



## CIRCULAR

Reference: 2024 Benefit Options status for Open and Restricted Schemes  
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### **Circular 48 of 2023: Medical Scheme Benefit Options for Open and Restricted Schemes approved with effect from 01 January 2024**

1. Section 31(1) provides for a medical scheme, in the manner provided for in its rules, to amend or rescind any of such rules or make any additional rule.
2. The Council for Medical Schemes (CMS) hereby publishes the status of benefit options applicable to open and restricted schemes for the 2024 benefit year.
3. Section 31(2) states that no amendment, rescission, or addition of any rule shall be valid unless it has been approved by the Registrar. Section 31(3) further states that the Registrar shall approve if he is satisfied that the change will not be unfair to members or will not render the rules inconsistent with the Act. The requirement to only approve amendments, rescissions, or additions which are fair to members is in line with one of the functions of Council which is to protect the interest of beneficiaries at all times. Accordingly, and amongst other reasons this publication seeks to provide members and potential members of medical schemes with information to enable them to exercise informed choices.

4. The table below provides details on the approval status for open schemes benefit options:

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
BESTMED MEDICAL SCHEME	1252	Pace 4	Approved	
		Pace 3	Approved	
		Pace 2	Approved	
		Pace 1	Approved	
		Beat 4	Approved	
		Beat 3	Approved	
		Beat 3 Network	Approved	EDO
		Beat 2	Approved	
		Beat 2 Network	Approved	EDO
		Beat 1	Approved	
		Beat 1 Network	Approved	EDO
		Beat 3 Plus	Approved	New wef 01/01/2024
		Rhythm 1	Approved	
		Rhythm 2	Approved	
BONITAS MEDICAL FUND	1512	BonCap	Approved	
		BonComprehensive	Approved	
		BonSave	Approved	
		Primary	Approved	
		Primary Select	Approved	EDO
		Standard	Approved	
		Standard Select	Approved	EDO
		BonEssential	Approved	
		BonEssential Select	Approved	EDO
		BonClassic	Approved	
		Bonfit Select	Approved	
		BonComplete	Approved	
		Hospital Standard	Approved	
		BonStart	Approved	
BonStart Plus	Approved			
CAPE MEDICAL PLAN	1034	MyHealth 200	Approved	FKA Healthpack Premium
		MyHealth 100 Saver	Approved	FKA Healthpack Silver
		MyHealth 200 Plus	Approved	FKA Healthpack Select

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
COMPCARE WELLNESS MEDICAL SCHEME	1491	Dynamix	Approved	
		Dynamix EDO	Approved	EDO
		Pinnacle	Approved	
		Pinnacle EDO	Approved	EDO
		Mumed	Approved	
		Mumed EDO	Approved	EDO
		Selfnet	Approved	
		Selfsure	Approved	
		Symmetry	Approved	
		Symmetry EDO	Approved	EDO
		Medx	Approved	
		MedX EDO	Approved	EDO
		Umbono	Approved	FKA NetworX
		Umbono EDO	Approved	FKA NetworX EDO
		Unisave	Approved	
DISCOVERY HEALTH MEDICAL SCHEME	1125	Classic Comprehensive	Approved	
		Classic Delta Comprehensive		Discontinued wef 31/12/2023
		Classic Core	Approved	
		Classic Delta Core	Approved	EDO
		Classic Priority	Approved	
		Classic Saver	Approved	
		Classic Delta Saver	Approved	EDO
		Coastal Core	Approved	
		Coastal Saver	Approved	
		Essential Comprehensive		Discontinued wef 31/12/2023
		Essential Delta Comprehensive		Discontinued wef 31/12/2023
		Essential Core	Approved	
		Essential Delta Core	Approved	EDO
		Essential Priority	Approved	
		Essential Saver	Approved	
		Essential Delta Saver	Approved	EDO
		Executive Plan	Approved	
		KeyCare Core	Approved	
		KeyCare Plus	Approved	
		KeyCare Start	Approved	

