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BENEFITS AND CONTRIBUTIONS OPTIONS 2026

MARINE PLAN

AQUARIUM PLAN

BENEFITS		2025 BENEFITS	2026 BENEFITS
AQUARIUM PLAN	Voluntary Caesarean Sections	A co-payment of R10 000 will apply in all voluntary Caesarean Sections	A 30% co-payment will apply in all voluntary Caesarean Section (PMB's apply) except where the cost of a voluntary Caesarean Section falls below the applicable 30% co-payment amount
	Non-network hospital co-payment	R15 000 co-payment for admission in a non-network hospital	30% co-payment for admission in a non-network hospital
MARINE PLAN	Audiology benefits	Referrals by doctors and specialists required.	Referral by doctors or specialists is no longer required for 2026
AQUARIUM PLAN	Audiology benefits	GP, ENT, Paediatrician, Physician, Neurologist, Neurosurgeon.	Members can access the audiology benefit directly. Subject to utilisation of Audiology Network.
MARINE PLAN	Medication over the counter (OTC)	Annual limit of R1 458 per family	Annual limit of R1 537 per family, with a limit per script amount of R200
AQUARIUM PLAN	Medication over the counter (OTC)	Annual limit of R1 074 per family	Annual limit of R1 132 per family, with a limit per script amount R160



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AQUARIUM PLAN

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AQUARIUM PLAN	Physiotherapy out-of-hospital	Annual limit of R2 575 per family Subject to the OOH limit	Annual limit of R2 108 per family, for PMB's only Subject to the OOH limit
	Specialist benefits	The limit for consultations shall accrue towards the OOH limit	Introduction of the sub limit of R5 270 subject to OOH limit per beneficiary
MARINE PLAN	Adults Nappies	R1 797/month (3/three Nappies per day)	No benefit increase R1 797/month (3/three Nappies per day)
AQUARIUM PLAN	Adults Nappies	R1 016/month (2/two Nappies per day) R1 523/month (3/three Nappies per day)	No benefit for Adult Nappies
AQUARIUM PLAN	Radiology (Basic)	Benefits include any basic radiology done in and out of hospital	Radiology basic done in and out of hospital restricted to PMB's only
	Radiology (Specialised)	Benefits include any specialised radiology done in and out of hospital	Specialised radiology done in and out of hospital restricted to PMB's only
	Chronic Medicine	Chronic medicine comprehensive formulary	Change to chronic medicine standard formulary
	Prosthesis (internal and external)	Limited to the overall prosthesis benefit of R83 683 per beneficiary Knee Joint Prosthesis – R58 624 Below Knee Prosthesis – R58 624 Hip Joint Prosthesis – R58 624 Above Knee Prosthesis – R58 624 Shoulder Joint Prosthesis – R68 858 Intraocular Lens – R3 382 Aorta & Peripheral Arterial Stent Grafts – R50 732 Cardiac Stents – R28 749 Cardiac Pacemaker – R63 133 Spinal plates and screws – R68 858 Spinal Implantable Devices – R64 422 Unlisted items – R68 858	Limited to the overall prosthesis benefit of R67 675 per beneficiary Knee Joint Prosthesis – R47 410 Below Knee Prosthesis – R47 410 Hip Joint Prosthesis – R47 410 Above Knee Prosthesis – R47 410 Shoulder Joint Prosthesis – R55 686 Intraocular Lens – R2 735 Aorta & Peripheral Arterial Stent Grafts – R41 027 Cardiac Stents – R23 250 Cardiac Pacemaker – R51 056 Spinal plates and screws – R55 686 Spinal Implantable Devices – R52 099 Unlisted items – R55 686



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MARINE PLAN



AQUARIUM PLAN

BENEFITS		2025 BENEFITS	2026 BENEFITS
AQUARIUM PLAN	General Practitioner consultations	Reduction in the number of visits M0: 8 M1: 12 M2: 15 M3: 18 M4+: 22	Reduction in the number of visits M0: 4 M1: 6 M2: 9 M3: 12 M4+: 15
	Insulin delivery devices benefits	Reduction in the benefit limit Insulin pumps device (limited to type 1 diabetic members) R81 980 per beneficiary One device every 5/five years Insulin pumps consumables R41 147 per beneficiary per year	Reduction in the benefit limit Insulin pumps device (limited to type 1 diabetic members) R42 160 per beneficiary One device every 5/five years Insulin pumps consumables R29 853 per beneficiary per year

MARINE PLAN	Insulin delivery devices benefits	Reduction in the benefit limits for M0 M0: R23 739	Reduction in the benefit limits for M0 M0: R17 428
AQUARIUM PLAN	Insulin delivery devices benefits	Reduction in the benefit limits for M0 M0: R9 462	Reduction in the benefit limits for M0 M0: R8 696



CONTACT DETAILS

TEL: 0860 765 633 or 0860 POLMED

FAX: 0860 104 114;
(New claims 011 758 7660);
(Membership-related/correspondence 0861 888 110)

WhatsApp: +27 60 070 2547

Email address for SUBMITTING ENQUIRIES:
polmed@medscheme.co.za

POSTAL ADDRESS FOR CLAIMS, MEMBERSHIP AND CONTRIBUTIONS:
POLMED: Private Bag X16, Arcadia, 0007

Fraud Hotline: 0800 11 28 11, SMS 33490 or email information@whistleblowing.co.za

