2027 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 2027 with:

Low increase:
Average contribution increase of 2.7%.

233% Solvency ratio.
This is well above the legislative requirement of 25% - the Scheme continues to be sustainable.

Benefit enhancements where it matters most – refer to the 2027 Member Guide to learn more.

NEW!

BENEFIT ENHANCEMENTS:

- One respiratory syncytial virus (RSV) vaccine per lifetime for pregnant women.
- Two dietician consultations per beneficiary per year
- R1 000 Primary Care benefit on the Hospital Core Plan for GP visits, Primary Care Drug Therapy (PCDT) pharmacists and virtual consultations.
- Continuous Glucose Monitoring (CGM) device for type 1 diabetes patients.
- No co-payments for laparoscopic procedures.
- Increase in Mental Health Benefit.
- The GOSMOKEFREE programme is available to all members.

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

NEW!

DOWNLOAD THE NEW
HORIZON MEMBER APP
AND BENEFIT FROM THESE GREAT FEATURES:

- Access your digital membership card
- Locate a provider
- Request authorisation
- Submit a claim and much more.

App Store | Google Play | AppGallery



horizon medicalscheme

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

DO YOU WANT TO CHANGE PLANS?

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

If you would like to change to a new Plan from 1 January 2027, please complete and return the enclosed *Choice of Plan Form*, by no later than **4 December 2026**. 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.

The Three Plans

Hospital Core Plan (lowest cost)

- **WELLNESS BENEFITS**
- **CHRONIC BENEFITS** basic PMBs
- **EMERGENCY MEDICAL SERVICES**
- **HOSPITAL BENEFITS** **R1 090** co-payment except for PMBs and maternity. Subject to Overall Annual Limit.
- **OVERALL ANNUAL LIMIT** **R2 268 800** per family per year

Hospital plus Network Plan (medium cost)

- **DAY-TO-DAY BENEFITS** provided by Momentum/CareCross plus SPECIALIST BENEFITS provided by the Scheme
- **WELLNESS BENEFITS**
- **CHRONIC BENEFITS** basic PMBs
- **EMERGENCY MEDICAL SERVICES**
- **HOSPITAL BENEFITS** **R1 090** co-payment except for PMBs and maternity. Subject to Overall Annual Limit.
- **OVERALL ANNUAL LIMIT** **R2 268 800** per family per year

Hospital plus Savings Plan (highest cost)

- **DAY-TO-DAY BENEFITS** payable from Personal Medical Savings Account (PMSA)
- **WELLNESS BENEFITS**
- **CHRONIC BENEFITS** basic PMBs plus additional benefits for specified non-PMBs
- **EMERGENCY MEDICAL SERVICES**
- **HOSPITAL BENEFITS** Unlimited at any hospital
- **OVERALL ANNUAL LIMIT** No limit

2027 CONTRIBUTIONS



	Hospital Core Plan	Hospital plus Network Plan	Hospital plus Savings Plan*
MONTHLY CONTRIBUTIONS			
Principal member	R1 063	R2 095	R3 472
Additional adult/ Spouse/ Life partner	R852	R1 676	R2 775
Child	R374	R733	R1 214

*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	R3 037	R2 428	R1 062
Allocation to PMSA	R435	R347	R152
Total	**R3 472**	**R2 775**	**R1 214**