



CIRCULAR

Reference: 2025 Benefit Options Status for Open Schemes
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Circular 48 of 2024: Open medical schemes benefit options for which benefit and contribution adjustments have been approved with effect from 01 January 2025

The Council for Medical Schemes (CMS) hereby publishes the status of benefit options applicable to open schemes for the 2025 benefit year.

Section 31(1) of the Medical Schemes Act (131 of 1998) (MSA) 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.

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 the 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. The table below details the approval status for the open medical scheme benefit options.

Key: WEF — with effect from

EDO— Efficiency Discounted Option

FKA — Formerly Known As

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
1252	BESTMED MEDICAL SCHEME	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	
		Rhythm 1	Approved	
		Rhythm 2	Approved	
1512	BONITAS MEDICAL FUND	BonCap	Approved	
		BonComprehensive	Approved	
		BonSave	Approved	
		Primary	Approved	
		Primary Select	Approved	EDO
		Standard	Approved	
		Standard Select	Approved	EDO
		BonEssential	Approved	

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		BonEssential Select	Approved	EDO
		BonClassic	Approved	
		Bonfit Select	Approved	
		BonComplete	Approved	
		Hospital Standard	Approved	
		BonStart	Approved	
		BonStart Plus	Approved	
1034	CAPE MEDICAL PLAN	MyHealth 200	Approved	
		MyHealth 100 Saver	Approved	
		MyHealth 200 Plus	Approved	
1491	COMPCARE MEDICAL SCHEME	ExecuCare Plus	Pending	FKA Pinnacle
		ExecuCare	Pending	FKA Pinnacle EDO
		UltraCare Plus	Pending	FKA Dynamix
		UltraCare	Pending	FKA Dynamix EDO
		SuperCare	Pending	FKA Symmetry
		Symmetry EDO	Discontinued	Merged with Symmetry and renamed SuperCare
		ExtraCare	Pending	FKA SelfSure
		SaverCare Plus	Pending	FKA UniSave
		SaverCare	Pending	New EDO
		HospiCare	Pending	FKA MedX
		MedX EDO	Discontinued	Merged with MedX and renamed HospiCare
		SelfCare Plus	Pending	FKA SelfNet
		SelfCare	Pending	New EDO

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		Umbono Plus	Pending	FKA Umbono
		Umbono	Pending	EDO
		DigiCare	Pending	New Option WEF 01/01/2025
1125	DISCOVERY HEALTH MEDICAL SCHEME	Executive	Approved	
		Classic Comprehensive	Approved	
		Classic Comprehensive Smart	Approved	
		Classic Core	Approved	
		Classic Delta Core	Approved	EDO
		Classic Saver	Approved	
		Classic Delta Saver	Approved	EDO
		Classic Priority	Approved	
		Classic Smart	Approved	
		Essential Core	Approved	
		Essential Delta Core	Approved	EDO
		Essential Saver	Approved	
		Essential Delta Saver	Approved	EDO
		Essential Priority	Approved	
		Essential Smart	Approved	
		Essential Smart Dynamic	Approved	EDO
		Costal Core	Approved	
		Costal Saver	Approved	
		KeyCare Core	Approved	
		KeyCare Plus	Approved	
		KeyCare Start	Approved	

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		KeyCare Start EDO	Approved	EDO
		Active Smart	Approved	New Option WEF 01/01/2025
1202	FEDHEALTH MEDICAL SCHEME	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 Elect	Approved	EDO
		flexiFED 1	Approved	
		flexiFED 1 Elect	Approved	EDO
		myFED	Approved	
		flexiFED Savvy	Approved	
1554	GENESIS MEDICAL SCHEME	Med-100	Approved	
		Med-200	Approved	
		Med-200 Plus	Approved	
1087	KEYHEALTH	Platinum	Approved	
		Gold	Approved	

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		Silver	Approved	
		Equilibrium	Approved	
		Essence	Approved	
		Origin	Approved	
1466	MAKOTI MEDICAL SCHEME	Comprehensive	Approved	
		Primary	Approved	
1149	MEDIHELP	MedElite	Approved	
		MedVital	Approved	
		MedVital Elect	Approved	EDO
		MedAdd	Approved	
		MedAdd Elect	Approved	EDO
		MedPrime	Approved	
		MedPrime Elect	Approved	EDO
		MedPlus	Approved	
		MedElect	Approved	
		MedSaver	Approved	
		MedMove	Approved	
1506	MEDIMED MEDICAL SCHEME	Alpha	Approved	
		Medisave Essential	Approved	
		Medisave Max	Approved	
		Medisave Standard	Approved	

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
1140	MEDSHIELD MEDICAL SCHEME	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	Discontinued	WEF 31/12/2024
1167	MOMENTUM MEDICAL SCHEME	Custom	Approved	
		Any GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospital	Approved	EDO
		Assoc/GP &Pharm/Any Hospital	Approved	EDO
		Assoc/GP &Pharm/Assoc Hospital	Approved	EDO
		State/Any Hospital	Approved	EDO
		State/Associated Hospital	Approved	EDO
		Evolve	Approved	
		Extender	Approved	EDO
		Any GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospital	Approved	EDO
		Assoc/GP &Pharm/Any Hospital	Approved	EDO
		Assoc/GP &Pharm/Assoc Hospital	Approved	EDO

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		State/Any Hospital	Approved	EDO
		State/Associated Hospital	Approved	EDO
		Incentive	Approved	
		Any GP & Pharm/Any Hospital	Approved	EDO
		Any GP & Pharm/Assoc Hospital	Approved	EDO
		Assoc/GP &Pharm/Any Hospital	Approved	EDO
		Assoc/GP &Pharm/Assoc Hospital	Approved	EDO
		State/Any Hospital	Approved	EDO
		State/Associated Hospital	Approved	EDO
		Ingwe	Approved	
		Ingwe Active Network/Ingwe Any Hospital	Approved	EDO
		Ingwe Primary Care Network/Ingwe Hospital Network	Approved	EDO
		Ingwe Network/Ingwe Connect Hospital	Approved	FKA Primary Care Network/State Hospital EDO
		Summit	Approved	
1486	SIZWE HOSMED MEDICAL SCHEME	Access Saver 25%	Approved	
		Access Core	Approved	
		Essential-Copper	Approved	
		Gold Ascend EDO	Approved	EDO
		Gold Ascend Plan	Approved	
		Platinum Enhanced	Discontinued	Merged with Value Plan and renamed Value Platinum
		Platinum Enhanced EDO	Discontinued	Merged with Value Core and renamed Value Platinum Core Plan
		Plus Option	Discontinued	Merged with Titanium Executive Plan

REFEREN CE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		Titanium Executive Plan	Approved	
		Value Platinum	Approved	
		Value Core	Discontinued	Merged with Platinum Enhanced EDO and renamed Value Platinum Core
		Value	Discontinued	Merged with Platinum Enhanced and renamed Value Platinum Plan
1464	SUREMED HEALTH	Challenger	Approved	
		Navigator	Approved	
		Shuttle	Approved	
		Explorer	Approved	
1592	THEBEMED MEDICAL SCHEME	Energy	Approved	
		Universal	Approved	
		Universal EDO	Approved	EDO
		Fantasy	Approved	

Kindly note that all rules which are amended, rescinded or added in terms of Section 31 of the MSA are considered 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. It will then be corrected in terms of Section 31(4) as soon as it has come to the attention of the Registrar.

Yours sincerely,



Mr Mfana Maswanganyi
Executive: Regulation
Council for Medical Schemes