

2025 BENEFIT YEAR

- what you need to know

We're pleased to let you know that we have again prioritised your health and your pocket in 2025 with:



Low increase:

Average contribution increase of 5.9%.



Non-healthcare expenses remain below 5%.



200% Solvency ratio at 30 September 2024. This is well above the legislative requirement of 25% - the Scheme continues to be sustainable.



Benefit enhancements where it matters most – refer to the 2025 Member Guide to learn more.



NEW!

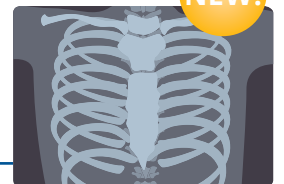
Weight Management Programme

This programme provides professional support throughout your weight loss journey using a holistic approach to overcoming barriers that have made reaching a healthy weight challenging.

Out of Hospital Specialised Radiology Benefit (Example: CT Scans and MRI Scans)

All Plans offer one scan per family per year, subject to pre-authorization and the relevant managed healthcare programme. This benefit is covered at 100% of cost or MSR, whichever is the lesser. Out of Hospital Specialised Radiology co-payments for members on the Savings Plan will no longer apply from 1 January 2025.

NEW!



These benefits are subject to approval by the Council for Medical Schemes



DO YOU WANT TO CHANGE PLANS?

If you would like to change to a new Plan from 1 January 2025, please complete and return the enclosed **Choice of Plan Form** by no later than the **due date shown on the Form**. You can also log in to the **Member Portal** via the link below, to change to a new Plan.

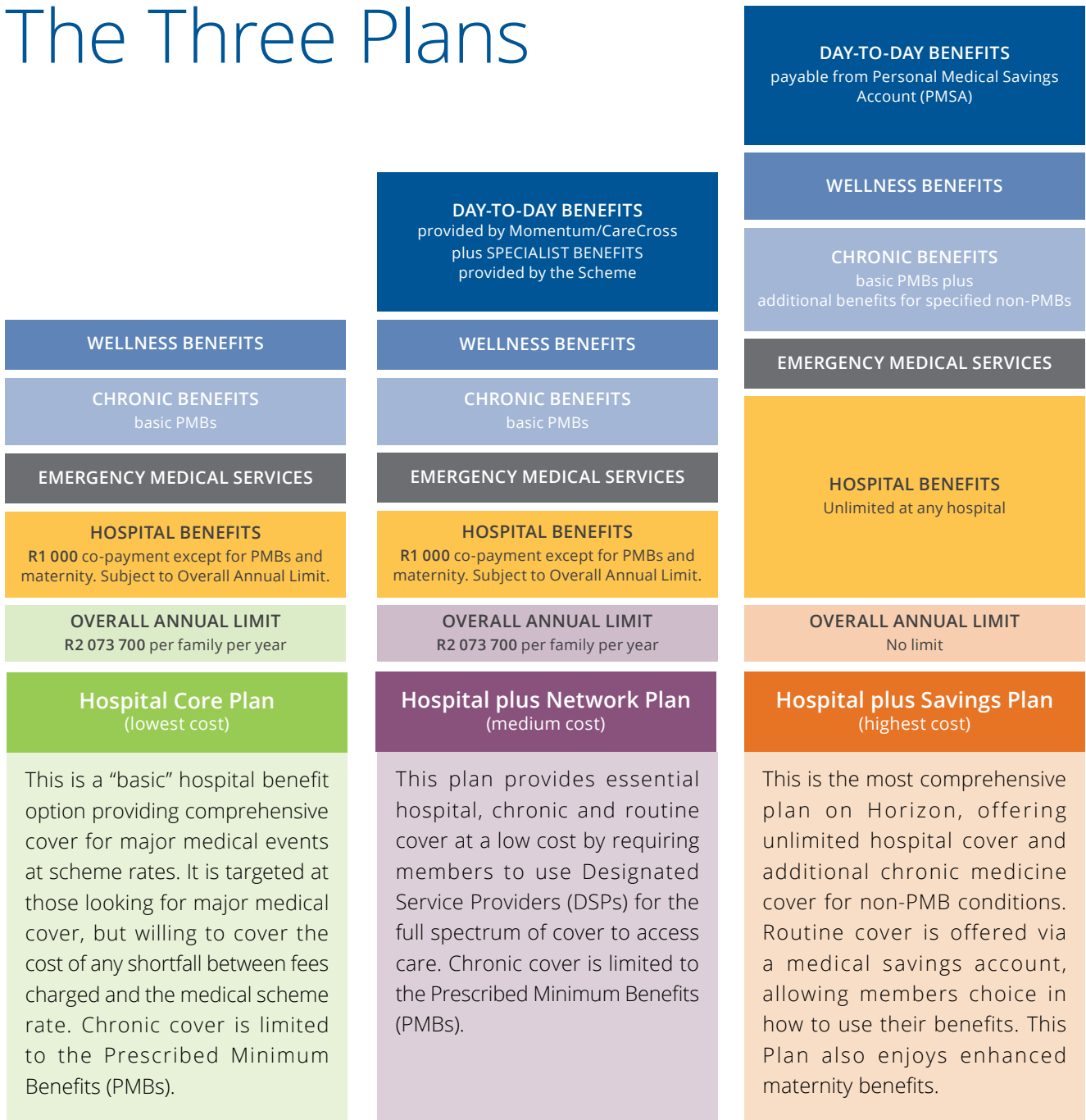
Remember that you are only able to change plans **once a year** at benefit review time, so it is very important that you return your **Choice of Plan Form** in time if you want to change to another Plan. You do not need to submit a Form if you are remaining on your current Plan.



TIP: You can also change to a new plan via the Member Portal.

If you have any questions, please contact the Horizon Medical Scheme Call Centre on  0860 101 103 or email  horizon@medscheme.co.za.

The Three Plans



2025 CONTRIBUTIONS



	Hospital Core Plan	Hospital plus Network Plan	Hospital plus Savings Plan*
MONTHLY CONTRIBUTIONS			
Principal member	R1 063	R1 913	R3 155
Additional adult/ Spouse/ Life partner	R852	R1 530	R2 522
Child	R374	R669	R1 103

*The total contributions for the **Hospital plus Savings Plan** are made up as follows:

	Principal member	Additional adult dependant/ spouse/ life partner	Child dependant
Risk	R2 760	R2 207	R965
Allocation to PMSA	R395	R315	R138
Total	R3 155	R2 522	R1 103