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		KeyCare Start EDO	Approved	EDO
		Classic Smart Comprehensive	Approved	
		Classic Smart	Approved	
		Essential Smart	Approved	
		Essential Smart Dynamic	Approved	EDO
FEDHEALTH MEDICAL SCHEME	1202	Maxima Plus	Approved	
		Maxima Exec	Approved	
		FlexiFed 4	Approved	
		FlexiFed 4 Elect	Approved	EDO
		FlexiFed 4 Grid	Approved	EDO
		FlexiFed 3	Approved	
		FlexiFed 3 Grid	Approved	EDO
		FlexiFed 3 Elect	Approved	EDO
		FlexiFed 2	Approved	
		FlexiFed 2 Grid	Approved	EDO
		FlexiFed 2 Elec	Approved	EDO
		FlexiFed 1	Approved	
		FlexiFed 1 Elect	Approved	EDO
		MyFed	Approved	
		FlexiFed Savvy	Approved	
GENESIS MEDICAL SCHEME	1554	Med-100	Approved	FKA Private Choice
		Med-200	Approved	FKA Private
		Med-200 Plus	Approved	FKA Comprehensive
KEYHEALTH	1087	Platinum	Approved	
		Gold	Approved	
		Silver	Approved	
		Equilibrium	Approved	
		Essence	Approved	
		Origin	Approved	
MAKOTI MEDICAL SCHEME	1466	Comprehensive	Approved	
		Primary	Approved	
MEDIHELP	1149	MedElite	Approved	

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		MedVital	Approved	
		MedVital Elect	Approved	EDO
		MedAdd	Approved	
		MedAdd Elect	Approved	EDO
		MedPrime	Approved	
		MedPrime Elect	Approved	EDO
		MedPlus	Approved	
		MedElect	Approved	EDO
		MedSaver	Approved	
		MedMove	Approved	
MEDIMED MEDICAL SCHEME	1506	Alpha	Approved	
		Medisave Essential	Approved	
		Medisave Max	Approved	
		Medisave Standard	Approved	
MEDSHIELD MEDICAL SCHEME	1140	Premium Plus	Approved	
		MediBonus	Approved	
		MediSaver	Approved	
		MediPlus	Approved	
		MediPlus EDO	Approved	EDO
		MediCore	Approved	
		MediValue Prime	Approved	
		MediValue Compact	Approved	EDO
		MediCurve	Approved	
		MediPhila	Approved	
		MediSwift	Approved	
MOMENTUM MEDICAL SCHEME	1167	Ingwe Active Network/Ingwe Any Option	Approved	
		Primary Care/State	Approved	EDO
		Primary Care/Ingwe Hospital Network	Approved	EDO
		Custom Any GP & Pharm/Any Hospital	Approved	
		State/Associated Hospitals	Approved	EDO
		State/Any Hospital	Approved	EDO
		Assoc GP & Pharm/Assoc Hospitals	Approved	EDO
		Assoc GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospitals	Approved	EDO

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		Incentive Any GP & Pharm/Any Hospital	Approved	
		State/Associated	Approved	EDO
		State/Any Hospital	Approved	EDO
		Assoc GP & Pharm/Assoc Hospitals	Approved	EDO
		Assoc GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospitals	Approved	EDO
		Extender Any GP & Pharm/Any Hospital	Approved	
		State/Assoc Hospitals	Approved	EDO
		State/Any Hospital	Approved	EDO
		Assoc GP & Pharm/Assoc Hospitals	Approved	EDO
		Assoc GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospitals	Approved	EDO
		Evolve	Approved	
		Summit	Approved	
		Fusion	Not Approved	New option
SIZWE HOSMED MEDICAL SCHEME	1486	Access Core	Approved	FKA Silver Hospital Plan
		Essential Copper	Approved	
		Gold Ascend Plan	Approved	
		Gold Ascend Edo Plan	Approved	EDO
		Platinum Enhanced Plan	Approved	
		Platinum Enhanced Edo Plan	Approved	EDO
		Titanium Executive Plan	Approved	
		Access Saver 25%	Approved	FKA Access Savings Plan
		Plus	Approved	
		Value	Approved	
		Value Core	Approved	EDO
SUREMED HEALTH	1464	Challenger	Approved	
		Navigator	Approved	
		Shuttle	Approved	
		Explorer	Approved	
THEBEMED MEDICAL SCHEME	1592	Energy	Approved	
		Universal	Approved	
		Universal EDO	Approved	EDO
		Fantasy	Approved	

