



As amalgamated with **Lonmin Medical Scheme**



2026

MEMBER BENEFITS



Pride Legacy

Diversity

Heritage

*Subject to CMS approval



Better Together:

Stronger Health, Stronger Cover,
Securing our future



As amalgamated with **Lonmin Medical Scheme**

Pride Legacy Plan

—New Era of Care and Excellence

The 2026 Benefit Year ushers in an exciting new chapter for Sisonke Health members! Following the successful amalgamation of **Sisonke Health Medical Scheme and Lonmin Medical Scheme**, we are proud to introduce the **Pride Legacy Plan**, a plan that blends the best features of the former **Pride Plan and Lonmin Legacy Option** into one richer, more comprehensive benefit package.

Designed with you in mind, the **Pride Legacy Plan** offers both **essential and primary care cover**, ensuring access to quality healthcare that supports you every day from routine check-ups to hospital stays, common conditions, essential procedures, and approved medicines.

As the **only in-house medical scheme**, we work hand in hand with your employer to bring you affordable, reliable, and holistic healthcare solutions. And because your wellbeing is our top priority, members **enjoy free, unlimited health check-ups** at our medical centres, giving you preventive care that keeps you strong, healthy, and ready for what's ahead.

With the **Pride Legacy Plan**, we honour our shared legacy of care and continue building a future where **your health is our pride**.

With Sisonke Health, you have access to:



Personalised cover according to your pocket



Free, Unlimited consultation at GP Network if living outside the Medical Centre



Hospital Cover for emergencies and planned hospitalisation



Free, unlimited one stop Medical Centres for your healthcare needs and convenience

Why choose Sisonke Health?

CHECA – OUR CORE VALUES



Our Healthcare Services **Under One Roof** at our Medical Centers





2026 Contributions Increases

98% of the former Lonmin members will experience **no increase in 2026 premiums** and the rest will experience a reduction. Other members will experience a combined weighted **average increase of 4.3%**.

Plan	Income Band	Member Principal	Adult Dependant	Child Dependant	Increase
Pride Legacy	All income levels	R1795	R1795	R989	For Pride members joining the Pride Legacy Option there will be an increase of R182 (Principal Member and Adult Dependant) R100 increase (Child dependant) For Lonmin Legacy members joining the Pride Legacy Option there will be an increase of R0 (Principal Member and adult dependant) R94 increase (Child Dependant)
Diversity	R0 - R20,875	R3106	R3106	R1054	R282 increase (Principal Member and adult dependent) R96 increase (Child Dependant)
	R20,876 +	R4634	R4634	R1138	R379 increase (Principal Member and Adult Dependent) R93 increase (Child Dependant)
Heritage	All income levels	R4634	R4634	R1138	R379 increase (Principal Member and Adult dependent) R93 increase (Child dependant)

* **By the end of 2026**, the Scheme is projected to maintain a strong solvency ratio of 60.9%, well above the minimum 25% threshold — a clear indicator of continued financial strength and stability despite the benefit enhancements.



Preventative Care

Benefits

Benefit 1



Health Promotion

Benefit 2



Antenatal Care & Vitamins

Benefit 3



Baby Immunization

Benefit 4



Flu Vaccination

Benefit 5



Family Planning & Contraception

Health Risk Assessments

- ✓ Screening of all diseases
- ✓ Pap Smear
- ✓ Breast Examinations
- ✓ Prostate Cancer Screening
- ✓ Blood Pressure and Blood Sugar Checks
- ✓ Cholesterol Check
- ✓ TB Screening
- ✓ Covid Screening
- ✓ HIV Counselling and Testing
- ✓ Pregnancy Screening

Sisonke Health Plans



Pride Legacy Plan

The Pride Legacy Plan marks a new chapter in affordable, everyday healthcare — bringing together essential and primary care for complete peace of mind.

Sisonke Health Plans | Legacy Pride

Pride Legacy Plan, that gives you more for less.



