



CIRCULAR

Reference: 2023 Benefit options status for open and restricted schemes
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Circular 71 of 2022: Medical Scheme benefit options for open and restricted schemes approved with effect from 01 January 2023

The Council for Medical Schemes (CMS) hereby publishes the status of benefit options applicable to open and restricted schemes, for the 2023 benefit year. The table below provides details on the approval status for the different Medical Scheme benefit options.

Name of Medical Scheme	Name of Benefit Option	Decision	Comments
BESTMED MEDICAL SCHEME	PACE4	APPROVED	
	PACE3	APPROVED	
	PACE2	APPROVED	
	PACE1	APPROVED	
	BEAT4	APPROVED	
	BEAT3	APPROVED	
	• BEAT3 NETWORK	APPROVED	
	BEAT2	APPROVED	
	• BEAT2 NETWORK	APPROVED	
	BEAT1	APPROVED	
	• BEAT1 NETWORK	APPROVED	
	BEAT3 PLUS (new)	APPROVED	New option WEF 01/04/2023
	RHYTHM1	APPROVED	
	RHYTHM2	APPROVED	
BONITAS MEDICAL FUND	BONCAP	APPROVED	
	BONCOMPREHENSIVE	APPROVED	
	BONSAVE	APPROVED	
	PRIMARY	APPROVED	
	• PRIMARY SELECT	APPROVED	
	STANDARD	APPROVED	
	• STANDARD SELECT	APPROVED	
	BONESSENTIAL	APPROVED	
	• BONESSENTIAL SELECT	APPROVED	
	BONCLASSIC	APPROVED	

Name of Medical Scheme	Name of Benefit Option	Decision	Comments
	BONFIT SELECT	APPROVED	
	BONCOMPLETE	APPROVED	
	HOSPITAL STANDARD	APPROVED	
	BONSTART	APPROVED	
	BONSTART PLUS	APPROVED	
CAPE MEDICAL PLAN	HEALTHPACT PREMIUM	APPROVED	
	HEALTHPACT SILVER	APPROVED	
	HEALTHPACT SELECT	APPROVED	
COMPCARE WELLNESS MEDICAL SCHEME	DYNAMIX	APPROVED	
	• DSP NETWORK	APPROVED	
	PINNACLE	APPROVED	
	• DSP NETWORK	APPROVED	
	MUMED	APPROVED	
	• DSP NETWORK	APPROVED	
	SELFNET	APPROVED	
	SELSURE	APPROVED	
	SYMMETRY	APPROVED	
	• DSP NETWORK	APPROVED	
	MEDX	APPROVED	
	• DSP NETWORK	APPROVED	
	NETWORK	APPROVED	
	• DSP NETWORK	APPROVED	
	UNISAVE	APPROVED	
DISCOVERY HEALTH MEDICAL SCHEME	CLASSIC COMPREHENSIVE	APPROVED	
	• CLASSIC DELTA COMPREHENSIVE	APPROVED	
	CLASSIC CORE	APPROVED	
	• CLASSIC DELTA CORE	APPROVED	
	CLASSIC PRIORITY	APPROVED	
	CLASSIC SAVER	APPROVED	
	• CLASSIC DELTA SAVER	APPROVED	
	COASTAL CORE	APPROVED	
	COASTAL SAVER	APPROVED	
	ESSENTIAL COMPREHENSIVE	APPROVED	
	• ESSENTIAL DELTA COMPREHENSIVE	APPROVED	
	ESSENTIAL CORE	APPROVED	
	• ESSENTIAL DELTA CORE	APPROVED	
	ESSENTIAL PRIORITY	APPROVED	
	ESSENTIAL SAVER	APPROVED	
	• ESSENTIAL DELTA SAVER	APPROVED	
	EXECUTIVE	APPROVED	
	KEYCARE CORE	APPROVED	
	KEYCARE PLUS	APPROVED	
	KEYCARE START	APPROVED	
	• KEYCARE START EDO	APPROVED	
	CLASSIC SMART COMPREHENSIVE	APPROVED	
	CLASSIC SMART	APPROVED	
	ESSENTIAL SMART	APPROVED	
	• ESSENTIAL SMART EDO	APPROVED	New EDO WEF 01/01/2023
	PRIMECARE PLUS (new)	NOT APPROVED	LCBO
	• PRIMECARE DELTA PLUS	NOT APPROVED	
	PRIMECARE START	NOT APPROVED	LCBO
	• PRIMECARE DELTA START (new)	NOT APPROVED	