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

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
AECI MEDICAL AID SOCIETY	1005	Value Plan	Approved	
		Comprehensive Plan	Approved	
		Comprehensive Select EDO	Approved	EDO
ALLIANCE-MIDMED MEDICAL SCHEME	1465	Alliance-Midmed Medical Scheme	Approved	
ANGLO MEDICAL SCHEME	1012	Managed Care Plan	Approved	
		Standard Care Plan	Approved	
		Value Care Plan	Approved	
ANGLOVAAL GROUP MEDICAL SCHEME	1571	Anglovaal Group Medical Scheme	Approved	
BANKMED	1279	Basic Plan	Approved	
		Comprehensive Plan	Approved	
		Core Saver Plan	Approved	
		Plus Plan	Approved	
		Traditional Plan	Approved	
		Essential Plan	Approved	
BARLOWORLD MEDICAL SCHEME	1507	Barloworld Comprehensive Option	Approved	
		Barloworld Value Option	Approved	New EDO wef 01/01/2024
BMW EMPLOYEES MEDICAL AID SOCIETY	1526	BMW Employees Medical Aid Society	Approved	
BP MEDICAL AID SOCIETY	1237	BP Medical Society	Approved	
BUILDING & CONSTRUCTION INDUSTRY MEDICAL AID FUND	1590	Basic Option	Approved	
		Plus Option		Discontinued wef 31/12/2023
CHARTERED ACCOUNTANTS (SA) MEDICAL AID FUND (CAMAF)	1043	Alliance Plus	Approved	
		Alliance Network Benefit Option	Approved	EDO
		Double Plus	Approved	
		Double Network Benefit Option	Approved	EDO
		Essential Plus	Approved	
		Essential Network Benefit Option	Approved	EDO

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		First Choice	Approved	
		Network Choice	Approved	
		Vital Plus	Approved	
		Vital Network Benefit Option	Approved	EDO
DE BEERS BENEFIT SOCIETY	1068	De Beers Benefit Society	Approved	
ENGEN MEDICAL BENEFIT FUND	1572	Engen Medical Benefit Fund	Approved	
FISHING INDUSTRY MEDICAL SCHEME (FISH-MED)	1271	Primary Option	Approved	
		Standard Option	Approved	
FOODMED MEDICAL BENEFIT FUND	1086	Foodmed Medical Benefit Fund	Approved	
GLENCORE MEDICAL SCHEME	1253	Glencore Plan	Approved	
GOLDEN ARROW EMPLOYEES' MEDICAL BENEFIT FUND	1270	Advanced	Approved	
		Primary	Approved	
		Standard	Approved	
GOVERNMENT EMPLOYEES' MEDICAL SCHEME (GEMS)	1598	Onyx	Approved	
		Emerald	Approved	
		Emerald Value (EVO)	Approved	EDO
		Ruby	Approved	
		Beryl	Approved	
		Tanzanite One	Approved	
HORIZON MEDICAL SCHEME	1566	Hospital Core Plan	Approved	
		Hospital Network Plan	Approved	
		Hospital Savings Plan	Approved	
IMPALA MEDICAL PLAN	1591	Impala Medical Plan	Approved	
IMPERIAL AND MOTUS MEDICAL AID	1559	Health Plan	Approved	
		Budget Plan	Approved	
LA-HEALTH	1145	LA Active	Approved	



NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		LA Comprehensive	Approved	
		LA Core	Approved	
		LA Focus	Approved	
		LA KeyPlus	Approved	
LIBCARE MEDICAL SCHEME	1197	Libcare Medical Scheme	Approved	
LONMIN MEDICAL SCHEME	1599	Lonmin Medical Scheme	Approved	
MALCOR MEDICAL SCHEME	1547	Plan A	Approved	
		Plan B	Approved	
		Plan C	Approved	
		Plan D	Approved	
MASSMART HEALTH PLAN	1495	Choice Option	Approved	
		Network Option	Approved	
		Essential Option	Approved	
MBMED MEDICAL AID FUND	1039	MBMED	Approved	
MEDIPOS MEDICAL SCHEME	1548	Option A	Approved	
		Option B	Approved	
		Option C	Approved	
MOTO HEALTHCARE	1600	Optimum	Approved	
		Classic	Approved	
		Classic Network	Approved	EDO
		Hospicare	Approved	
		Hospicare Network	Approved	EDO
		Custom	Approved	
		Essential	Approved	
MULTICHOICE MEDICAL AID FUND	1241	M-Med Option	Approved	
NETCARE MEDICAL SCHEME	2034	Netcare Savings Option	Approved	
		Netcare Network Option		Discontinued wef 31/12/2023

