

Hey there OMSMAF member

Find YOUR SWEET SPOT

Don't believe it's possible to have your cake and eat it too? Neither do we. But there is such a thing as a sweet spot – that optimal point where you get what you need without giving up more than you can or should.

As you've probably guessed, we're not really talking confectionaries here. This is about finding the balance between the medical aid cover you'll need for the year ahead and how that relates to your budget. Wherever you are on your healthcare journey, all OMSMAF members will find layers of added value – so, yes, there is icing on this cake 🍰 (more about this in upcoming communications).



Time to consider a change?

You may have seen in our recent emails that a few carefully considered salary band changes will take effect on certain options starting in April of this year. If this, or any other life changes, are impacting the affordability of your current plan, there are some excellent alternatives.

For instance, if you're on the lowest income bands on the Hospital Plan, switching to the Network Select option can provide you with day-to-day care while reducing your contribution increases by as much as 15%. Those on the lowest two income bands of the Savings Plan could move to the Network Plan and pay between 3.2% and 6.9% less than their current year's contributions. Meanwhile, members on the third income band of the Savings Plan could transition to the Network Plan and only see a 2.8% increase. Those are some sweet numbers right there.

If you're seeking a little extra freedom in your healthcare choices, consider the Savings Plan instead of the Traditional options. Forget the cake; this is like a well-balanced meal – flexibility served with a side of smart savings.

Do your health justice

When considering a change, the first box to tick is that your newly chosen plan fully covers all your healthcare needs for your life stage. Thinking of growing the fam? Old sports injury acting up? Out-of-pocket GP bills eating into your monthly entertainment budget?

No one knows your healthcare needs better than you do. And no one can support you on that journey like OMSMAF can – the healthcare partner for Old Mutual Employees and Retirees, giving you healthcare with heart (a big green one). On that note, if you receive a subsidy from Old Mutual, please remember to factor this in when calculating your contributions for the 2025/26 benefit year.

We hope you will join us for at least one of the upcoming Roadshows. We've got nine sessions running from 19 February to 7 March, packed with illuminating insights like these and featuring a live Q&A slot at the end of each presentation – an opportunity you won't want to miss.



Join the digital OMSMAFverse

Download the **Universal.one app** and access your digital OMSMAF membership at the touch of a button. Ready for more? The OMSMAF website has had a major facelift - providing you with a more engaging and informative member experience than ever before.

Not on the OMSMAF WhatsApp broadcast group? Scan the QR code to ensure that you get all the updates right away.



Chat soon,
The OMSMAF Team



VISION

To be the medical scheme of choice for the Old Mutual Group.



MISSION

To be an affordable medical scheme that guarantees best-of-class member experience, value and quality.



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