Momentum Extender	Discovery Classic Delta Comprehensive	Discovery Executive	Discovery Executive	Discovery Executive

# GTC Medical Aid Survey

## 8. Statistics of interest

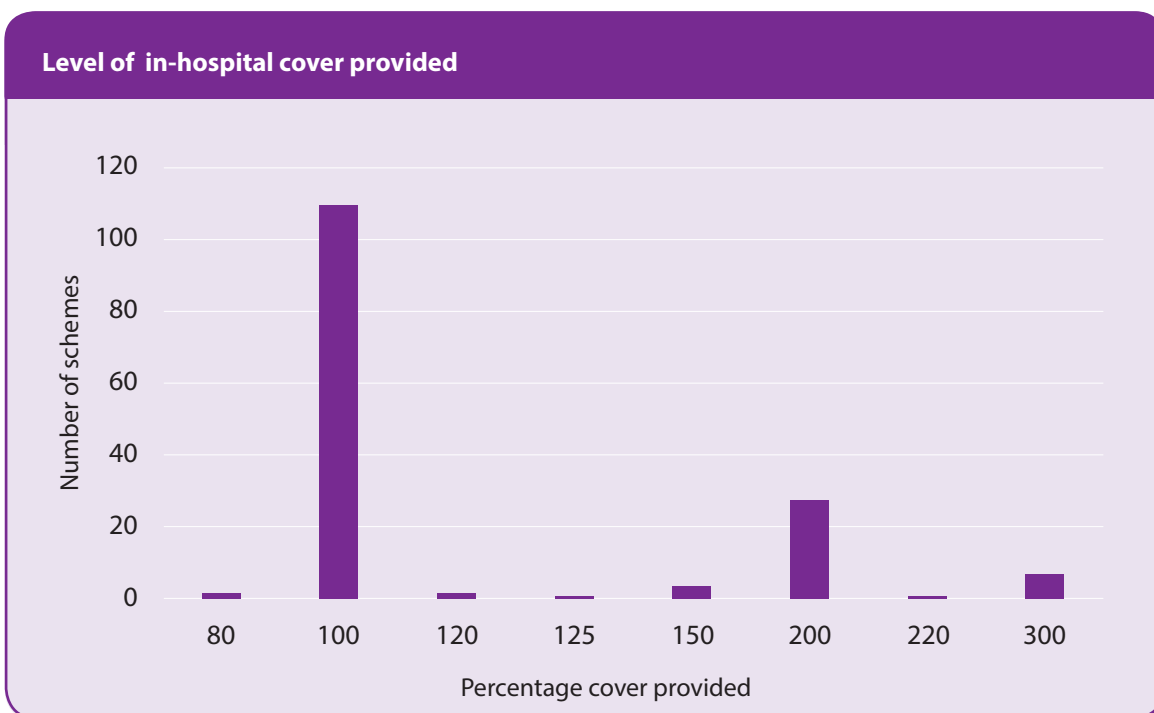
A by-product of our survey this year is an accumulation of interesting and useful facts, which we have extracted and reflect below. We hope that these will contribute to your understanding and assessment of medical aid plans. These key data points have shed additional light on how plans and schemes are evolving. We found these of interest, we trust that you will too.

### 8.1 Level of hospital cover

The number of open schemes now offering 100% medical scheme rates cover for in-hospital costs has risen to more than 76%.

The table below reflects the current state of play:

Level of Cover	Number of plans
80%	2
100%	110
120%	2
125%	1
150%	4
200%	28
220%	1
300%	7





## 8.2 Annual limits

We noted that five medical aids still impose overall annual limits (offered in seven different plans). These limits aim to manage the scheme's risk exposure. No extension top-up/gap premium was added to these overall annual limited plans this year, meaning that plans with overall annual limits have been rated against plans with no overall annual limits, reflecting, in most cases, an unfair result. It is vitally important to employ the services of a qualified professional healthcare consultant to assist you in your plan choice.

