

AON

Admed Gap

Alert



2026 Benefits Changes

Increase for 2026

- Overall average increase for 2026 is 12%

New Benefits:

- Pre and Post Surgery Specialist Consultation Benefit – provides a benefit for 30 days before and 30 days after treatment. The benefit will cover the shortfall between the specialist consultation cost and what the medical scheme covers up to a benefit limit of R3 200 per insured.
- Accidental Dentistry Benefit – covers accidental tooth fracture. There is an overall benefit per annum of R27 000 with a sub limit of R3 900 per tooth regardless of what the medical scheme benefit is for treatment.

Benefit Reductions:

- Emergency only benefit for children has decreased from R5 000 to R2 950 and is available at any time of the day.
- The stent limit has decreased from R8 000 to R5 000.

2026 Benefits Changes continued

Benefit Enhancements:

- Shortfall limit has been increased from R200 000 to R219 800 per insured person, per year.
- Breast reconstruction benefit limit increased from R15 000 to R29 000 per annum.
- Casualty benefit enhancement limit of R24 000 increased to R26 700 – number of visits has been removed.
- Emergency only benefit for children age limit has increased from 8 to 11 years of age.
- Non-DSP co payment limit increased from R12 000 to R16 800 - up to two events per policy per year and percentage based co payments will be covered.
- Internal prosthesis benefit limit has been increased from R35 000 to R45 000 per annum. A new sub limit for interocular lenses of R6 500 has been included. The limit for pacemakers has been retained for 2026 at R8 000. The limits for interocular lenses, stents and pacemakers does not draw down from the overall internal prosthesis benefit limit.

2026 Benefits Changes continued

Benefit Enhancements:

- The Robotic Procedure benefit shortfall and co-payments will now be combined into one overall limit of R39 500.
- Premium Waiver benefit limit has been increased from R36 000 to R130 000 per annum.
- Individual Trauma Counselling benefit has increased from R800 to R950 per consultation.
- Primary Option has been enhanced to include:
 - Casualty, Robotic Procedures, 1st Time Cancer, Accidental Death, Breast Reconstruction, Trauma Counselling, Premium Waiver, Accidental Dental – the same benefit limits as the Supreme option will apply.
- A 3-month general waiting period and 9-month condition specific waiting period will no longer be applied to new members. Only a 12-month pre-existing condition waiting period will be applied.
- Match-Pay benefit has changed to a percentage of scheme tariff and is applied as follows:
 - Supreme option: Up to 500% of the scheme tariff
 - Primary option: Up to 300% of the scheme tariff
 - Under 35 option: Up to 400% of the scheme tariff

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

Should you require urgent assistance, please contact Aon Resolution Centre (0860 100 404) or email on arc@aon.co.za

Contact Aon

Aon South Africa (Pty) Ltd

The Place, 1 Sandton Drive, Sandhurst, 2196

P O Box 78367, Sandton, 2146

Tel: 0800 100 404

www.aon.co.za

[Facebook](#) | [X](#) | [LinkedIn](#)

Aon South Africa Pty Ltd, an Authorised Financial Service Provider, FSP 20555

Please click [here](#) to view the Healthcare Privacy Notice for Aon South Africa (Pty) Ltd

Disclaimer: 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