Contributions

From only: R 1 795 per month

Pride Legacy	Income Band	Principal Member	Adult Dependant	Child Dependant
	All Income Levels	R1795	R1795	R989



Sisonke Health Private Medical Centre Offering

GP Services

- Consultations for Minor and Chronic Ailments
- Minor Procedures

Additional services

- Physiotherapy Services
- Dietician Services
- Social Worker Services
- Dental Care
- Customer Care






From Old to New:

How the Pride Legacy Plan Enhances Your Benefits (Key Highlights)





In Hospital Benefits

Benefits	Pride 2025	Pride Legacy 2026
 Hospital	100% of scheme rates - PMB unlimited.	Network: 100% of scheme rate Non-network: PMBs only
 Support services benefit	PMB only in hospital	Unlimited physiotherapy, dietician and social worker benefit at medical centres and network
 Step-down Facilities	R8 000 Per Member Family	R10 000 pf at scheme DSP
















Out of Hospital Benefits

Benefits	Pride 2025	Pride Legacy 2026
 Specialised Radiology	2 scans per member family in and out of hospital	2 scans per member family in and out of hospital
 Home-Care Benefit	R23 891 PB for clinically appropriate medical care. This benefit is available for patients/members who require medical/nursing care/assistance at home.	R23 128 PB for clinically appropriate medical care. This benefit is available for patients/members who require medical/nursing care/assistance at home.



In Hospital Benefits

Selected benefits will increase inline with the inflation assumption of 3.3%

Benefit Category	Benefit
 Hospital	Network: 100% of scheme rate Non-network: PMBs only
 Elective Procedures Co-payments	Covered at Scheme rate when performed at a Network Hospital
 Internal Prosthesis	R38 845 PF subject to pre-authorization and protocols. Spinal benefits R30 000 (1 level); R38 845 (2+ levels)
 Organ Transplants	Unlimited benefit DSP as per Scheme Protocols
 Renal Dialysis	Unlimited benefit DSP as per Scheme Protocols
 Psychiatric Hospitalisation	PMBs covered in full subject to Protocols and Guidelines
 Oncology	PMB'S ONLY. Authorisation shall be obtained from the Scheme/ Scheme's designated agent prior to commencement of treatment, according to the protocols and treatment guidelines.
 TTO Medication	R413 per Admission as per the Formulary
 Support Services Benefit	Unlimited physiotherapy, dietician and social worker benefit at medical centres and network.
 Radiology (Basic Radiology)	In and out of hospital unlimited if prescribed according to the approved list of codes
 Specialised Radiology	Covered up to 2 scans Per Family in and out of hospital. Subject to Pre-authorization
 Circumcision Benefit	Circumcision to be performed in doctors' rooms. Circumcision for children below 12 yrs performed in a hospital, subject to pre-authorization, managed care protocols and processes.
 Step-down Facilities	R10 000 Per Member Family



Support Services Benefit

Unlimited physiotherapy, dietician and social worker benefit at medical centres and network.