The schemes that still have overall annual limits on certain of their plans include:

- Commed
- Topmed
- Momentum
- CompCare
- Hosmed

## 8.3 Cost-sharing

Two schemes analysed offer members the option of a cheaper premium should members be prepared to self-fund 20% of their in-hospital costs. Both Topmed and Selfmed offer the option of having 80% (of medical scheme tariff) cover for hospital events. This cost sharing allows the scheme to offer lower premiums in return for shared risk.

## 8.4 Subsidising low-income earners

43% of plans base their premiums on members' salary, meaning that these schemes openly advertise that they cross-subsidise low earners, thereby easing their entry into the medical aid market.

## 8.5 Student schemes

The following medical schemes offer a 'student' option:

- Makoti
- Topmed
- Momentum
- MediHelp
- Sizwe
- CompCare

Two of these plans – Makoti Primary and Momentum Ingwe State – limit hospitalisation to state facilities, while hospital cover is further limited on the Makoti Primary plan to Prescribed Minimum Benefits (PMB) only.

The balance of student plans available offer hospitalisation at private hospitals, with premiums ranging between R330 and R438 per month. The most cost effective of these is the NetworX plan from CompCare Wellness.

## 8.6 Child rates

Child rates apply on many schemes up to the age of 21, with 37.5% offering student rates, some up to the age of 28. In addition, more than 53% of plans only charge for the first two, three or four children.

## 8.7 Chronic benefits

63% of medical aid plans offer additional chronic illness benefits, over and above the PMBs prescribed by the Medical Schemes Act. Two MedShield plans offer cover up to an additional 54 diseases, whilst three schemes (Commed, Makoti and Topmed) purport to cover an unlimited number of additional diseases in their DeLuxe and Comprehensive plans.

CompCare's Mumed, Makoti's Comprehensive and Profmed's ProPinnacle brochures all reflect unlimited additional chronic illness cover, whilst MediHelp's Plus plan offers extensive additional cover of up to R62 400 per family.

## 8.8 Maternity benefits

Maternity benefits payable from risk (not from members' savings accounts) are provided by the majority of schemes. This encourages younger members to retain valuable cover, and ensure that they are on the right plan, due to extra maternity expenses having no or little impact on their savings accounts. Additional benefits such as specialist consultations (59%), antenatal classes (21.5%) and scans (59.7%) are also provided.

# GTC Medical Aid Survey

## 8.9 Oncology

Nearly three-quarters of medical aids offer oncology treatment levels above the PMB level, with seven plans publishing 'unlimited oncology cover' in their marketing brochures. These seven plans are Fedhealth Maxima Plus, Fedhealth Ultimex, Medihelp Plus, MedShield Premium Plus, Momentum Summit, Resolution Supreme and Resolution Millennium.

## 8.10 Comprehensive cover

Fewer than 10% of all plans are comprehensive plans, and offer an unlimited, second 'out-of-hospital' funding account. The majority (84%) of these cover additional costs at 100% or more of the scheme rate. The balance cover less than 100%, further increasing your risk of out-of-pocket spend.

## 8.11 Noteworthy additions

- Nearly a third of schemes cover contraception costs from risk.
- 48.6% of schemes now offer additional out-of-hospital cover for specialised radiology such as MRI and CT scans from risk.

## 8.12 Wellness / preventative programmes

These programmes are becoming quite remarkable for the way in which schemes are increasingly rewarding members for staying healthy. Many plans now cover multiple aspects of preventative services from the risk portion, leaving members' savings accounts or back pockets unaffected.

The following table reflects some of the benefits and indicates how many schemes cover them from risk within the wellness programme.

Benefit type	% of schemes providing this benefit in their wellness programme
Flu vaccinations	73%
Pap smear	70%
Mammogram	71%
Prostate (PSA)	57%
Cholesterol	70%
Glucose	70%
Blood pressure	63%
BMI	60%
Pneumococcal vaccination	45%

## 9. How to use our MAS

The GTC Medical Aid Survey (MAS) was originally designed to help provide more complete advice to our clients. It has since evolved into a tool that is used by HR professionals, business leaders, medical aid members and healthcare professionals as a guide that helps them make informed decisions and recommendations based upon researched information.