Name of Medical Scheme	Name of Benefit Option	Decision	Comments
FEDHEALTH MEDICAL SCHEME	MAXIMA PLUS	APPROVED	
	MAXIMA EXEC	APPROVED	
	FLEXI FED 4	APPROVED	
	• FLEXI FED 4 ELECT	APPROVED	
	• FLEXI FED 4 GRID	APPROVED	
	FLEXI FED 3	APPROVED	
	• FLEXI FED 3 GRID	APPROVED	
	• FLEXI FED 3 ELECT	APPROVED	
	FLEXI FED 2	APPROVED	
	• FLEXI FED 2 GRID	APPROVED	
	• FLEXI FED 2 ELEC	APPROVED	
	FLEXI FED 1	APPROVED	
	• FLEXI FED 1 Elect	APPROVED	
	MYFED	APPROVED	
	FLEXIFED SAVVY (new)	APPROVED	New option WEF 01/01/2023
GENESIS MEDICAL SCHEME	MED-100 (was Private Choice)	APPROVED	Name change WEF 01/01/2023
	MED-200 (was Private)	APPROVED	Name change WEF 01/01/2023
	MED-200 Plus (was Comprehensive)	APPROVED	Name change WEF 01/01/2023
HEALTH SQUARED MEDICAL SCHEME			In the process of being liquidated
KEYHEALTH	PLATINUM	APPROVED	
	GOLD	APPROVED	
	SILVER	APPROVED	
	EQUILIBRIUM	APPROVED	
	ESSENCE	APPROVED	
	ORIGIN	APPROVED	
MAKOTI MEDICAL SCHEME	COMPREHENSIVE	APPROVED	
	PRIMARY	APPROVED	
MEDIHELP	MEDELITE	APPROVED	
	MEDVITAL	APPROVED	
	• MEDVITAL ELECT	APPROVED	
	MEDADD	APPROVED	
	• MEDAAD ELECT	APPROVED	
	MEDPRIME	APPROVED	
	• MEDPRIME ELECT	APPROVED	
	MEDPLUS	APPROVED	
	MEDELECT	APPROVED	
	MEDSAVER	APPROVED	
	MEDMOVE	APPROVED	
MEDIMED MEDICAL SCHEME	ALPHA	APPROVED	
	MEDISAVE ESSENTIAL	APPROVED	
	MEDISAVE - MAX	APPROVED	
	MEDISAVE - STANDARD	APPROVED	
MEDSHIELD MEDICAL SCHEME	PREMIUMPLUS	APPROVED	
	MEDIBONUS	APPROVED	
	MEDISAVR	APPROVED	

Name of Medical Scheme	Name of Benefit Option	Decision	Comments
	MEDIPLUS PRIME	APPROVED	
	• MEDIPLUS COMPACT	APPROVED	
	MEDICORE	APPROVED	
	MEDIVALUE PRIME	APPROVED	
	• MEDIVALUE COMPACT	APPROVED	
	MEDICURVE	APPROVED	
	MEDIPHILA	APPROVED	
	MEDISWIFT	APPROVED	
MOMENTUM MEDICAL SCHEME	INGWE ACTIVE NETWORK/INGWE ANY OPTION	APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
	CUSTOM ANY GP & PHARM/ANY HOSPITAL	APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
	INCENTIVE ANY GP & PHARM/ANY HOSPITAL	APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
	EXTENDER ANY GP & PHARM/ANY HOSPITAL	APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
		APPROVED	
	EVOLVE	APPROVED	
	SUMMIT	APPROVED	