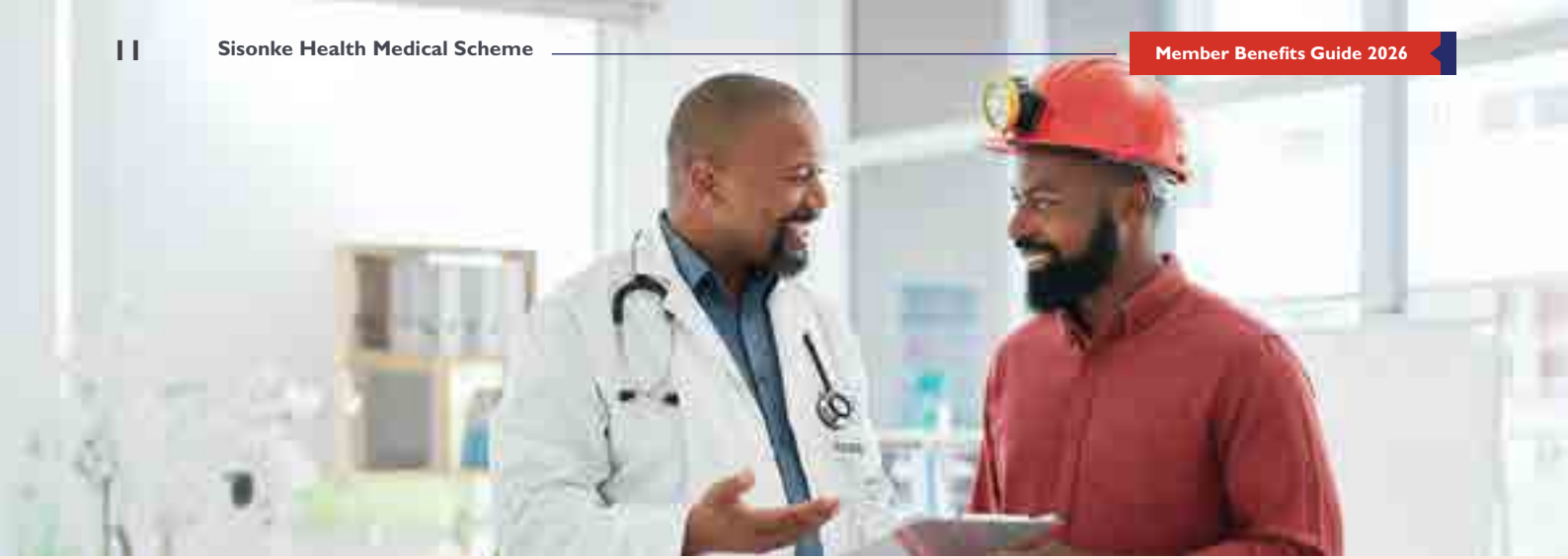
Out of Hospital Benefits

	Benefit Category	Benefit
	GP/Primary Care	Unlimited at the Scheme's Medical Centres
	All GP's outside of 20km radius of Medical Centre	Unlimited GP Network
	Emergency/ Out of Network	Unlimited at Medical Centre and network – 4 non-network visits Per Family outside the 20km radius
	Casualty	Covered up to 4 visits Per Family Per Annum
	Support Services Benefit	Unlimited physiotherapy, dietician and social worker benefit at medical centres and network.
	Radiology (Basic Radiology)	In and out of hospital unlimited if prescribed according to the approved list of codes
	Extra Physiotherapy, Social work, Dietician benefit	Support Services Benefit applies, contracted Physiotherapy, Social worker, Dietician providers available at the Scheme Medical Centres to assist members with outpatient physiotherapy, social work and dietician services once the support service benefit is depleted.
	Nurse consultations	Unlimited consultations at Scheme Medical Centre and preferred provider nurse practitioner; all other nurse practitioners 4 consultations Per Family.
	Wound Care	Subject to pre-authorisation
	Specialists Consultations	5 consultations PB referred from a network provider.
	Pathology	Unlimited through preferred providers upon referral from network GP
	Chronic Medication Chronic Disease List	Unlimited as per Scheme Protocols and Rules
	Acute Medication	Unlimited at network providers, upon referral from a network provider and according to the Scheme formulary.
	Over the Counter Medication (over and above acute medication)	R575 Per Family, subject to formulary.












Nurse Consultations

Unlimited consultations at Scheme Medical Centre and preferred provider nurse practitioner; all other nurse practitioners 6 consultations PMF.



