

November 2025  
Guardian plan

Dear Member

## **2026 BENEFITS AND CONTRIBUTIONS**

Transmed Medical Fund hereby presents the Guardian plan benefits for 2026. Accompanying this letter is your benefits guide, which will assist you in understanding how to best manage your medical benefits.

### **2026 benefit changes**

Transnet continues to provide significant funding support to the Guardian plan, which enabled the Fund to retain all existing benefits on this plan for 2026. Furthermore, benefit limits and selected sub-limits have been increased in line with anticipated tariff increases.

Should you require assistance or clarity with any benefits, please call our customer service department on **0800 110 268** and speak to our customer service agents, who will gladly assist you.

### **2026 contributions**

With the funding support from Transnet, member contributions will be increased by only 2%. The contribution tables in the enclosed benefits guide for 2026 provides more detail.

***Please note that the benefit and contribution changes are still subject to approval by the Council for Medical Schemes.***

### **24-hour pre-authorisation service**

Transmed would like to remind you of the pre-authorisation service (toll free on **0800 225 151**) to direct you to appropriate treatment facilities when admission is required. This service is available 24 hours a day, seven days a week.

### **Ambulance service**

In case of a medical emergency when an ambulance is required, please contact AZOZA (previously known as Europ Assistance) on **0800 115 750**. This service is also available 24 hours a day, seven days a week.

### **In closing**

I would like to wish you and your loved ones a restful festive season and a healthy and prosperous 2026.

Yours faithfully



**PETRUS WASSERMANN**  
PRINCIPAL OFFICER