

December 2024

Dear Member

PG GROUP MEDICAL SCHEME | 2025 BENEFIT UPDATE

It has been our privilege to serve you and your family as valued members of PG Group Medical Scheme in 2024, and we are grateful for your continued support and loyalty.

The membership of the PG Group Medical Scheme has remained stable for several years, and increases in contributions have been contained well below those of market competitors for the past decade. The reserve position of the Scheme is strong, which means contributions may continue to be maintained below market competitors.

When comparing our benefit offering with similar products available in the industry for both open and restricted medical schemes, the Scheme offers a competitive comprehensive benefit structure across all income categories, giving you better access to healthcare providers and reducing your out-of-pocket expenses. Since PG Group Medical Scheme is a closed Scheme, we work with a favourable risk profile when compared to open medical schemes. Our Scheme benefits continue to offer value for money through stringent financial discipline and controls exerted through healthcare providers. The Trustees were able to contain the **2025** contribution increase to below the industry average projected for next year. The Scheme will maintain the delayed effective date of **1 April 2025** to adjust contributions, despite benefit increases coming into effect from **1 January 2025**.

By the end of September 2024, the Scheme had accumulated funds of R116 679 023, which equates to an extremely substantial solvency level of 150.3%. The Scheme continues to explore and implement solutions to keep contribution increases to a minimum as far as possible, so that our valued members may continue to receive quality healthcare cover at affordable prices. The administration and managed care client value proposition has indeed contributed positively towards many successful outcomes within a very volatile and dynamic medical scheme landscape.

The philosophy of the Board is to continually review the benefit structure, ensuring that our members are offered the most optimal and affordable healthcare solutions. The Scheme has therefore introduced the following new benefits for its members in 2025.

Additional benefits for 2025

The Scheme has introduced the following new benefits for its members in 2025:

- Momentum Hello Doctor is a mobile-based service that gives you access to a doctor through the 24/7 advice line. In addition, the Scheme has now approved the **Hello Doctor virtual consultation** to provide a platform for its members dealing with acute conditions. This service is staffed by contracted general practitioners (GPs) and is accessible around the clock throughout the year. The offerings include medical advice, formal diagnoses of some medical conditions, referrals for diagnostic tests and issuing of prescriptions and sick notes. The cost per consultation is **R278**.
- A benefit for **continuous glucose monitoring devices and consumables** of up to **R25 000** per beneficiary per year.
- A **standalone benefit for speciality chronic (biological) medication** of up to **R100 000** per beneficiary per year, subject to a 20% co-payment. This benefit aims to facilitate access for beneficiaries with rare or severe medical conditions, such as auto-immune diseases, who require high-cost specialised treatments.
- A **hearing aid maintenance benefit** of up to **R1 500** per beneficiary per year, intended to prolong the lifespan of hearing aid devices.

The Scheme's Trustees have also restructured the **external medical appliance benefit** to include separate limits to allow for adequate cover of the following benefits:

Wheelchairs	R8 000 per beneficiary once every four years
Home oxygen	R15 000 per beneficiary per year
Stoma products	R15 000 per beneficiary per year
CPAP machine	R12 000 per beneficiary every four years
CPAP machine consumables	R3 000 per beneficiary per year
Orthopaedic appliances	R4 000 per beneficiary per year
Other medical appliances, e.g. blood pressure monitors, glucometers, nebulisers, etc.	R1 500 per beneficiary every four years

The Scheme is confident that these additional benefits will help our members to be more pro-active and take charge of their health and wellbeing.

Thank you for your continued support throughout 2024. Please remember to familiarise yourself with the Scheme's 2025 benefits and claims procedures as set out in the [PG Group Medical Scheme 2025 Member Guide](#). If you are travelling this holiday period, please be safe and always carry your Scheme membership card/details with you.

Please take care and remember that exercise and nutrition are crucial to maintaining your health.

On behalf of the Scheme, its Board of Trustees and administrator, we wish you and your loved ones a safe and happy holiday season. We look forward to welcoming you back in 2025, refreshed and invigorated.

Yours in good health



Chontal Dunstan
Principal Officer
PG Group Medical Scheme

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Summary of Scheme benefits for 2025

For your convenience, we provide a summary below to give you a better understanding of the benefit changes for 2025.

Please ensure that you take the time to thoroughly read the [PG Group Medical Scheme 2025 Member Guide](#) and the [DENIS 2025 Dental Benefit Information guide](#), which are both available on the Scheme's website at www.pggmeds.co.za.