Out of Hospital Benefits

Benefit Category	Benefit
 Medical Appliances (Pre-authorization required)	R15 000 per family, subject to pre-authorization and protocols
 Optical: Benefit available every 2 years	Benefit as per Preferred Provider Network (PPN) Guidelines
 Dental: Basic Dentistry	Unlimited at medical centres, only for approved codes
 Dentures (every 2 years)	1 set in 2 years per adult dependant, only approved codes
 Specialised Dentistry	Prescribed Minimum Benefits only Exclusions: Orthodontics, Orthognathic Surgery, Osseo-integrated implants and hospitalisation, and anaesthetic for removal of impacted wisdom teeth and conservative dentistry
 Maternity Programme	Subject to Registration on Programme 5 more Specialist Gynae & 1 Paed Consultation over and above Specialist Consultation Benefit, Ante-Natal Vitamins, Paediatric Vaccinations and SHMS Mommy Bag
 Home Care Benefit	R23 128 PB for clinically appropriate medical care. This benefit is available for patients/members who require medical/nursing care/assistance at home. The benefit requires pre-authorization and a motivation letter from the treating doctor indicating the care required. (once off benefit only per beneficiary)
 Preventative Care Benefit	<ul style="list-style-type: none"> • Contraceptives benefit R157 per beneficiary per month • 1 mammogram every 2 years (women 40 years and older) • 1 flu vaccine per beneficiary per annum • 1 pneumococcal vaccination per beneficiary over 60 years • 1 PSA test per beneficiary for men over 40 years • Colon cancer screening for members 45-75 • 1 pap smear per female >21 once every 3 years • HPV vaccine for females based on NDoH protocols (9-15 years) • Diabetes screening – pregnancy (35-70) • Osteoporosis screening DXA – elderly, premenopausal women with 2 or more risk factors every 5 years • Substance abuse screening • Depression and anxiety screening for adolescents and adults • Free medicine bags to new members upon joining the Scheme
 Childhood Vaccination Benefit	Childhood vaccinations – as per the list of approved vaccinations. Childhood vaccinations covered up to age 12 years.

Sisonke Health Plans



Diversity Plan

The Diversity Plan is aimed at employees who want a combination of diverse benefits.



Sisonke Health Plans | Diversity

Diversity Plan, that covers what you need and more



Contributions

From only: R 3 106 per month

Diversity	Income Band	Principal Member	Adult Dependant	Child Dependant
	R0 - R20 875	R3 106	R3 106	R1 054
	R20 876 +	R4 634	R4 634	R1 138



Sisonke Health Private Medical Centre Offering

GP Services

- Consultations for Minor and Chronic Ailments
- Minor Procedures

Additional services

- Physiotherapy Services
- Dietician Services
- Social Worker Services
- Dental Care
- Customer Care












In Hospital Benefits

Selected benefits will increase inline with the inflation assumption of 3.3%

Benefit Category	Benefit
 Hospital	100% of scheme rates - unlimited
 Elective Procedures Co-payments	10% co-payment on elective surgical procedures such as joint replacements, spinal fusion surgery, etc. if not performed in Hospital
 Internal Prosthesis	Limited to an overall R40 127 PMF The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R28 662 • Joint replacement: R40 127 • Functional: R22 930 • Major Musculoskeletal: R17 197 100% of Negotiated Tariff and based on internal protocols
 Organ Transplants	Unlimited benefit DSP as per Scheme Protocols
 Renal Dialysis	Unlimited benefit DSP as per Scheme Protocols
 Psychiatric Hospitalisation	PMBs covered in full subject to Protocols and Guidelines
 Oncology	R46 250 PMF , authorisation shall be obtained from the Scheme/ Scheme's designated agent prior to commencement of treatment, according to the protocols and treatment guidelines. failing which the Scheme's liability will be limited to the cost of the service at a DSP, unless PMB's apply
 TTO Medication	R413 per Admission as per the Formulary
 Support Services Benefit	In and out of hospital limited to R1 472 Per Beneficiary
 Radiology (Basic Radiology)	Unlimited if prescribed by pp according to approved list of codes
 Specialised Radiology	3 scans per member family in and out of hospital
 Circumcision Benefit	Circumcision procedures to be performed in the doctor's rooms and are subject to pre-authorisation, managed care protocols and processes. Full medical motivation required to consider procedure to be performed in hospital
 Step-down Facilities	R10 000 Per Member Family



