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# Aon Member Letter

## Sizwe Hosmed Medical Scheme 2026

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Dear Aon Client,

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world.

It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. Whether you wish to remain on your current option or change to a more suitable option for 2026 it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2026.

We have pleasure in sharing the Aon on-line microsite platform for Sizwe Hosmed Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

The information provided in this letter is a summary of changes within the Sizwe Hosmed options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. [click here](#)

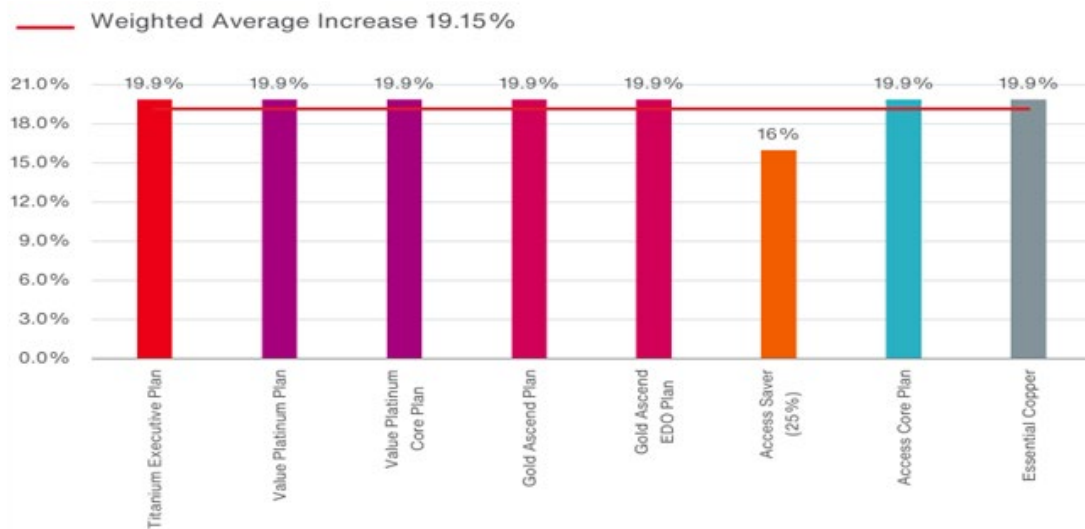
### **Contributions Update - 1 November 2025 to 31 December 2026**

#### **What is the contribution increase from 1 November 2025?**

Sizwe Hosmed has announced a weighted average increase of 19.15%, effective **from 1 November 2025 to 31 December 2026**. This adjustment is designed to strengthen the scheme's solvency and ensure its long-term stability, with the goal of achieving full solvency by 2028.

These increases reflect the scheme's commitment to maintaining comprehensive benefits while securing its financial health for members.

This contribution increase has been approved by the Council for Medical Schemes.



Please click [here](#) to **access 1 November 2025** contribution table and 2026 benefit brochure.

Plan	Principal Member	Adult dependant	Child Dependant
Essential Copper	R3 625	R3 625	R1 255
Access Core	R3 161	R2 726	R636
Access Saver	R3 911	R3 378	R785
Gold Ascend	R4 468	R4 291	R1 234
Gold Ascend EDO	R4 249	R4 077	R1 171
Value Platinum	R6 696	R6 287	R1 834
Value Platinum EDO	R6 363	R6 094	R1 624
Titanium Executive	R11 737	R10 385	R2 399

## Benefit Limit Increases

Sizwe Hosmed has communicated a 5% benefit limit increase across all options, with effect 1 January 2026.

There will be an adjustment to the Annual Medical Savings Accounts and Threshold limits.

## Co-payments increased

The following procedures will be subject to a deductible, which is a predetermined amount that must be paid out-of-pocket before being admitted. Co-Payments on Access Saver has been increased as follows:

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- Skin disorders; R1 960
  - Arthroscopy: R3 920
  - Bunionectomy: R3 920
  - Removal of varicose veins: R1 960
  - Refractive eye surgery, aphakic lens: R3 920
  - Infertility treatment: R6 535
  - Non-cancerous breast condition: R1 960

## Benefit Adjustments

- **Access Core**
  - Benefit limits for male and female sterilisation has increased to R20,225.36 per beneficiary per annum.
- **Gold Ascend and Gold Ascend EDO**
  - The rand sub-limit has been increased for Pharmacy Advice Therapy (Over the Counter) Medication to R2,564.42 per family per annum, with maximum of R190.05 per script.

## Gap Cover

Aon strongly supports the purchasing of gap cover to compliment your medical scheme benefits and to reduce your out-of-pocket exposure for in-hospital and certain out-of-hospital expenses. We recommend that you speak to your Aon Healthcare consultant to assist you in selecting the correct gap cover option.

## Microsite

We have pleasure in sharing the Aon on-line microsite platform for Sizwe Hosmed Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more, to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please [click here](#)

If you have reviewed the microsite and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

It is important to have reviewed the microsite prior to contacting the ARC.

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## Where do I get more information and who can I contact if I have any questions?

- The Sizwe Hosmed Medical Scheme Call Centre can be contacted on **0860 100 871** or email **queries@sizwehosmed.co.za** for the clarification of benefit changes and contribution increases.
- The **Aon Resolution Centre (0860 100 404)** or email on **arc@aon.co.za** will also be available to provide advice on option selections for 2026.

## Must I complete an option change form?

If you want to change your option for 2026, then please complete the attached option change form and send to [membership@sizwehosmed.co.za](mailto:membership@sizwehosmed.co.za) by no later than 11 December 2025. Click [here](#) to complete via Docusign.

Please keep email trail or contact Sizwe Hosmed to follow up. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2026.

*It is important to note that no late changes will be accepted.*

## Connect with us.

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact. We partner with our clients and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matters related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

Aon Employee Benefits – Healthcare



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## About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better —to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues in over 120 countries and sovereignties provide our clients with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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Disclaimer: The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization.

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