**Why your “why” matters when choosing a medical aid**

Kevin Aron, Principal Officer at Medshield Medical Scheme

**JOHANNESBURG - Healthcare is one of the most important long-term investments you will ever make. Yet for many South Africans, selecting a medical aid can feel overwhelming – with too many plans, too much jargon, and too little time. As a result, people often end up either over-insured, paying for benefits they never use, or under-insured, left exposed when they need care most.**

The best way to cut through this noise is to start with a simple but powerful question: Why? Why do you need medical aid? Why these particular benefits? Why this type of cover? If you cannot answer these questions, there is a risk of buying the wrong cover. Defining your 'why' ensures your scheme’s benefit aligns with your genuine needs. Without it, you leave advisors to guess on your behalf, which can lead to mismatched cover.

**Choosing the right fit for you**

Much of the confusion stems from a lack of understanding about how plans differ. Let's simplify:

* **Hospital plans:** As the name suggests, they cover you for in-hospital incidents. If you are involved in an accident and require surgery, your hospital plan covers those costs. However, these plans typically do not cover GP visits, dental work, or spectacles.
* **Traditional plans:** These give you a "basket" of defined benefits across categories like GP visits, hospital cover, dental, and optical. They are predictable, but unused benefits expire at year-end.
* **Savings plans:** In this case, a portion of your contribution is deposited into a savings account that you control. One year, you may use it for dentistry; the next, for spectacles. Unused balances roll over, and in some cases, can be transferred if you move schemes.

The medical aid industry is notorious for acronyms – PMBs, DSPs, co-payments – but jargon should never be a barrier to understanding your healthcare. Members have a responsibility to engage - read scheme communications, ask questions, and demand clarity. After all, your contributions are an investment in your health. If you don’t understand a term, ask. At [Medshield Medical Scheme](https://www.medshield.co.za/?utm_source=businesstech&utm_medium=in_article&utm_campaign=medshield_campaign), we are committed to simplifying language and offering plain, accessible explanations. And remember, you are not alone. Brokers are available to unpack the fine print and guide you through your options.

**The role of brokers**

Too many people don’t realise they have the right to a broker. Brokers – formally known as independent financial advisors – are licensed to represent multiple schemes. They are legally obligated to match your needs with the most suitable plan, not simply to sell one product.

A good broker listens to your why, presents alternatives, and recommends the closest fit. Their services come at no cost to you, yet their value is immense. Just as you may have a trusted advisor for retirement planning, you can also have one for healthcare. In fact, some families have had the same broker for decades, guiding them through every stage of life.

If your current broker doesn't offer all the benefits you need, including medical aid, retirement, or short-term insurance, you are entitled to switch to one that does.

**Do not forget the networks**

Even with the right plan, where you go for care matters. Visiting out-of-network providers can result in unexpected bills. Medshield negotiates rates with in-network doctors, specialists, and hospitals – ensuring lower costs, smoother administration, and consistent standards of care. To help, we provide online tools and an app to search for in-network providers by location or speciality. Medshield’s digital benefits available on all options, gives you access to telemedicine so you can consult virtually or telephonically with your General Practitioner before deciding on in-person care.

**Switching schemes**

Sometimes your needs change, and so must your scheme. But switching requires caution:

* **Waiting periods:** A 3-month general waiting period may apply, or a 12-month exclusion for pre-existing conditions. If you move directly between schemes with no break in cover, these cannot be applied.
* **Late-joiner penalties:** If you join a scheme for the first time after 35, you may face penalties of 5% to 75% of your premium, depending on the years you were not covered.
* **Gap cover:** Schemes do not always pay specialists' full rates. Gap cover can bridge the shortfall and prevent financial shocks.

At Medshield, members can switch between options once a year, during December, with the change taking effect from January. This flexibility ensures your cover keeps pace with your life.

**Value and partnership**

Healthcare costs in South Africa rise faster than consumer inflation, driven by increasing pharmaceutical drug prices, technological advancements, and an ageing population. For households, this means that healthcare is consuming a growing share of income.

Schemes must provide clarity and value, but members must also take responsibility. Healthcare isn't "set and forget". Your needs evolve – marriage, children, chronic conditions, retirement – and your cover should evolve too. Regular reviews and engagement with your broker ensure you remain adequately protected.

Healthcare is not just about claims. It is about confidence, stability, and well-being. At [Medshield](https://www.medshield.co.za/?utm_source=businesstech&utm_medium=in_article&utm_campaign=medshield_campaign), we are committed to walking with you at every stage of life. We simplify choices, broaden access, and help you stay financially secure while protecting your health. When you choose Medshield, you choose more than a scheme. You select a *Partner for Life*.

**FIN**

(856 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

**MORE INFORMATION ON THE 2026 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2026 Product Page on the Medshield website at <https://medshield.co.za/>.

You can review the benefit adjustments, and value adds and download the 2026 benefit guides by visiting <https://medshield.co.za/2026-products/2026-benefit-options/> or by scanning the relevant QR code:

|  |  |
| --- | --- |
| **Benefit package and descriptor** | **QR code to view more detail** |
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| **PremiumPlus** provides Corporate Executives and 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. |  |
| **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.  |  |
| **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. |  |
| **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.  |  |
| **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. |  |
| **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. |  |
| **MediPhila** is ideal for families seeking first-time access to affordable private medical cover. As a MediPhila member, you have unlimited hospital cover  treatment in the Compact Hospital Network, and Day-to-Day cover for your essential daily healthcare needs. |  |
| **MediCurve** If you are young and healthy, then MediCurve is the ideal first-time option for you! MediCurve provides unlimited hospital cover in the Compact  Hospital Network combined with unlimited virtual General Practitioner consultations and essential optical and dental cover through network providers. |  |

**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.