



## CIRCULAR

Reference: 2025 Benefit options status for open and restricted schemes  
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### **Circular 49 of 2024: Open and restricted 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 and restricted 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 and restricted medical scheme benefit options.

Key: WEF — with effect from

EDO— Efficiency Discounted Option

FKA — Formerly Known As

**Open schemes:**

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	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	
		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

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		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	
		MyHealth 100 Saver	Approved	
		MyHealth 200 Plus	Approved	
COMPCARE MEDICAL SCHEME	1491	ExecuCare Plus	Approved	FKA Pinnacle
		ExecuCare	Approved	FKA Pinnacle EDO
		UltraCare Plus	Approved	FKA Dynamix
		UltraCare	Approved	FKA Dynamix EDO
		SuperCare	Approved	FKA Symmetry
		Symmetry EDO	Discontinued	Merged with Symmetry and renamed SuperCare
		ExtraCare	Approved	FKA SelfSure
		SaverCare Plus	Approved	FKA UniSave
		SaverCare	Approved	New EDO
		HospiCare	Approved	FKA MedX
		MedX EDO	Discontinued	Merged with MedX and renamed HospiCare
		SelfCare Plus	Approved	FKA SelfNet

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		SelfCare	Approved	New EDO
		Umbono Plus	Approved	FKA Umbono
		Umbono	Approved	FKA Umbono EDO
		DigiCare	Approved	New Option WEF 01/01/2025
DISCOVERY HEALTH MEDICAL SCHEME	1125	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	

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

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		Gold	Approved	
		Silver	Approved	
		Equilibrium	Approved	
		Essence	Approved	
		Origin	Approved	
MAKOTI MEDICAL SCHEME	1466	Comprehensive	Approved	
		Primary	Approved	
MEDIHELP	1149	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	
MEDIMED MEDICAL SCHEME	1506	Alpha	Approved	
		Medisave Essential	Approved	
		Medisave Max	Approved	
		Medisave Standard	Approved	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
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	Discontinued	WEF 31/12/2024
MOMENTUM MEDICAL SCHEME	1167	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

NAME OF MEDICAL SCHEME	REF. NO.	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	
SIZWE HOSMED MEDICAL SCHEME	1486	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

NAME OF MEDICAL SCHEME	REF. NO.	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
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	

**Restricted schemes:**

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
AECI MEDICAL AID SOCIETY	1005	Value Option	Approved	
		Comprehensive Option	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	Essential Plan	Approved	
		Basic Plan	Approved	
		Core Saver Plan	Approved	
		Traditional Plan	Approved	
		Comprehensive Plan	Approved	
		Plus Plan	Approved	
BARLOWORLD MEDICAL SCHEME	1507	Comprehensive Option	Pending	
		Value Option (EDO)	Pending	EDO
BMW EMPLOYEES MEDICAL AID SOCIETY	1526	BMW Employees Medical Aid Society	Approved	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
BP MEDICAL AID SOCIETY	1237	Bp Medical Society	Approved	
BUILDING & CONSTRUCTION INDUSTRY MEDICAL AID FUND	1590	Building & Construction Industry Medical Aid Fund	Approved	
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
		First Choice	Approved	
		Network Choice	Approved	
		Vital Plus	Approved	
		Vital Network Benefit Option	Approved	EDO
CONSUMER GOODS MEDICAL SCHEME	1544	Option 1	Approved	FKA TIGER BRANDS MEDICAL SCHEME
		Base Option	Approved	
DE BEERS BENEFIT SOCIETY	1068	De Beers Benefit Society	Approved	
ENGEN MEDICAL BENEFIT FUND	1572	Engen Medical Benefit Fund	Approved	
FISHING INDUSTRY MEDICAL SCHEME	1271	Primary Option	Approved	
		Standard Option	Approved	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
FOODMED MEDICAL BENEFIT FUND	1086	Foodmed Medical Benefit Fund	Approved	
GLENCORE MEDICAL SCHEME	1253	Glencore Plan	Approved	
GOLDEN ARROWS 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 SCHEME	1559	Imperialmed Health Plan	Approved	
		Imperialmed Budget Plan	Approved	
LA-HEALTH	1145	La Active	Approved	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		La Comprehensive	Approved	
		La Core	Approved	
		La Focus	Approved	
		La Keyplus	Approved	
LIBCARE MEDICAL SCHEME	1197	Libcare	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	Mid-year	
		Network Option	Mid-year	
		Essential Option	Mid-year	
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	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		Classic Network	Approved	EDO
		Hospicare	Approved	
		Hospicare Network	Approved	EDO
		Custom	Approved	
		Essential	Approved	
MULTICHOICE MEDICAL AID FUND	1241	M-Med Option	Approved	
NETCARE	2034	Netcare Savings Option	Approved	
		Netcare Network Option	Approved	
OLD MUTUAL STAFF MEDICAL AID FUND	1214	Traditional Plus Plan	Mid-year	
		Traditional Plus Select	Mid-year	EDO
		Traditional Plan	Mid-year	
		Traditional Select	Mid-year	EDO
		Network Plan	Mid-year	
		Network Select	Mid-year	EDO
		Hospital Plan	Mid-year	
		Savings Plan	Mid-year	
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	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
		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
		ProSecure	Approved	
		ProSecure Savvy	Approved	EDO
		ProSecure Plus	Approved	
		ProSecure Plus Savvy	Approved	EDO
		ProPinnacle	Approved	
		ProPinnacle 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	
RETAIL MEDICAL SCHEME	1176	Essential	Approved	
		Essential Plus	Approved	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
RHODES UNIVERSITY MEDICAL SCHEME	1013	Rhodes University Medical Scheme	Approved	
S A 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	Pending	
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	

NAME OF MEDICAL SCHEME	REF. NO.	NAME OF BENEFIT OPTION	DECISION (BENEFIT AND CONTRIBUTION ADJUSTMENTS)	COMMENTS
TRANSMED MEDICAL FUND	1582	Guardian Option	Approved	
		Link Option	Approved	
		Select Option	Approved	
		Prime Option	Approved	
TSOGO SUN GROUP MEDICAL SCHEME	1579	Classic Comprehensive	Approved	
		Classic Saver	Approved	
UMVUZO HEALTH MEDICAL SCHEME	1597	Standard	Approved	
		Supreme	Approved	
		Ultra Affordable	Approved	
		Extreme	Approved	
		Activator	Approved	
		Ultra Affordable Value	Approved	
UNIVERSITY OF KWAZULU-NATAL MEDICAL SCHEME	1520	Standard Plan	Approved	
WITBANK COALFIELDS MEDICAL AID SCHEME	1291	Comprehensive Option	Approved	
		Midmas Option	Approved	
		Ntsika Option	Approved	
WOOLTRU HEALTHCARE FUND	1293	Network Option	Approved	
		Saver Option (EDO)	Approved	New Option WEF 01/01/2025
		Saver Choice Option	Pending	FKA Saver Option
		Comprehensive Option	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,



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**Dr Musa Gumede**  
**Chief Executive & Registrar**  
**Council for Medical Schemes**