The comparisons can be used by all, and should form the basis for a more detailed conversation with your professional healthcare adviser.



We would like to re-iterate that the services of a professionally qualified healthcare adviser should be employed to arrive at the best decision on which plan to choose. This adviser will take you through basic health questions regarding your historical level of spend, upcoming medical events, existing health status, family size and ages, affordability and level of risk you and/or your company are prepared to carry yourselves and use this information in conjunction with the GTC MAS before arriving at any decisions or recommendations.

To that end, here are the basic factors to consider when making your decision:

### **9.1 In hospital cover level**

The first and biggest decision you will need to make is how much 'in-hospital' cover is needed. The challenge here is that no matter what amount you choose, if you belong to a medical aid and do not use their network designated service provider, or one that charges at your healthcare plan's rate, you will find yourself with a partial payment to pay to your provider at some point.

At GTC we strongly promote the use of top-up/gap insurance to cover shortfalls and gaps. We suggest that this type of cover be investigated, regardless of the plan chosen.

Having said that, we do not rank our plans taking this in-hospital cover level into account, as we encourage our members to participate in top-up/gap insurance. This is a discussion you should have with your healthcare consultant. In fact, that discussion takes on greater importance should you decide to NOT take up additional cover.

### **9.2 Network or non network**

A decision regarding paying a discounted premium and accepting a limited network of service providers/hospitals must be made. Alternately having complete freedom of choice, but paying the commensurate premium for that freedom.

In all of our results pages in Section 7.5 you will note that we have designated network or non-network plans. For obvious reasons the state plans (which are by definition a network) are not similarly classified.

Once your decision is made on a network or non-network plan, you can begin to fine-tune your plan of choice.

### **9.3 Out-of-hospital**

A decision on the level of risk you're prepared to cover regarding your out-of-hospital expenses is required. Your options range from fully comprehensive, covering almost everything, to hospital-only plans, which cover almost no out-of-hospital expenses, except the basics like PMBs.

These different levels include:

- 9.3.1 Nil – If you would like a hospital-only plan, or if you are competent to run your own savings account and pay your own service providers, then this plan is ideal for you.
- 9.3.2 Small out-of-hospital or 'savings' account – The amount allocated to your savings account varies according to the savings allocation applicable to your plan. Please ensure that you're aware of, and consider how much, you may need every year. The 'savings' values are indicated on our calculation schedules. These plans often come with additional ad-hoc benefits once your 'savings' are depleted. These options must be discussed with your healthcare consultant. Saver plans are the most common type of medical aids.
- 9.3.3 Medium out-of-hospital or 'savings' account – A reasonable allocation of 'savings'. The Medical Schemes Act limits this amount to 25% of the risk premium. Unfortunately, this is often still too little. These plans often come with additional ad-hoc benefits once your 'savings' are depleted.

These options must be discussed with your healthcare consultant. Saver plans are the most common type of medical aid.

- 9.3.4 High out-of-hospital or 'savings' account – These schemes allocate the maximum into a 'savings' account, and supplement this with a secondary 'savings' allocation for out-of-hospital expenses. This additional amount is payable from risk, by the insurer/service provider, and boosts the amount available to you from your 'savings' for the year. Schemes that offer this additional savings account are referred to as 'saver plus' plans.
- 9.3.5 Fully comprehensive plans – These offer a 'savings' account, as well as an additional benefit, once your savings are depleted and you have covered the SPG. These comprehensive plans provide the highest level of out-of-hospital benefits, with a small level of risk (SPG) which you must cover.

## 10. Definitions of plan types

### 10.1 Entry level plans:

These plan types generally provide in and out-of-hospital benefits within very defined networks and formularies. These plans are aimed at entry level members who have typically not been part of our medical aid industry, young first-time workers, students or the recently graduated. Most closely related to the traditional plans of old, these allow members access to private hospitals (except the State options) as well as networked GPs, dentists, opticians, etc.

Most, but not all, plans are salary banded, allowing for cross-subsidisation by higher-income earners who pay higher premiums for the same benefits.

Benefits for these sectors remain the same regardless of salary.