Out of Hospital Benefits

Benefit Category	Benefit
 GP/Primary Care	Unlimited at the Scheme's Medical Centres
 All GP's outside of 20km radius of Medical Centre	Unlimited GP Network
 Emergency/ Out of Network	Limited to 1 visit PB to max of 2 visits per PMF max R1 247 per event
 Casualty	Covered up to 4 visits Per Family Per Annum
 Support services benefit	R1 472 PB only in and out of hospital. Diveristy members living in area of a Scheme Medical Centre can access Physiotherapy, Social worker and Dietician support at the Scheme Medical Centres
 Radiology (Basic Radiology)	Unlimited if prescribed by pp according to approved list of codes
 Extra Physiotherapy, Social work, Dietician benefit	Support Services Benefit applies, contracted Physiotherapy, Social worker, Dietician providers available at the Scheme Medical Centres to assist members with outpatient physiotherapy, social work and dietician services once the support service benefit is depleted.
 Nurse Consultations	Unlimited consultations at Scheme Medical Centre and preferred provider nurse practitioner; all other nurse practitioners 4 consultations PMF
 Specialists Consultations	4 specialist consultations Per Beneficiary. Pre-authorization required
 Pathology	Unlimited at Preferred Providers
 Chronic Medication Chronic Disease List	Unlimited as per Scheme Protocols and Rules
 Acute Medication	Unlimited as per formulary only
 Over the Counter Medication (over and above acute medication)	Covered up to R 701 Per Family Per Annum



Nurse Consultations

Unlimited consultations at Scheme Medical Centre and preferred provider nurse practitioner; all other nurse practitioners 6 consultations PMF.



Out of Hospital Benefits

	Benefit Category	Benefit
	Medical Appliances (Pre-authorization required)	Covered up to R19 198 per Family
	Optical: Benefit available every 2 years	Benefit as per Preferred Provider Network (PPN) Guidelines
	Dental: Basic Dentistry	Unlimited, only for approved codes
	Dentures (every 3 years)	1 set in 3 years per adult dependant, only approved codes
	Dental: Specialised Dentistry	R4 241 per person limit, subject to R8 456 family limit Exclusions: Panoramic X-rays, Orthognathic Surgery, Osseo-integrated implants and related hospital costs.
	Oxygen	Unlimited at DSP as per Scheme Protocols
	Maternity Programme	Subject to Registration on Programme 6 more Specialist Gynae & 1 Paed Consultation over and above Specialist Consultation Benefit, Ante-Natal Vitamins, Paediatric Vaccinations and SHMS Mommy Bag
	Home Care Benefit	R23 891 PB for clinically appropriate medical care. This benefit is available for patients/members who require medical/nursing care/assistance at home. The benefit requires pre-authorization and a motivation letter from the treating doctor indicating the care required. (once off benefit only per beneficiary)
	Preventative Care Benefit	<ul style="list-style-type: none"> • Contraceptives benefit R162 per beneficiary per month • 1 mammogram every 2 years (women over 40 years) • 1 flu vaccine per beneficiary per annum • 1 pneumococcal vaccination per beneficiary over 60 years • 1 PSA test per beneficiary for men over 40 years • Colon cancer screening for members 45-75 • 1 pap smear per female >21 once every 3 years • Free medicine bags to new members upon joining the Scheme
	Childhood vaccination benefit	Childhood vaccinations – as per the list of approved vaccinations. Childhood vaccinations covered up to age 12 years. Excluded from the acute medication benefit.



Home Care Benefit

This benefit is available for patients/members who require medical/nursing care/assistance at home. The benefit requires pre-authorization and a motivation letter from the treating doctor indicating the care required. (once of benefit only per beneficiary)



A smiling man with a beard, wearing a blue hard hat and a high-visibility yellow and orange safety vest over a light blue shirt, stands at a construction site. The background shows a dirt field with some construction equipment.

