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# Sanlam Primary Care 2026 Member Letter - Afrocentric Group

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**Dear Aon Client,**

It is that time of year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. It remains Aon's responsibility to guide you through the review process.

## **What is the contribution increases for 2026?**

The Sanlam Primary Care premium is averaging a 7% increase from 1 January 2026 for employees of the Afrocentric group, which includes: DENIS, Pharmacy Direct and EssentialMED. Increases for groups could vary per employer depending on the employer's unique circumstances, including size, demographic profile and claims utilisation experience.

## **Updated Benefit for 2026**

### **Primary Standard Core Benefits**

<b>GP Consultations</b>	Unlimited GP consultations through a contracted network provider. These services include certain in-room procedures. <b>Pre-authorization required from the 3rd GP consultation.</b>
<b>Out of Network GP Visits</b>	2 Consultations allowed and reimbursed up to a maximum of <b>R500</b> per visit.
<b>Acute Medication</b>	Unlimited acute medication available, either through the dispensing GP or via the pharmacy network. These benefits are directly linked and limited to the formulary.
<b>Over the Counter Medication</b>	Sub-limit of a <b>R250</b> per policy per month as per formulary. Limited to R850 per policy per annum.
<b>Chronic Medication</b>	Unlimited chronic medicine restricted to 24 chronic diseases as listed. All chronic medicine must be applied for by the prescribing medical expert. ARVs limited to R500 per month.
<b>Basic Pathology</b>	Unlimited as per the formulary. Covers basic blood tests. Members must be referred by a Network GP.
<b>Basic Radiology</b>	Unlimited. Limited to 1 and 2 sided black and white x-rays. Member must be referred by a network GP provider, directly linked and limited to the formulary includes 2 sonars per pregnancy

<b>Basic Dentistry</b>	Dentist consultations and procedures as per protocols, including cleaning, pain control, amalgam fillings and normal extractions. Covered at any dentist on the network
<b>Basic Optometry</b>	Network service provider must be used, Specsavers. Alternatively contact us for a provider in your area. Optometry services including 1 annual eye test, limited to single vision spectacles the maximum value is <b>R1 550</b> , every 24 months per beneficiary.
<b>Maternity</b>	Limited to 2 growth scans per pregnancy, pregnancy vitamins and required pathology tests as per formulary. <b>No in Hospital Maternity Benefits</b>
<b>Specialist Visits</b>	Limited to R2 600 per beneficiary per annum. Specialist benefits are available on a pay and claim basis. The member must be referred by a network GP to a specialist.
<b>Casualty Room Benefit</b>	<b>R5 000</b> per policy per year. Only available after hours and must be pre-authorised.
<b>Accidental Death Benefit</b>	R15 000 main member only, R10 000 spouse, R8 000 for children.

<b>2026 Sanlam Accident &amp; Emergency Benefits - Add-on benefits</b>	
<b>Accident and Emergency Cover Benefit</b>	<b>R400 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required. Applicable to accidents only. For an accident resulting in treatment in casualty, the benefit amount of R30 000 per event is available subject to the overall accident limit.
<b>24 Hour and Emergency Medical Services</b>	If the event does not qualify as an emergency, the member will be transported to a state facility for treatment. R15 000 stabilisation benefit included. Emergency services included when.
<b>Post-Hospital Accident Rehabilitation</b>	R10 000 per member per event for physiotherapy and occupational therapy - <b>home care/wound care</b> . Pre-authorisation required.
<b>24-hour emergency medical services</b>	Pre-authorisation is required to access emergency assistance and transportation

<b>2026 Primary Standard &amp; Accident &amp; Hospital - Add-on benefits</b>	
<b>Accident and Emergency Cover Benefit</b>	<b>R475 000</b> per member per event, inclusive of all costs. Maximum of <b>R1 500 000</b> per policy per annum. Pre-authorisation required.
<b>In Hospital Illness Benefit</b>	<b>R70 000</b> per member per event, inclusive of all costs. <b>Conditions which have a gradual progression are excluded</b> . Pre-authorisation required. Limited to <b>R500 000</b> per policy per annum.

Sanlam Primary Care – Wellness, Pharmacy Clinic Nurse-based Care and Counselling - Automatic Benefits	
<b>Flu Vaccine</b>	One flu vaccination per member per year at an approved pharmacy clinic (All pharmacies including Dischem, Clicks and Medirite)
<b>Covid Testing</b>	Up to a maximum of R850 is available, must be assessed and preauthorised
<b>Medical Advice and Trauma Counselling</b>	A 24- hour telephonic service is available for trauma counselling in the event of any traumatic or critical incidents such as hijacking, domestic violence, sexual or physical abuse, etc. As well as medical advice related to specific illness, child and baby care, etc.
<b>Pharmacy Nurse Visits</b>	Unlimited, managed visits. Available from Dischem and Clicks Pharmacies. Pre-authorization required after 10th visit.
<b>HIV Status and VCT Counselling</b>	VCT and testing through our partner pharmacies.
<b>Member Wellness</b>	Blood pressure, BMI, Glucose and Cholesterol testing at pharmacy clinics
<b>Women's Health</b>	Pap smears, breast examination and pregnancy tests at pharmacy clinics
<b>Management of Chronic Conditions</b>	Diabetes – Hba1C and foot screening. Hypertension and Cholesterol – Blood pressure and lipogram testing. Asthma – Peak flow measurement. Available at participating pharmacy clinics.
<b>Additional</b>	Hb, Malaria and Urine Screening. Syringing of ears, treatment of wounds and administration of injections. Available at participating pharmacy clinics. Sanlam Health

#### 1 January 2026 Sanlam Primary Care rates

Plan Option	Main Member	Spouse	Child
Primary Standard	R394	R366	R215
Primary Standard & Accident	R496	R351	R265
Primary Standard & Hospital	R561	R413	R275

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

## Who can I contact if I have any questions?

If you have any questions on Sanlam Primary Care, please contact Claudia Lahoud email address [Claudia.lahoud@aon.co.za](mailto:Claudia.lahoud@aon.co.za)

## Where can I get more information?

Sanlam Primary Care call Centre - 0861 007 702 general queries. The Provider Network can be access on the website - <https://www.pamc.co.za/ESSENTIALMED/LookUp>

The Aon Resolution Centre may also be contacted on 0860 100 404 or emailed, [arc@aon.co.za](mailto:arc@aon.co.za)

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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 client and seek solutions for their most important people and HR challenges.

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Aon Employee Benefits – Healthcare

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