**Medshield is the Partner for Life you can trust with your health and your funds**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - Having a medical scheme you can rely on makes all the difference in how you can take care of your healthcare needs. Since 1968, Medshield has upheld a strong commitment to ethics, governance, and transparency. Unlike for-profit companies, we are a not-for-profit self-administered mutual organisation that focuses solely on providing value for our members since our members are indeed the owners of Medshield. Every decision and every allocation of funds is done with the member’s interests in mind, not bottom-line profits.**

At Medshield, ethics and governance aren’t just words – they’re active practices. As a member, your contributions help provide the benefits you and others count on. We carefully manage these funds through a robust governance structure that aligns with the highest standards, including the King IV Report on Corporate Governance and South Africa’s Medical Schemes Act.

The Scheme’s Leadership team, Board Sub-Committees and Board of Trustees plays a key role here, ensuring that funds are allocated responsibly and only for meeting member healthcare needs. They are committed to maximising value for members by avoiding any unnecessary costs. This careful, transparent approach gives you confidence that your contributions are well-managed.

**Selecting trustees who lead with integrity**

The Medshield trustees are chosen for their experience, skills, and integrity, which ensure they can make well-informed and ethical decisions. The Board is made up of trustees who are either elected by members during Annual General Meetings (AGMs) or appointed by the member-elected board to fill any skill gaps, like expertise in finance, healthcare, or technology.

But it doesn’t stop there. Medshield goes through a thorough a stringent vetting process to ensure trustees and the leadership team meet the highest standards. This includes checks on their qualifications, credit, security, public conduct, and social media activity. By ensuring they have the skills and ethical grounding needed, the Scheme is protected from any reputational risks and keeps the leadership accountable to the members.

The healthcare industry constantly evolves with new regulations, member needs, and technological advancements. To keep up, the management team and trustees receives ongoing training to ensure they stay well-informed. This training, often in partnership with groups like the Board of Healthcare Funders and the Council for Medical Schemes (CMS), covers corporate governance principles, ethics, and fiduciary duties. Through these sessions, the leadership and trustees gain insights into the latest healthcare trends and risks, enabling them to make better, more informed decisions. This means they are always up to date with the best practices to manage your funds and sustain the Scheme. The Scheme also requires trustees to undergo mandatory training with the Institute of Directors South Africa (IODSA) on Governance of Ethics and other training courses related to Governance and Fiduciary responsibilities.

**Conflict-free governance and member empowerment**

Medshield keeps governance clean and transparent by avoiding conflicts of interest among staff, the management team and trustees. In terms of the Board, each trustee must declare any potential conflict before board meetings, ensuring that decisions are made without undue influence.

The CMS also supports this effort by enforcing rules and guidelines that protect Medshield’s independence. By being strict about avoiding conflicts of interest, the Scheme maintains high transparency and accountability, so members can rest assured that every action taken is aligned with ethical and responsible practices. The Principal Officer’s role advocates for members and is an additional layer of oversight, monitoring the Scheme’s operations to ensure everything aligns with governance standards and report directly to CMS when needed. This role adds an extra level of accountability, ensuring the Scheme always works in your best interest.

Members do not just rely on the Scheme’s governance – they are an active part of it and are always encouraged to engage directly by voting for trustees during AGMs and participating in decision-making initiatives. Medshield consistently keeps members updated on voting processes, meeting dates, and other critical information. By simplifying the governance processes and keeping members in the loop, we empower you to make informed decisions about your Scheme. Members participating actively strengthen the entire Scheme and help ensure it serves everyone reasonably and effectively.

**A legacy of trust and responsible management**

Medshield understands that choosing a medical scheme is about more than just benefits. It is about knowing your contributions are in safe hands, managed by a team that values ethics, responsibility, and transparency. Going above and beyond to make sure every decision supports your health and financial well-being so you can focus on what matters most – living your life with peace of mind.

Medshield has a long history of supporting South Africans and is not just here to meet your healthcare needs. We are here to provide you with the support, transparency, and the quality care you deserve. From member-focused governance to ongoing leadership and trustee training and ethical fund management, Medshield is a Partner for Life you can trust!

**FIN**

(803 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**ABOUT KEVIN ARON, PRINCIPAL OFFICER OF MEDSHIELD MEDICAL SCHEME**

A qualified Chartered Accountant, Aron has a wealth of healthcare industry knowledge and is well-known in the industry. He started his career at South African Druggists, where he spent many years working in various financial and management roles within the Group, including stints at Mediscor and Medical Services Organisation, where he was Chief Operating Officer.

After completing his MBA, Aron joined Medscheme in 2001, where he had a long and successful career, culminating in his appointment as Chief Executive Officer in 2014. Before joining Medshield, Aron consulted for various institutions in the healthcare industry, focusing on value-based healthcare delivery systems.

**MORE INFORMATION ON THE 2025 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2025 Product Page on the Medshield website at <https://medshield.co.za/>.

You can review the benefit adjustments, and value adds and download the 2025 benefit guides by visiting <https://medshield.co.za/2025-products/2025-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
|  |  |
| **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover. c | A qr code with a white background  Description automatically generated |
| **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit. | A qr code on a white background  Description automatically generated |
| **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account. | A qr code on a white background  Description automatically generated |
| **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.  | A qr code on a white background  Description automatically generated |
| **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded. | A qr code on a white background  Description automatically generated |
| **MediValue** is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact. | A qr code with a white background  Description automatically generated |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have full cover for Prescribed Minimum Benefit (PMB) treatment plus R1 million per family for non-PMB In-Hospital treatment in the MediPhila Hospital Network. Coupled with this is Day-to-Day cover for your essential daily healthcare needs. | A qr code on a white background  Description automatically generated |
| **MediCurve** If you are tech-savvy, young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides generous hospital cover in the MediCurve Hospital Network combined with unlimited virtual Family Practitioner consultations and essential optical and dental cover through network providers | A qr code on a white background  Description automatically generated |

**MORE ABOUT MEDSHIELD MEDICAL SCHEME**

* You never know when you or your family member/s may require medical care or treatment, and most importantly, whether you will have funds available to cover the costs. Medshield is a healthcare fund where all members contribute to the fund every month to cater for medical coverage should the need arise. Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits and the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* We partner with our stakeholders to enable access to sustainable and **affordable quality healthcare** through innovative products and benefits.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Another distinguishing factor is our extensive range of additional benefits and services. These benefits and services have been designed to give members additional support when needed, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!
* As the interface between the Scheme and our members, Medshield staff are the backbone of our customer service delivery. The successful delivery of service depends entirely on the calibre of our people.