Sisonke Health Plans

Heritage Plan

The Heritage Plan is aimed for employees who want comprehensive primary and hospital coverage, extended benefits and the flexibility to choose preferred hospital network and service providers.



Sisonke Health Plans | Heritage

Heritage Plan, with enhanced benefits and cover



Contributions

From only: R 4 634 per month

Heritage	Income Band	Principal Member	Adult Dependant	Child Dependant
	All Income Levels	R4 634	R4 634	R1 138



Sisonke Health Private Medical Centre Offering

GP Services

- Consultations for Minor and Chronic Ailments
- Minor Procedures















Additional services

- Physiotherapy Services
- Dietician Services
- Social Worker Services
- Dental Care
- Customer Care



















In Hospital Benefits

Selected benefits will increase inline with the inflation assumption of 3.3%

Benefit Category	Benefit
 Hospital	Unlimited hospital admission at any private hospitals. Covered at 100% of medical scheme rates. Subject to Pre-authorisation.
 Elective Procedures Co-payments	10% co-payment on elective surgical procedures such as joint replacements, spinal fusion surgery, etc. if not performed in COE
 Internal Prosthesis	Limited to an overall R63 522 Per Beneficiary The following Prosthesis sub-limits are applicable: <ul style="list-style-type: none"> • Vascular: R30 990 • Joint replacement: R43 386 • Functional: R25 825 • Major Musculoskeletal: R20 144 100% of Negotiated Tariff and based on internal protocols
 Organ Transplants	Unlimited benefit DSP as per Scheme Protocols
 Renal Dialysis	Unlimited benefit DSP as per Scheme Protocols
 Psychiatric Hospitalisation	R14 390 Per beneficiary. Scheme rates apply
 Oncology	R342 977 PB, authorisation shall be obtained from the Scheme/ Scheme's designated agent prior to commencement of treatment, according to the protocols and treatment guidelines. failing which the Scheme's liability will be limited to the cost of the service at a DSP, unless PMB's apply
 TTO Medication	R760 Per Event
 Support Services Benefit	R7 419 PB combined in and out of hospital benefit
 Radiology (incl ultrasound) - In hospital	Unlimited if prescribed by pp according to approved list of codes
 Specialised Radiology	Benefit limit increases to R32 984 Per beneficiary
 Circumcision Benefit	Circumcision procedures to be performed in the doctor's rooms and are subject to pre-authorisation, managed care protocols and processes. Full medical motivation required to consider procedure to be performed in hospital
 Step-down Facilities	R15 505 Per Beneficiary
 Home Confinements	R5546 per confinement. Scheme rates apply



Out of Hospital Benefits

Benefit Category	Benefit
 GP/Primary Care	Unlimited at the Scheme Medical Centre for members in area (West Wits, Rustenburg, Welkom)
 All GP's in 20km radius of Medical Centre	R3 536 PB to max of R13 176 PMF, 10% co-payment applies
 All GP's outside of 20km radius of Medical Centre	R3 692 PB to max of R13 755 PMF, covered at 100% of scheme rates
 Preferred provider Specialist Consultations	R3 754 PB to max of R14 477 PMF
 Non preferred providers	R3 596 PB to max of R13 867 PMF with 10% co-payment that applies for non-preferred provider consultation
 Casualty	Pays from normal GP Benefit
 Support services benefit	R7 419 PB combined in and out of hospital benefit
 Extra Physiotherapy, Social work, Dietician benefit	Support Services Benefit applies, contracted Physiotherapy, Social worker, Dietician providers available at the Scheme Medical Centres to assist members with outpatient physiotherapy, social work and dietician services once the support service benefit is depleted.
 Nurse Based Consultations	Paid from available support services benefit
 Radiology (incl ultrasound) - Out of hospital	R8 683 Per Beneficiary
 Specialised Radiology	R32 984 Per Beneficiary
 Pathology	Unlimited at pp as per capped fee agreement
 Chronic Medication - LIMIT - CDL	Unlimited as per Scheme Protocols and Rules
 Non CDL (extended chronic)	R6 074 PB to max of R17 221 Per member family
 Acute Medication	R6 074 PB to max of R17 221 Per member family, subject to formulary and protocols, Non-formulary items subject to a 25% co-payment
 Over the Counter Medication (OTC)	R219 per script to max of R1 294 Per member family Excluded from acute medication benefit