2025 contributions

The Board of Trustees has limited the annual contribution increase, which is effective from 1 April 2025, to **below the projected industry average increase**. Increases are assessed in the context of claims analyses and market benchmarking.

2025 benefit limits

The overall annual limit (OAL) remains **R400 000** per beneficiary, and all category sub-limits have been increased in line with inflation.

2025 medical savings account (MSA)

Savings allocations will increase in line with contribution increases.

Netcare 911 emergency services

In emergency situations, **Netcare 911 (082 911)** provides ambulance services by air and road throughout South Africa.

Momentum Multiply – lifestyle and wellness rewards programme

As a qualifying PG Group Medical Scheme member, you have access to Momentum Multiply benefits for **free**.

With Multiply, you may **Multiply** your partner rewards **AND** you'll start earning cashbacks. Get up to 60% back from a wide range of fantastic Multiply partners when you do more to look after your health and wellness.

It's easy. Your Multiply journey will take place on the Momentum Multiply app. Visit multiply.co.za to learn more or access the Multiply information on our website at www.pggmeds.co.za under the [Benefits > Multiply](#) tab.

Want to chat to us?

Telephone	0861 886 600
WhatsApp chat	0861 886 600
Email	multiply@momentum.co.za
Website	multiply.co.za

Chronic medication

You may continue to obtain your chronic medication from our preferred suppliers, namely Schuin-Villa Pharmacy, Strubenvale Pharmacy, Clicks Pharmacy, Dis-Chem Pharmacy and Medipost (courier pharmacy). Alternatively, visit our website at www.pggmeds.co.za for a list of pharmacies that are registered on the Scheme's pharmacy network.

Please bear in mind that both Dis-Chem Pharmacy and Clicks Direct Medicines also offer courier services. The next time you visit one of these retailers, ask about this service at the pharmacy counter.

Dental Information Systems (DENIS) – Dental benefits

Dental benefits payable at the PG Group Dental Tariff (PDT)

- Two annual check-ups per beneficiary once every six months – *subject to managed care protocols*
- Two scale and polish treatments per beneficiary once every six months – *subject to managed care protocols*
- Root canal therapy and extractions – *subject to managed care protocols*
- Fillings once per tooth in 720 days – *subject to managed care protocols*
- One set of plastic dentures (an upper and a lower) per beneficiary in a four-year period – *subject to pre-authorisation and managed care protocols*
- Partial chrome cobalt frame dentures and associated laboratory costs – *subject to pre-authorisation and managed care protocols*
- Three crowns per family per year; benefit is granted once per tooth in a five-year period – *subject to pre-authorisation and managed care protocols*
- Two implants (**R3 213** per implant) per beneficiary in a five-year period – *subject to pre-authorisation and managed care protocols*
- Orthodontics for beneficiaries younger than 18 to a maximum of **R18 448** per beneficiary per lifetime – *subject to pre-authorisation and managed care protocols*
- Periodontic conservative and non-surgical dentistry – *subject to pre-authorisation and managed care protocols*
- Maxillofacial surgery – *subject to pre-authorisation and managed care protocols*
- Hospitalisation available for children under the age of five for extensive dental treatment and for the removal of impacted teeth – *subject to pre-authorisation and managed care protocols*
- Moderate/deep sedation in dental rooms limited to extensive dental treatment – *subject to pre-authorisation and managed care protocols*

Please note: Shortfalls will automatically be paid from your available positive medical savings account (MSA) balance.

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Preferred Provider Negotiators (PPN) – Optical benefits

Once you have claimed for any of the products below, you may only do so again after 24 months..

Optical benefits in and out of network	
Frame and/or lens enhancements	R1 795 for frames and/or lens enhancements per beneficiary at a PPN provider OR R1 346 per beneficiary at a non-PPN provider every two years
One pair of clear Aquity® single-vision lenses; or One pair of clear Aquity® bifocal lenses; or One pair of base multifocal lenses OR Contact lenses	R215 per lens R460 per lens R810 per lens R2 370
Contact lens re-examination (subject to the Scheme rules, and may only be claimed in six-monthly intervals)	R255 x 3

In addition to the above benefits, beneficiaries have access to the following:

Network benefits

- One composite consultation, inclusive of refraction, tonometry and visual field screening, artificial intelligence (AI) screening and either spectacles or contact lenses. These claims will be paid at 100% of the benefit limits.
- Ready-made readers: two pairs (in a two-year cycle) – **R150** per pair in lieu of spectacle lenses.