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
OLD MUTUAL STAFF MEDICAL AID FUND	1214	Traditional Plus Plan	Approved	
		Traditional Plus Select	Approved	EDO
		Traditional Plan	Approved	
		Traditional Select	Approved	EDO
		Network Plan	Approved	
		Network Select	Approved	EDO
		Hospital Plan	Approved	
		Savings Plan	Approved	
PARMED MEDICAL AID SCHEME	1441	Parmed Medical Aid Scheme	Approved	
PG GROUP MEDICAL SCHEME	1186	PG Group Medical Scheme	Approved	
PICK & PAY MEDICAL SCHEME	1563	Plus Option	Approved	
		Primary Option	Approved	
PLATINUM HEALTH	1583	Plat-Comprehensive	Approved	
		Plat-Cap	Approved	
		Plat-Freedom	Approved	
PROFMED	1194	ProSelect	Approved	
		ProSelect Savvy	Approved	EDO
		ProActive Plus	Approved	
		ProActive Plus Savvy	Approved	EDO
		ProPinnacle	Approved	
		ProPinnacle Savvy	Approved	EDO
		ProSecure	Approved	
		ProSecure Savvy	Approved	EDO
		ProSecure Plus	Approved	
		ProSecure Plus Savvy	Approved	EDO
RAND WATER MEDICAL SCHEME	1201	Option A	Approved	
		Option B Plus	Approved	
REMEDI MEDICAL AID SCHEME	1430	Classic Option	Approved	
		Comprehensive Option	Approved	
		Standard Option	Approved	

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
RETAIL MEDICAL SCHEME	1176	Essential	Approved	
		Essential Plus	Approved	
RHODES UNIVERSITY MEDICAL SCHEME	1013	Rhodes University Medical Scheme	Approved	
SA BREWERIES MEDICAL AID SCHEME	1209	Essential Option	Approved	
		Comprehensive Option	Approved	
SABC MEDICAL AID SCHEME	1424	SABC	Approved	
		SABC Value Option	Approved	EDO
SOUTH AFRICAN MUNICIPAL WORKERS UNION NATIONAL MEDICAL SCHEME (SAMWUMED)	1038	Option A	Approved	
		Option B	Approved	
SASOLMED	1234	Sasolmed	Approved	
SEDMED	1531	Sedmed	Approved	
SISONKE HEALTH MEDICAL SCHEME	1568	Heritage Option	Approved	
		Pride Option	Approved	
		Diversity Option	Approved	
SOUTH AFRICAN POLICE SERVICE MEDICAL SCHEME (POLMED)	1580	Marine	Approved	
		Aquarium	Approved	
TFG MEDICAL AID SCHEME	1578	TFG Health	Approved	
		TFG Health Plus	Approved	
TIGER BRANDS MEDICAL SCHEME	1544	Option 1	Approved	
		Base Option	Approved	
TRANSMED MEDICAL FUND	1582	Guardian Option	Approved	
		Link Option	Approved	
		Select Option	Approved	
		Prime Option	Approved	

NAME OF MEDICAL SCHEME	REFERENCE NO.	NAME OF BENEFIT OPTION	DECISION	COMMENTS
TSOGO SUN GROUP MEDICAL SCHEME	1579	Classic Comprehensive	Approved	
		Classic Saver	Approved	
UMVUZO HEALTH MEDICAL SCHEME	1597	Standard	Approved	
		Supreme	Approved	
		Ultra Affordable	Approved	
		Ultra Affordable Value	Approved	EDO
		Extreme	Approved	
		Activator	Approved	
UNIVERSITY OF KWAZULU-NATAL MEDICAL SCHEME	1520	Standard Plan	Approved	
		KeyPlus Option	Approved	New EDO wef 01/01/2024
WITBANK COALFIELDS MEDICAL AID SCHEME	1291	Comprehensive Option	Approved	
		Midmas Option	Approved	
		Ntsika Option	Approved	
WOOLTRU HEALTHCARE FUND	1293	Network Option	Approved	
		Saver Option	Approved	
		Comprehensive Option	Approved	

WEF – with effect from

EDO — Efficiency Discounted Option

FKA – Formerly Known As

Kindly take note that all rules which are amended, rescinded or added in terms of Section 31 of the MSA are considered to be fair and consistent with the MSA at the time of registration. However, if a rule is erroneously registered, in that it is in conflict with the MSA, such a rule will be superseded by the relevant provisions of the MSA and will be corrected in terms of Section 31(4) as soon as it has come to the attention of the Registrar.

Yours sincerely,



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**Dr Siphon Kabane**  
**Chief Executive & Registrar**  
**Council for Medical Schemes**