Extra Physiotherapy, Social work, Dietician benefit

Support Services Benefit applies, contracted Physiotherapy, Social worker, Dietician providers available at the Scheme Medical Centres to assist members with outpatient physiotherapy, social work and dietician services once the support service benefit is depleted.



Out of Hospital Benefits

	Benefit Category	Benefit
	Medical Appliances (Pre-authorization required)	Combined benefit R1 414 PB, Hearing aids additional R4 205 PB every 3 years Nebulizers/humidifiers R860, Glucometers R860 (3 year cycle) Orthotics R1 816 PB
	Optical: Lenses Single Vision Lenses High Power Bi-focal Lenses Multi Focal Frames Contact Lenses	Benefit available every 2 years <ul style="list-style-type: none"> Lenses Single Vision R729 PB Lenses High Power Single Vision R1 840 PB Lenses Bi-focal R1 625 PB Lenses Multi-focal R2 627 PB Frames R1 183 PB Contact Lenses R2 234 PB
	Lense Enhancements	Transition Lenses Antiglare Tinting } R2 066 PB
	Basic Dentistry	Unlimited. Scheme rates apply.
	Dentures (every 3 years)	R6 834 PB Limited to 1 set in 3 years
	Specialised (Dentistry)	R8 318 PB to max of R16 641 PMF Exclusions: Orthognathic Surgery, hospitalisation for Osseo-integrated implants
	Oxygen	Unlimited at DSP as per Scheme Protocols
	Maternity Programme	Subject to Registration on Programme 6 Specialist Gynae & 1 Paed Consultation over and above Specialist Consultation Benefit, Ante-Natal Vitamins, Paediatric Vaccinations and SHMS Mommy Bag
	Home Care Benefit	R23 891 PB for clinically appropriate medical care. This benefit is available for patients/members who require medical/nursing care/assistance at home. The benefit requires pre-authorization and a motivation letter from the treating doctor indicating the care required. (once off benefit only per beneficiary)
	Preventative Care Benefit	<ul style="list-style-type: none"> Contraceptives benefit R162 per beneficiary per month 1 mammogram every 2 years (women 40 years and older) 1 flu vaccine per beneficiary per annum 1 pneumococcal vaccination per beneficiary over 60 years 1 PSA test per beneficiary for men over 40 years Colon cancer screening for members 45-75 1 pap smear per female >21 once every 3 years Free medicine bags to new members upon joining the Scheme
	Childhood vaccination benefit	Childhood vaccinations – as per the list of approved vaccinations. Childhood vaccinations covered up to age 12 years.



Home Care Benefit

This benefit is available for patients/members who require medical/nursing care/assistance at home. The benefit requires pre-authorization and a motivation letter from the treating doctor indicating the care required. (once off benefit only per beneficiary)



Abbreviations

CDL	Chronic Disease List
DSP	Designated Service Provider
GP	General Practitioner
PBPM	Per Beneficiary Per Month
PB	Per Beneficiary
PMF	Per Member Family
PM	Per Member
PMB	Prescribed Minimum Benefits
SHMS	Sisonke Health Medical Scheme
PP	Preferred Provider
TTO	To take out

We're here for you **when** **you need us.**

HOW TO CONTACT US

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As amalgamated with **Lonmin Medical Scheme**

Unlimited emergency medical transport by calling 082 911