OR

Out-of-network benefits

- One consultation paid at **R400** for either spectacles or contact lenses.

It is in your best interest to find an optometrist who forms part of the PPN network – please visit www.ppn.co.za. During the consultation process, please remember to inform the optometrist that any shortfalls may be paid from your available MSA. Out-of-network benefits are available as an alternative to network benefits and not an additional benefit.

Please note: Shortfalls will automatically be paid from your available positive MSA balance.

Managed healthcare programmes

YourLife Programme

The HIV programme provider is the YourLife Programme, which is managed by the Scheme's administrator, Momentum Health. You and your beneficiaries have access to benefits for the treatment and management of HIV, which focusses on the overall wellness of HIV-positive beneficiaries.

Oncology Risk Management Programme

All members diagnosed with cancer need to register on the programme to ensure that individual treatment plans for chemotherapy, radiotherapy, pathology and radiology are pre-authorised according to clinical protocols. This will enable oncology-related claims to be paid from the correct benefit.

Renal Care Management Programme

All patients with impaired kidney/renal function need to register on the programme to ensure detailed treatment plans and protocols are adhered to.

Maternity Programme

It is important to register on the programme as soon as your pregnancy is confirmed by your doctor in the first trimester (weeks 0 to 13).

Once enrolled on the programme, you will enjoy the following benefits:










- 12 antenatal consultations
- two antenatal ultrasound scans (one before and one after 24 weeks)
- two visits to a paediatrician in baby's first year.

Pre-authorisation for hospitalisation

Please ensure that you obtain pre-authorisation for hospitalisation, where required. Failure to obtain pre-authorisation may result in you being liable for the full cost of the hospitalisation and any related costs, such as specialist, physiotherapy and pathology services.

It is also important to note that an authorisation number confirms that benefits are available and guarantees your admission to hospital, however it is not a guarantee of payment.

Important contact details

Customer care	<i>For any Scheme enquiries</i> Monday to Friday, 08:00 to 16:30 Telephone 0860 005 037 WhatsApp 0860 005 037 Email info@pggmeds.co.za Press 1 for benefits confirmation and claims enquiries 2 for hospital admissions, pre-authorisations, maternity and oncology 3 for dental benefits and authorisation 4 for HIV-related queries 5 for chronic medication
Physical address	Parc du Cap Building 6, 7 Mispel Road, Bellville 7530
Postal address	<i>For claims submission, administration and correspondence</i> PG Group Medical Scheme, PO Box 2070, Bellville 7535
Scheme website	www.pggmeds.co.za
Membership queries	Email membership@pggmeds.co.za
Claims submission	Email claims@pggmeds.co.za
Fraud hotline	Telephone 0800 000 436 Email PGGmeds@tip-offs.com
Chronic medication registration and other medication-related queries	<i>Medicine Risk Management (MRM) Programme</i> Email chronic@pggmeds.co.za
Renal Care Management Programme	<i>Renal/kidney failure and dialysis management</i> Email renalcare@pggmeds.co.za
Palliative Care Programme	<i>Palliative care and quality of life for serious illness</i> Email palliativecare@pggmeds.co.za
YourLife Programme 	<i>HIV management programme</i> Email yourlife@pggmeds.co.za
Netcare 911 	<i>Emergency assistance and ambulance service</i> Emergencies/Health-on-Line 082 911 Telephone 0860 638 2273 Email customerservice@netcare.co.za Website www.netcare911.co.za
Preferred Provider Negotiators (PPN) 	<i>Optical benefits</i> Telephone 041 065 0650 Fax 041 586 4184 Email info@ppn.co.za / claims@ppn.co.za Website www.ppn.co.za
Dental Information Systems (DENIS) 	<i>Dental benefits</i> Telephone 0860 104 939 Email pgenq@denis.co.za / claims@denis.co.za Website www.denis.co.za
Medipost Pharmacy 	<i>Courier pharmacy for chronic medication</i> Telephone 012 426 4000 Email info@medipost.co.za Website www.medipost.co.za
Momentum Hello Doctor 	<i>Expert health advice from qualified South African medical doctors</i> Dial *120*1019# for a call back from a doctor, or download the app  
Momentum Multiply 	<i>Lifestyle and wellness rewards programme</i> Telephone 0861 886 600 Email multiply@momentum.co.za Website www.multiply.co.za