
Santam

Medical Aid Year End Process 2026

1. Is the merger between Fedhealth and Medshield final?

The merger between Fedhealth and Medshield will no longer be taking place. Medshield will however still be available to Santam employees.

2. Is it compulsory to join a medical scheme?

Membership of an employer-backed medical scheme is compulsory for all permanent employees, unless you are covered as a dependant on your spouse/partner's medical scheme. You are required to submit annual proof of membership to your Human Capital Business Partner. Employees qualifying for Sanlam Primary Health Insurance under the Santam salary threshold are allowed to join Sanlam Primary Health Insurance instead of a medical scheme.

3. Are staff on BestMed and Discovery Health also required to migrate to Fedhealth and/or Medshield?

Legacy BestMed and Discovery Health members are not required to migrate at this stage. As Santam moves towards full alignment with the employer-backed healthcare offering, **Santam employees are encouraged** to explore options with greater value and better coverage on the employer-back medical scheme/s.

4. What is required of me, as a Santam staff member?

Join the Fedhealth and Medshield overview sessions, as well as the detailed option-specific sessions, to ensure you make an informed decision about your healthcare for 2026. Discovery Health and Bestmed legacy members will be encouraged to review their current options, attend a Fedhealth and Medshield training session, and schedule a one-on-one session to assess whether one of the employer-backed schemes may be better suited for their needs.

5. Do I have to choose the mapping plan? Can I choose another option / plan?

You can choose any option that suits your financial and healthcare needs. It is important to consult with a consultant to review the options which will be best suited.

6. When can I select my option choice for 2026?

The medical aid online tool (via myWorkSpace) opens for all option changes on 20 November and closes on 28 November.

7. The sessions were too high level. It does not provide all the relevant detail to make an option.

If you have attended the sessions, but still require assistance, please contact ARC on arc@aon.co.za or your dedicated regional Aon consultant:

Region	Consultant	Email Address
Gauteng	Lindelwa Mashiyi	lindelwa.mashiyi@aon.co.za
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Free State	Leonie Fourie	leonie.fourie@aon.co.za
Kwazulu-Natal	Sagrie Kuppusamy	dhanasageri.kuppusamy@aon.co.za
Eastern Cape	Aneequa Wakefield	aneequa.wakefield@aon.co.za
Mpumalanga	Lebogang Radebe	lebogang.radebe@aon.co.za
Western Cape	Margaux van Huyssteen	Margaux.van.huyssteen@aon.co.za
Aon Resolution Centre	0860 100 404	arc@aon.co.za

As always, strict confidentiality will apply to all medical consultations and protocols will be strictly adhered to. Please be patient as this is a busy time of the year and a consultant will get back to you.

8. Will the Employer still provide reimbursements for the qualifying members for 2026?

The temporary reimbursement arrangement provided by the employer will conclude in January 2026, in respect of the December 2025 premium, as originally agreed. Please explore alternative available plans to ensure you get the best cover.

9. What are the current qualifying criteria for the Sanlam Primary Health Insurance product (SPHI)?

SPHI is available to qualifying employees earning **≤ R500,000** annually. Please complete an application form and submit before 28 November 2025.

10. Is there waiting periods and underwriting imposed when joining Fedhealth or Medshield 1 January 2026

Underwriting concessions have been secured for ALL Santam employee's joining on 1 January 2026.

Special Dependents: concession will be applied at the discretion of the medical aid scheme.

11. For members wishing to leave Fedhealth and join their spouse's medical aid, when are they required to provide proof of registration on the spouse's medical aid?

As soon as your new membership is activated.

12. Are the three additional hospitals in the Western Cape included in the Network Hospital List for Fedhealth Elect options for 2026?

Yes, Mediclinic Cape Gate, Mediclinic Durbanville, and Mediclinic Louis Leipoldt have been added to the Network Hospital List for Sanlam employees on the Fedhealth Elect options for 2026.

13. Will the concession relate to the Fedhealth myFED income categories be extended into 2026?

The income categories used for myFED in 2025 will remain unchanged for 2026. This applies both to current members and to employees who join myFED on 1 January 2026 and fall within the same categories.

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