Within entry level plans, we provide comparisons within the following parameters:

- Students only – earning below R3 000 – full time student
- Low income earners – earning between R3 000 and R7 000 per month
- Mid-level income earners – earning between R7001 and R10 000 per month

Due to the salary banding, it is assumed that schemes have weighted premiums for higher earners to ensure cross-subsidisation and affordability for low earners. We have excluded higher salary levels from our comparisons, as these plans are focused on entry level employees.

Any scheme that has a salary band which fits within these parameters has been included in the category, as well as entry-level plans without salary bands. In cases where multiple levels of premiums are applicable to the salary band, only the lowest one has been used in the rating and the higher ones excluded from the relevant section.

### 10.2 Hospital-only plans:

These provide for in-hospital cover only, with the exception of chronic illness and PMBs provided by all registered medical aids. The micro rating of these plans is by far the simplest, as it is derived solely from the annual risk premium charged by competitors in this category. The overlay of the macro findings from the CMS report have been included to provide an indication of the 'likelihood of support' for each plan based on a combination of both macro and micro results.

### 10.3 Saver plans:

A Saver plan provides in-hospital benefits at various levels and in addition, provides access to out-of-hospital benefits via an out-of-hospital benefit and/or 'savings' account.

### 10.4 Saver plus plans:

In addition to providing in-hospital benefits, a Saver plus plan has two distinct out-of-hospital funding accounts, which we refer to as 'savings' accounts. These accounts are occasionally separated by a SPG. The initial account will fund, in most cases, all of the initial claims submitted to the scheme until it is exhausted. Thereafter, the member will progress into the SPG and be required to fund their own expenses until these accumulate towards a predetermined threshold level, or they will immediately progress to the secondary account. It is usual for the secondary account to be payable from risk. It is also usual for this to be payable only at the scheme rate, subject to sub limits. The provision of this second savings account, allows the medical aid to provide cover to members, usually in excess of the 25% savings maximum allocation allowed by the Medical Schemes Act, assisting families with large day-to-day expenses.



## 10.5 Comprehensive plans:

These plans typically have an unlimited ATB or an unlimited additional or secondary out-of-hospital benefit account/savings account. They offer members in- and out-of-hospital benefits. They most commonly make use of a 'savings' account, have a SPG and an unlimited ATB. The level of cover provided by this second 'savings' account is not taken into account in our investigation, neither is the level of in-hospital benefit, chronic illness cover or allocated savings levels. Our survey measures and rates costs on a 'risk only' level, as well as a 'complete' level. The former reflects the annual premium, less any allocation to out-of-hospital benefit and/or 'savings'.

The latter level includes the full contributions due every year, as well as any SPG that members may be exposed to before they reach their unlimited secondary benefit provision or ATB. Executive type plans, offering higher in-hospital benefit levels and coverage of an extended number of chronic conditions, have been included in this category. The micro findings, in both the risk-only as well as complete cost sectors, are then overlaid with the macro results to produce the 'likelihood of support' for each plan.

## 10.6 Hybrid and hybrid traditional:

### 10.6.1 Traditional plans:

These plans offer set sub-limits of cover across all benefits providing a multitude of immeasurable additional out-of-hospital cover benefits. Given the variable nature of such plans and an inability to produce a fair basis for comparison we have, once again, not attempted to analyse or compare traditional schemes.

### 10.6.2 Hybrid traditional plans:

This type of scheme offers an initial savings account for out-of-hospital benefits, as well as various additional listed benefits. These additional benefits are usually subject to sub-limits. The variety of additional benefits make a reasonable comparison impossible as we are unable to remove non-risk costs associated with these plans. We therefore acknowledge that these are available, however, we are unable to rate.



# Glossary



## 11. Glossary

### 11.1 In hospital percentage

This refers to the amount of cover that your medical aid will pay for in-hospital procedures and events. This percentage is based upon the previously accepted National Health Reference Price List (NHRPL).

### 11.2 NHRPL - National Health Reference Price List

This was a list of all medical procedures and events. This list included a monetary amount per procedure or event, and this was referred to as the 100% rate. This was generally the amount which government hospitals and doctors charged. Medical aids have developed their own derivatives of this list, upon which they base their benefits.

