



CIRCULAR

Reference: 2026 Benefit Options Status for Open and Restricted Medical Schemes
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Circular 41 of 2025: Open and restricted medical schemes – approved benefit options and contribution adjustments effective from 01 January 2026

1. Section 31(1) of the Medical Schemes Act (131 of 1998) (MSA) provides that a medical scheme may, in the manner prescribed in its registered rules, amend or rescind any such rules or make any additional rules.
2. The Council for Medical Schemes (CMS) hereby publishes the approved status of benefit options applicable to open and restricted schemes for the 2026 benefit year.
3. In terms of Section 31(2) of the MSA, no amendment, rescission, or addition to a scheme's rules shall be valid unless approved by the Registrar. Furthermore, Section 31(3) stipulates that the Registrar shall grant such approval only if satisfied that the proposed change will not be unfair to members and will not render the rules inconsistent with the MSA.

The requirement that amendments must be fair to members aligns with one of the statutory functions of Council, namely to protect the interests of beneficiaries at all times. Accordingly, and among other considerations, this publication aims to provide members and prospective members of medical schemes with information that enables them to make informed choices.

4. The table below provides details on 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:

REFERENCE NUMBER	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	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	
		BonPrime	APPROVED	FKA - Primary Select
		Standard	APPROVED	
		Standard Select	APPROVED	EDO
		BonEssential	APPROVED	
		BonEssential Select	APPROVED	EDO
		BonClassic	APPROVED	
		BonFit	APPROVED	FKA - Bonfit Select
		BonComplete	APPROVED	
		Hospital Standard	APPROVED	
		BonStart	APPROVED	
		BonStart Plus	APPROVED	
		BonCore	APPROVED	New WEF from 01/01/2026
1034	CAPE MEDICAL PLAN	MyHealth 200	APPROVED	
		MyHealth 100 Saver	APPROVED	
		MyHealth 200 Plus	APPROVED	

REFERENCE NUMBER	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
1491	COMPCARE MEDICAL SCHEME	ExecuCare Plus	APPROVED	
		ExecuCare	APPROVED	EDO
		UltraCare Plus	APPROVED	
		UltraCare	APPROVED	EDO
		SuperCare	APPROVED	
		ExtraCare	APPROVED	
		SaverCare Plus	APPROVED	
		SaverCare	APPROVED	EDO
		HospiCare	APPROVED	
		SelfCare Plus	APPROVED	
		SelfCare	APPROVED	EDO
		Umbono Plus	APPROVED	
		Umbono	APPROVED	EDO
		DigiCare	APPROVED	
1125	DISCOVERY HEALTH MEDICAL SCHEME	Executive	APPROVED	
		Classic Comprehensive	APPROVED	
		Classic Smart Comprehensive	APPROVED	
		Classic Core	APPROVED	
		Classic Delta Core	APPROVED	EDO
		Classic Saver	APPROVED	
		Classic Priority	APPROVED	
		Classic Smart	APPROVED	
		Classic Delta Saver	APPROVED	EDO
		Essential Saver	APPROVED	
		Essential Delta Saver	APPROVED	EDO
		Essential Core	APPROVED	
		Essential Delta Core	APPROVED	EDO
		Essential Priority	APPROVED	
		Essential Smart	APPROVED	
		Essential Smart Dynamic	APPROVED	EDO
		Active Smart	APPROVED	
		Costal Core	APPROVED	
		Costal Saver	APPROVED	
		KeyCare Plus	APPROVED	
		KeyCare Core	APPROVED	
		KeyCare Start	APPROVED	

REFERENCE NUMBER	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		KeyCare Start Regional	APPROVED	EDO
		Classic Smart Saver	APPROVED	New WEF 01/01/2026
		Essential Smart Saver	APPROVED	New WEF 01/01/2026
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	
		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	

REFERENCE NUMBER	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		MedAdd Elect	APPROVED	EDO
		MedPrime	APPROVED	
		MedPrime Elect	APPROVED	EDO
		MedPlus	APPROVED	
		MedReach	APPROVED	FKA - MedElect
		MedSaver	APPROVED	
		MedMove	APPROVED	
1506	MEDIMED MEDICAL SCHEME	Alpha	APPROVED	
		Medisave Essential	APPROVED	
		Medisave Max	APPROVED	
		Medisave Standard	APPROVED	
1140	MEDSHIELD MEDICAL SCHEME	PremiumPlus	APPROVED	
		MediBonus	APPROVED	
		MediSaver	APPROVED	
		MediPlus Prime	APPROVED	
		MediPlus Compact	APPROVED	EDO
		MediCore	APPROVED	
		MediValue Prime	APPROVED	
		MediValue Compact	APPROVED	EDO
		MediCurve	APPROVED	
		MediPhila	APPROVED	
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
		State/Any Hospital	APPROVED	EDO

