

AON

Kaelo Primary Health Care

Alert



2026 Benefit changes – Kaelo MyHealth

Key Benefit Changes (Summary):

GP Authorisations: Now digital for MyHealth Vital and Core—get authorisation numbers 24/7 via WhatsApp BOT, MyHealth App, or IVR, eliminating booking delays.

GP Visits: Unlimited visits remain, but from the 4th visit onwards, clinical pre-approval by qualified nurses is required.

Benefits: Ensures appropriate care, reduces unnecessary visits, supports quicker returns to work, prevents misuse, and improves health outcomes.

Maternity Buy-Up: Covers a foetal anomaly scan (18–23 weeks) with a nurse or qualified provider at the approved rate.

Preventative Care: Core services include flu vaccinations, mammograms, PSA tests, general health checks (blood pressure, glucose, BMI), HIV testing, dental check-ups, and eye exams—helping catch health issues early and keep you healthier long-term.

Fillings & Extractions: From 2026, limited to 4 fillings and 4 extractions per person per year; no pre-authorisation needed.

Root Canal: Is not covered, except for emergency pain/sepsis treatment.

Dentures: One set (plastic/acrylic) every two years per family for those over 21, with a possible 6-month waiting period.

Kidney Stone Removal: Kidney stones may require a temporary stent. Removal of this stent requires a second procedure which falls outside the Demarcation Regulations. Kaelo have, therefore, removed this benefit.

Family & Maternity Buy-Up (100+ groups): Remains comprehensive and now includes childhood immunisations (up to 6 weeks at Dis-Chem Baby City) and contraception (R250 per quarter).

Way forward

- For more information on Kaelo's products, please contact your Aon Healthcare Consultant for assistance.
- Rates are based on the demographics of the employer.
- No waiting periods for compulsory groups.
- The following waiting periods will apply to voluntary groups:
 - Three months general waiting period reduced to One month.
 - Twelve months condition specific/pre-existing waiting period reduced to Six months for HIV and Diabetes Mellitus Type 2.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

Contact Aon

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