

Hey there OMSMAF Member

KNOWLEDGE IS POWER



Pick a card, any card...

Magic tricks may be fun, but when it comes to choosing the right cover for you and your family, there should be no surprises. Cost is key, and working within your budget is a no-brainer. But having sufficient cover to navigate the unknown can make or break your health and finances. Focusing solely on cost is a short-term strategy that can lead to long-term pain if your choice does not match your changing healthcare needs. You don't want to end up in a 'now you see it, now you don't' situation.

Smart savings can be real. For example, removing freedom of choice from your 'shopping list' may be wise if your household income is thinly stretched and you could use a proven provider network at a lower cost.

Find your fit with OMSMAF

Let's take a quick look at the key offerings available on the seven OMSMAF options and where they may be a good match for you, depending on your salary band.

Hospital Plan

You are healthy and can comfortably fund your own GP and other day-to-day care.

- Unlimited Overall Annual Limit
- Essential in-hospital and basic chronic disease cover.
- Solid wellness benefits.
- No day-to-day cover or out-of-hospital maternity benefits, no medical savings account.
 - Need help covering these expenses? Consider a Network plan.

Savings Plan

You need the flexibility of a Personal Medical Savings Account and solid family benefits.

- Unlimited hospital and basic chronic disease cover.
- Great wellness and maternity benefits.
- Day-to-day benefits linked to Personal Medical Savings Account (PMSA) - freedom of choice.
- PMSA rolled over to the following year if not exhausted.

Traditional Plus Plan

You want the ultimate medical scheme cover to meet every possible need from A to Z.

- Most comprehensive solution available.
- Richest day-to-day benefits, paid at 300% of Medical Scheme Rate (MSR).
- Extensive unlimited in-hospital cover.
- Full chronic and supplementary benefits.
- Great wellness benefits.

Network Plan

You need all-round cover at a reduced cost and can easily access a Network doctor.

- Unlimited Overall Annual Limit for complete peace of mind.
- In- and out-of-hospital benefits.
- Basic chronic disease cover.
- Substantial supplementary benefits.
- Great wellness and maternity benefits.

Network SELECT Plan

You want the same benefits offered by the Network Plan at a further reduced cost and can easily access a Network hospital.

Traditional Plan

You are at a stage where full comprehensive cover is a must, plus you can afford freedom of choice in your healthcare provider - no compromises.

- Comprehensive, unlimited in-hospital cover.
- Comprehensive chronic disease and supplementary benefits.
- Comprehensive day-to-day benefits.
- Great wellness benefits.

Traditional SELECT Plan

You seek the same benefits offered by the Traditional Plan, but you value savings in contributions over freedom of choice and can easily access Network hospitals.

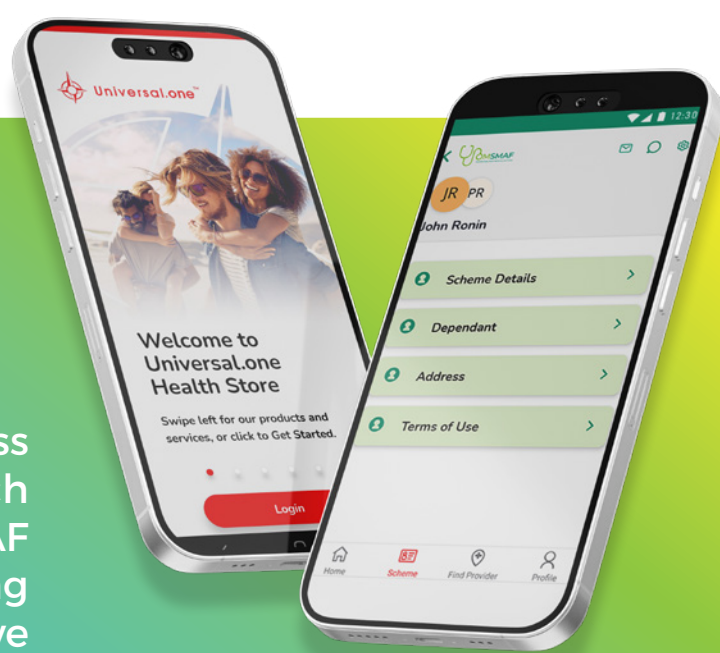
Knowledge is power, ensuring that what you see is really what you get. We at OMSMAF want to empower you with that knowledge - there are no magic tricks, optical illusions, or sleights of hand here. We therefore warmly encourage you to explore the full range of benefits available on the various options that may work for you and your family.

Got questions? We support our members through the decision-making process, whatever your stage of life, so please feel free to reach out if you have any uncertainties. You can contact us on **0860 100 076** or book a one-on-one session with one of our Client Liaison Officers via membership@omsmaf.co.za. Please remember that you will not be defaulted to any plan, so if you wish to change your plan, the cut-off date for Employees and Retirees is **7 March 2025**.

Employees must exercise their Option Selections via Workday - available after **3 March 2025**.

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.



Want to join the OMSMAF WhatsApp Broadcast group?

Scan the QR code and let's take you there.



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.