REFERENCE NUMBER	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		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 State Network/Ingwe Connect Hospital	APPROVED	EDO
		Summit	APPROVED	
1486	SIZWE HOSMED MEDICAL SCHEME	Titanium Executive Plan	PENDING	
		Value Platinum Plan	PENDING	
		Value Platinum Core Plan	PENDING	EDO
		Gold Ascend Plan	PENDING	
		Gold Ascend EDO Plan	PENDING	EDO
		Access Saver (25%)	PENDING	
		Access Core	PENDING	
		Essential-Copper	PENDING	
1464	SUREMED HEALTH	Challenger	PENDING	
		Navigator	PENDING	
		Shuttle	PENDING	
		Explorer	PENDING	
1592	THEBEMED MEDICAL SCHEME	Energy	APPROVED	
		Universal	APPROVED	
		Universal EDO	APPROVED	EDO
		Fantasy	APPROVED	

Restricted Schemes:

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

REFERENCE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		Alliance Plus Network Option	APPROVED	EDO
1544	CONSUMER GOODS MEDICAL SCHEME	Option 1	APPROVED	
		Base Option	APPROVED	
		CoreSave	APPROVED	New Option WEF 01/10/2025
		UltraSave	APPROVED	New Option WEF 01/10/2025
1068	DE BEERS BENEFIT SOCIETY	De Beers Benefit Society	APPROVED	
1572	ENGEN MEDICAL BENEFIT FUND	Engen Medical Benefit Fund	APPROVED	
1271	FISHING INDUSTRY MEDICAL SCHEME (FISH-MED)	Primary Option	APPROVED	
		Standard Option	APPROVED	
1086	FOODMED MEDICAL BENEFIT FUND	Foodmed Medical Benefit Fund	APPROVED	
1253	GLENCORE MEDICAL SCHEME	Glencore Plan	APPROVED	Mid-year contributions
1270	GOLDEN ARROW EMPLOYEES' MEDICAL BENEFIT FUND	Advanced	APPROVED	
		Primary	APPROVED	
		Standard	APPROVED	
1598	GOVERNMENT EMPLOYEES' MEDICAL SCHEME (GEMS)	Onyx	APPROVED	
		Emerald	APPROVED	
		Emerald Value (EVO)	APPROVED	EDO
		Ruby	APPROVED	
		Beryl	APPROVED	
		Tanzanite One	APPROVED	
1566	HORIZON MEDICAL SCHEME	Hospital Core Plan	APPROVED	
		Hospital Network Plan	APPROVED	
		Hospital Savings Plan	APPROVED	
1591	IMPALA MEDICAL PLAN	Impala Medical Plan	APPROVED	
1559	IMPERIAL AND MOTUS MEDICAL AID	Imperialmed Health Plan	APPROVED	
		Imperialmed Budget Plan	APPROVED	
1145	LA-HEALTH	LA Active	APPROVED	

REFERENCE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		LA Comprehensive	APPROVED	
		LA Core	APPROVED	
		LA Focus	APPROVED	
		LA KeyPlus	APPROVED	
		LA Engage	APPROVED	New Option WEF 01/01/2026
1197	LIBCARE MEDICAL SCHEME	Libcare Medical Scheme	APPROVED	
1547	MALCOR MEDICAL SCHEME	Plan A	APPROVED	
		Plan B	APPROVED	
		Plan C	APPROVED	
		Plan D	APPROVED	
1495	MASSMART HEALTH PLAN	Choice Option	APPROVED	
		Network Option	APPROVED	
		Essential Option	APPROVED	
1039	MBMED MEDICAL AID FUND	MBMed	APPROVED	
1548	MEDIPOS MEDICAL SCHEME	Option A	APPROVED	
		Option B	APPROVED	
		Option B Classic	APPROVED	EDO New WEF 01/01/2026
		Option C	APPROVED	
1600	MOTO HEALTHCARE	Optimum	APPROVED	
		Classic	APPROVED	
		Classic Network	APPROVED	EDO
		Hospicare	APPROVED	
		Hospicare Network	APPROVED	EDO
		Custom	APPROVED	
		Essential	APPROVED	
1241	MULTICHOICE MEDICAL AID FUND	M-Med Option	APPROVED	
2034	NETCARE MEDICAL SCHEME	Netcare Savings Option	APPROVED	
		Netcare Network Option	APPROVED	
1214	OLD MUTUAL STAFF MEDICAL AID FUND	Traditional Plus Plan	APPROVED	
		Traditional Plan	APPROVED	
		Traditional Select	APPROVED	EDO
		Network Plan	APPROVED	
		Network Select	APPROVED	EDO