### 11.3 OAL - Overall Annual Limit

The overall limit that the medical aid is prepared to cover for the year, inclusive of all medical procedures, events and costs.

### 11.4 ATB - Above Threshold Benefit

A threshold amount set by the plan every year. A prescribed limit of out-of-hospital medical expenses that must be reached before your medical aid starts to assist with medical expenses again. The accumulation of benefits, up to this limit, is done at 100% of the medical scheme rate, and once in the ATB, benefits are only payable at between 80% and 100% of medical scheme rate.



### 11.5 Network

A selected network of hospitals, doctors, specialists or pharmacies chosen by your plan. Your service provider has negotiated favourable rates with them and would prefer that you confine your visits and services to these facilities/providers only. Emergencies will be treated separately and allowed outside of the network. The Council for Medical Schemes refers to these plans as 'efficiency discount options.'

### 11.6 MSA - Medical Savings Account

An amount of money set aside by your plan for your out-of-hospital expenses. This account is funded by your premiums. This annual amount is allocated for the calendar year, in advance, in January of every year. All out-of-hospital expenses are funded from this account until it is exhausted.

### 11.7 OHEB - Out-of-Hospital Expenses Benefit

Like a savings account provided by your plan. Also used to fund out-of-hospital expenses for the year, and made available in January of every year.

### 11.8 SPG - Self Payment Gap

A gap that exists between the amount of money that is provided in your 'savings' account and/or OHEB, and the threshold set by your plan. You will be expected to cover all your own out-of-hospital medical expenses whilst you are in the SPG.

### 11.9 Risk Costs

These are the costs of the in-hospital and PMB benefits payable by your scheme. Any allocation towards 'savings' is stripped out, reducing the premium to its risk only cost.

### 11.10 Complete Cost

This is the overall cost of having this scheme. This cost is the theoretical overall cost which the member will be asked to bear in a year, to cover the premium, the SPG and extend the out-of-hospital cover into the ATB. This excludes any additional costs that the member may have to bear for hospital procedures, excesses above sub-limits set by the scheme, co-payments or for out-of-hospital treatment costs that exceeds 100% of scheme rate and assumes that all expenses are charged and covered at 100% of scheme rate only.

# Disclaimer

## Disclaimer

Whilst the survey compares open medical aid schemes with one another, it is not a complete medical aid analysis.

This survey is not intended to flout the conditions set out in the Financial Advisory and Intermediary Services Act's General Code of Conduct for Authorised Financial Services Providers and representatives Board Notice 80 of 2008, Part III. Information on Product Suppliers 4(4), which clearly states:

"A provider may not, in dealing with a client, compare different financial products, product suppliers, providers or representatives, unless the differing characteristics of each are made clear, and may not make inaccurate, unfair or unsubstantiated criticisms of any financial product, product supplier, provider or representative."

The 2017 product information has been supplied by and is available from each product supplier on their website.

A copy of this survey has been forwarded to each for their records.

The purpose of the survey is to highlight the similarities and differences in medical aid and service provider plans, and their design.

These plans have been grouped together (as closely as possible) to enable a better comparison of their biggest cost elements.

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A photograph of three business professionals (two men and one woman) in business attire, smiling and looking at documents on a table. The woman is in the center, flanked by two men. They appear to be in a collaborative meeting.

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**Let our 40 years of accredited experience in healthcare consulting guide you to a healthy future**

Our professional consultants can assist you to select the most appropriate healthcare solutions for you and for your company.

Our healthcare consulting services include:

- An annual review of open schemes in the market
- A strategic review of your scheme compared with other selections
- An annual review of your scheme with guidance on plan types
- Training of HR on your scheme's benefits and administration
- Co-ordination and management of wellness days
- Client liaison service provider co-ordination
- Administration escalation and monitoring services
- Member guidance regarding queries and options

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The logo for GTC (Grant Thornton Capital) features three stylized, overlapping chevron-like shapes to the left of the letters 'GTC'. Below the logo, the tagline 'consult • partner • manage' is written in a smaller font.

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