Name of Medical Scheme	Name of Benefit Option	Decision	Comments
SIZWE HOSMED MEDICAL SCHEME	SILVER HOSPITAL PLAN	APPROVED	
	COPPER ESSENTIAL	APPROVED	
	GOLD ASCEND PLAN	APPROVED	
	• GOLD ASCEND EDO PLAN		
	PLATINUM ENHANCED PLAN	APPROVED	
	• PLATINUM ENHANCED EDO PLAN	APPROVED	
	TITANIUM EXECUTIVE PLAN	APPROVED	
	ACCESS SAVINGS PLAN	APPROVED	
	PLUS	APPROVED	
	VALUE	APPROVED	
	• VALUE CORE	APPROVED	
	SH LCBO (new)	NOT APPROVED	LCBO
SUREMED HEALTH	CHALLENGER	APPROVED	
	NAVIGATOR	APPROVED	
	SHUTTLE	APPROVED	
	EXPLORER	APPROVED	
THEBEMED MEDICAL SCHEME	ENERGY CORE	APPROVED	
	UNIVERSAL	APPROVED	
	• UNIVERSAL EDO	APPROVED	
	FANTASY	APPROVED	

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The table below provides details on the approval status for the different benefit options for restricted schemes:

NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
AECI MEDICAL AID SOCIETY	VALUE OPTION	APPROVED	
	COMPREHENSIVE OPTION	APPROVED	
ALLIANCE-MIDMED MEDICAL SCHEME	ALLIANCE-MIDMED MEDICAL SCHEME	APPROVED	
ANGLO MEDICAL SCHEME	MANAGED CARE PLAN	APPROVED	
	STANDARD CARE PLAN	APPROVED	
	VALUE CARE PLAN	APPROVED	
ANGLOVAAL GROUP MEDICAL SCHEME	ANGLOVAAL GROUP MEDICAL SCHEME	APPROVED	
BANKMED	BANKMED BASIC PLAN	APPROVED	
	BANKMED COMPREHENSIVE PLAN	APPROVED	
	BANKMED CORE SAVER PLAN	APPROVED	
	BANKMED PLUS PLAN	APPROVED	
	BANKMED TRADITIONAL PLAN	APPROVED	
	BANKMED ESSENTIAL PLAN	APPROVED	
BARLOWORLD MEDICAL SCHEME	BARLOWORLD MEDICAL SCHEME	APPROVED	
BMW EMPLOYEES MEDICAL AID SOCIETY	BMW EMPLOYEES MEDICAL AID SOCIETY	APPROVED	
BP MEDICAL AID SOCIETY	BP MEDICAL SOCIETY	APPROVED	

NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
BUILDING & CONSTRUCTION INDUSTRY MEDICAL AID FUND	BUILDING & CONSTRUCTION INDUSTRY MEDICAL AID FUND	APPROVED	
	PLUS OPTION	APPROVED	
CHARTERED ACCOUNTANTS (SA) MEDICAL AID FUND (CAMAF)	ALLIANCE PLUS BENEFIT OPTION	APPROVED	
	<ul style="list-style-type: none"> ALLIANCE NETWORK BENEFIT OPTION 	APPROVED	
	DOUBLE PLUS BENEFIT OPTION	APPROVED	
	<ul style="list-style-type: none"> DOUBLE NETWORK BENEFIT OPTION 	APPROVED	
	ESSENTIAL PLUS BENEFIT OPTION	APPROVED	
	<ul style="list-style-type: none"> ESSENTIAL NETWORK BENEFIT OPTION 	APPROVED	
	FIRST CHOICE BENEFIT OPTION	APPROVED	
	NETWORK CHOICE BENEFIT OPTION	APPROVED	
	VITAL PLUS BENEFIT OPTION	APPROVED	
	<ul style="list-style-type: none"> VITAL NETWORK BENEFIT OPTION 	APPROVED	
DE BEERS BENEFIT SOCIETY	DE BEERS BENEFIT SOCIETY	APPROVED	
ENGEN MEDICAL BENEFIT FUND	ENGEN MEDICAL BENEFIT FUND	APPROVED	
FISHING INDUSTRY MEDICAL SCHEME (FISH-MED)	PRIMARY	APPROVED	
	STANDARD	APPROVED	
FOODMED MEDICAL BENEFIT FUND	FOODMED MEDICAL BENEFIT FUND	APPROVED	
GLENCORE MEDICAL SCHEME	GLENCORE MEDICAL SCHEME	APPROVED	
GOLDEN ARROWS EMPLOYEES MEDICAL BENEFIT FUND	ADVANCED	APPROVED	
	PRIMARY	APPROVED	
	STANDARD	APPROVED	
GOVERNMENT EMPLOYEES' MEDICAL SCHEME (GEMS)	ONYX	APPROVED	
	EMERALD	APPROVED	
	<ul style="list-style-type: none"> EMERALD VALUE (EVO) 	APPROVED	
	RUBY	APPROVED	
	BERYL	APPROVED	
	TANZANITE ONE	APPROVED	
HORIZON MEDICAL SCHEME	HOSPITAL CORE PLAN	APPROVED	
	HOSPITAL PLUS NETWORK PLAN	APPROVED	
	HOSPITAL PLUS SAVINGS PLAN	APPROVED	
IMPALA MEDICAL PLAN	IMPALA MEDICAL PLAN	APPROVED	
IMPERIAL GROUP MEDICAL SCHEME	IMPERIALMED HEALTH PLAN	APPROVED	
	IMPERIALMED BUDGET PLAN	APPROVED	
LA-HEALTH	ACTIVE	APPROVED	
	COMPREHENSIVE	APPROVED	
	CORE	APPROVED	
	FOCUS	APPROVED	
	KEYPLUS	APPROVED	

NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
LIBCARE MEDICAL SCHEME	LIBCARE	APPROVED	
LONMIN MEDICAL SCHEME	LONMIN MEDICAL SCHEME	APPROVED	
MALCOR MEDICAL SCHEME	PLAN A	APPROVED	
	PLAN B	APPROVED	
	PLAN C	APPROVED	
	PLAN D	APPROVED	
MASSMART HEALTH PLAN	CHOICE OPTION	APPROVED	MID-YEAR
	NETWORK OPTION	APPROVED	MID-YEAR
	ESSENTIAL OPTION	APPROVED	MID-YEAR
MBMED MEDICAL AID FUND	MBMED	APPROVED	
MEDIPOS MEDICAL SCHEME	OPTION A	APPROVED	
	OPTION B	APPROVED	
	OPTION C	APPROVED	
MOTO HEALTHCARE	OPTIMUM	APPROVED	
	CLASSIC	APPROVED	
	• CLASSIC NETWORK	APPROVED	
	HOSPICARE	APPROVED	
	• HOSPICARE NETWORK	APPROVED	
	CUSTOM	APPROVED	
	ESSENTIAL	APPROVED	
MULTICHOICE MEDICAL AID FUND	M-MED OPTION	APPROVED	
NETCARE MEDICAL SCHEME	NETCARE SAVINGS OPTION	APPROVED	
	NETCARE NETWORK OPTION (new)	APPROVED	Implementation date moved to 01/03/2023
OLD MUTUAL STAFF MEDICAL AID FUND	TRADITIONAL PLUS PLAN	APPROVED	MID-YEAR
	• TRADITIONAL PLUS SELECT	APPROVED	
	TRADITIONAL PLAN	APPROVED	MID-YEAR
	• TRADITIONAL SELECT	APPROVED	
	NETWORK PLAN	APPROVED	MID - YEAR
	• NETWORK SELECT	APPROVED	
	HOSPITAL PLAN	APPROVED	MID - YEAR
	SAVINGS PLAN	APPROVED	MID- YEAR
PARMED MEDICAL AID SCHEME	PARMED MEDICAL AID SCHEME	APPROVED	
PG GROUP MEDICAL SCHEME	PG GROUP MEDICAL SCHEME	APPROVED	
PICK & PAY MEDICAL SCHEME	PLUS OPTION	APPROVED	
	PRIMARY OPTION	APPROVED	
PLATINUM HEALTH	PLAT-COMPREHENSIVE	APPROVED	
	PLAT-CAP	APPROVED	
	PLAT-FREEDOM	APPROVED	
PROFMED	PROSELECT (was PROACTIVE)	APPROVED	

NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
	<ul style="list-style-type: none"> PROSELECT SAVVY (was PROACTIVE SAVVY) 	APPROVED	Name change WEF 01/01/2023
	PROACTIVE PLUS	APPROVED	
	<ul style="list-style-type: none"> PROACTIVE PLUS SAVVY 	APPROVED	
	PROPINNACLE	APPROVED	
	<ul style="list-style-type: none"> PROPINNACLE SAVVY 	APPROVED	
	PROSECURE	APPROVED	
	<ul style="list-style-type: none"> PROSECURE SAVVY 	APPROVED	
	PROSECURE PLUS	APPROVED	
	<ul style="list-style-type: none"> PROSECURE PLUS SAVVY 	APPROVED	
RAND WATER MEDICAL SCHEME	OPTION A	APPROVED	
	OPTION B PLUS	APPROVED	
REMEDI MEDICAL AID SCHEME	CLASSIC	APPROVED	
	COMPREHENSIVE	APPROVED	
	STANDARD	APPROVED	
RETAIL MEDICAL SCHEME	ESSENTIAL	APPROVED	
	ESSENTIAL PLUS	APPROVED	
RHODES UNIVERSITY MEDICAL SCHEME	RHODES UNIVERSITY MEDICAL SCHEME	APPROVED	
S A BREWERIES MEDICAL AID SCHEME	ESSENTIAL	APPROVED	
	COMPREHENSIVE	APPROVED	
SABC MEDICAL AID SCHEME	SABC	APPROVED	
	<ul style="list-style-type: none"> SABC VALUE OPTION (new) 	APPROVED	New EDO WEF 01/01/2023
SOUTH AFRICAN MUNICIPAL WORKERS UNION NATIONAL MEDICAL SCHEME (SAMWUMED)	OPTION A	APPROVED	
	OPTION B	APPROVED	
	SAVINGS OPTION (new)	APPROVED	New option WEF 01/01/2023
	BASIC PRIMARY CARE (new)	NOT APPROVED	LCBO
	PRIMARY CARE PLUS (new)	NOT APPROVED	LCBO
SASOLMED	SASOLMED	APPROVED	
SEDMED	SEDMED	APPROVED	
SISONKE HEALTH MEDICAL SCHEME	HERITAGE PLAN	APPROVED	
	PRIDE PLAN	APPROVED	
	DIVERSITY	APPROVED	
SOUTH AFRICAN POLICE SERVICE MEDICAL SCHEME (POLMED)	MARINE	APPROVED	
	AQUARIUM	PENDING	
TFG MEDICAL SCHEME	TFG HEALTH PLAN	APPROVED	
	TFG HEALTH PLUS PLAN	APPROVED	
TIGER BRANDS MEDICAL SCHEME	OPTION 1	APPROVED	
	PRIMARY PLUS	APPROVED	
TRANSMED MEDICAL FUND	GUARDIAN	APPROVED	
	LINK PLAN	APPROVED	
	SELECT PLAN	APPROVED	

NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
TSOGO SUN GROUP MEDICAL SCHEME	PRIME PLAN	APPROVED	
	CLASSIC COMPREHENSIVE PLAN	APPROVED	
UMVUZO HEALTH MEDICAL SCHEME	CLASSIC SAVER PLAN	APPROVED	
	STANDARD	APPROVED	
	SUPREME	APPROVED	
	ULTRA AFFORDABLE	APPROVED	
	• ULTRA AFFORDABLE VALUE	APPROVED	
	EXTREME	APPROVED	
UNIVERSITY OF KWAZULU-NATAL MEDICAL SCHEME	ACTIVATOR	APPROVED	
	STANDARD PLAN	APPROVED	
WITBANK COALFIELDS MEDICAL AID SCHEME			
	COMPREHENSIVE	APPROVED	
	MIDMAS	APPROVED	
	NTSIKA	APPROVED	
WOOLTRU HEALTHCARE FUND			
	NETWORK OPTION	APPROVED	
	SAVER OPTION	APPROVED	
	COMPREHENSIVE OPTION	APPROVED	

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Yours sincerely,



Dr Siphon Kabane
Chief Executive & Registrar
Council for Medical Schemes