REFERENCE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
		Hospital Plan	APPROVED	
		Savings Plan	APPROVED	
1441	PARMED MEDICAL AID SCHEME	Parmed Medical Aid Scheme	APPROVED	
1186	PG GROUP MEDICAL SCHEME	PG Group Medical Scheme	APPROVED	
1563	PICK & PAY MEDICAL SCHEME	Plus Option	APPROVED	
		Primary Option	APPROVED	
1583	PLATINUM HEALTH	Plat-Comprehensive	APPROVED	
		Plat-Cap	APPROVED	
		Plat-Freedom	APPROVED	
1194	PROFMED	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
1201	RAND WATER MEDICAL SCHEME	Option A	APPROVED	
		Option B Plus	APPROVED	
1430	REMEDI MEDICAL AID SCHEME	Classic Option	APPROVED	
		Comprehensive Option	APPROVED	
		Standard Option	APPROVED	
1176	RETAIL MEDICAL SCHEME	Essential	APPROVED	
		Essential Plus	APPROVED	
1013	RHODES UNIVERSITY MEDICAL SCHEME	Rhodes University Medical Scheme	APPROVED	
1209	SA BREWERIES MEDICAL AID SCHEME	Comprehensive Option	APPROVED	
		Essential Option	APPROVED	
1424		SABC	APPROVED	

REFERENCE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
	SABC MEDICAL AID SCHEME	SABC Value Option	APPROVED	EDO
1038	SOUTH AFRICAN MUNICIPAL WORKERS' UNION NATIONAL MEDICAL SCHEME (SAMWUMED)	Option A	APPROVED	
		Option B	APPROVED	
1234	SASOLMED	Comprehensive Network Option	APPROVED	WEF 01/10/2025
		Restricted Network Option	APPROVED	WEF 01/10/2025
1531	SEDMED	Sedmed	APPROVED	
1568	SISONKE HEALTH MEDICAL SCHEME	Lonmin Legacy Option	PENDING	
		Pride Option	PENDING	
		Diversity Option	PENDING	
		Heritage Option	PENDING	
1580	SOUTH AFRICAN POLICE SERVICE MEDICAL SCHEME (POLMED)	Marine	APPROVED	
		Aquarium	APPROVED	
1578	TFG MEDICAL AID SCHEME	TFG Health	APPROVED	
		TFG Health Plus	APPROVED	
1582	TRANSMED MEDICAL FUND	Guardian Option	APPROVED	
		Link Option	APPROVED	
		Select Option	APPROVED	
		Prime Option	N/A	OPTION DISCONTINUED 31/12/2025
1579	TSOGO SUN GROUP MEDICAL SCHEME	Classic Comprehensive	APPROVED	
		Classic Saver	APPROVED	
1597	UMVUZU HEALTH MEDICAL SCHEME	Standard	APPROVED	
		Supreme	APPROVED	
		Ultra Affordable	APPROVED	
		Ultra Affordable Value	N/A	EDO - OPTION DISCONTINUED 31/12/2025
		Extreme	APPROVED	
		Activator	APPROVED	
1520		Standard Plan	APPROVED	

REFERENCE NO.	NAME OF MEDICAL SCHEME	NAME OF BENEFIT OPTION	DECISION	COMMENTS
	UNIVERSITY OF KWAZULU-NATAL MEDICAL SCHEME	KeyPlus Option	PENDING	
1291	WITBANK COALFIELDS MEDICAL AID SCHEME	Comprehensive Option	APPROVED	
		Midmas Option	APPROVED	
		Ntsika Option	APPROVED	
1293	WOOLTRU HEALTHCARE FUND	Network Option	APPROVED	
		Saver Option	APPROVED	EDO
		Comprehensive Option	APPROVED	
		Saver Choice Option	APPROVED	

All rules amended, rescinded or introduced in terms of section 31 are deemed to be fair and consistent with the MSA at the time of registration. However, if a rule is erroneously registered and is found to be in conflict with the MSA, the relevant provisions shall prevail. Such a rule will be corrected in accordance with section 31(4) as soon as it has come to the attention of the Registrar.

Yours sincerely,



Dr Musa Gumede
Chief Executive and Registrar
Council for Medical Schemes