

CHOOSING your 2026 COVER JUST GOT EASIER!

HELLO again

Let's be honest: choosing a medical aid plan can sometimes feel like choosing a new series to watch at the end of a long day - too many options, too much jargon and a strong temptation to just pick one you recognise and hope for the best.

But your health deserves more than that. So, we've created a simple guide to help you make a confident choice this year, with just five steps to getting it right.

DID YOU know?

Most Members stick with the same plan year after year out of habit - even when their health needs have changed. A quick review now can save you stress and money later, and who doesn't love saving both?

STEP 1

UNDERSTAND YOUR HEALTH AND FINANCIAL NEEDS

Start by reflecting on what lies ahead. How often do you or your dependants see a doctor? Do you use chronic medication? Any planned procedures or pregnancies on the horizon? Heading towards retirement? Taking on any new financial commitments that will affect your budget? A little thought and planning here will keep you right on track - and keep future surprises to birthdays only.

STEP 2

COMPARE PLAN TYPES

A quick cheat-sheet:

- **Hospital Plan:** Great for those who seldom need day-to-day care, such as a visit to the GP, but want cover for unforeseen healthcare events.
- **Network Plans:** Cost effective options if you're happy using specific providers.
- **Savings Plan:** Greater freedom of choice with built-in savings for day-to-day care.
- **Traditional Plans:** The most comprehensive cover for those seeking broad benefits.

STEP 3

THINK ABOUT YOUR PROVIDERS

Considering a Network or Select Plan? Please remember that using non-Network providers may result in high co-payments or full out-of-pocket costs, so please consider this if you live far from a major centre or have particular provider preferences.

STEP 4

COMPARE PLAN TYPES

Sounds obvious, but it's easy to overlook some aspects of your cover when you only make a choice once a year. **Here are some key considerations when selecting your Plan:**

- Your day-to-day cover limits.
- The level of maternity benefits you might need.
- The chronic conditions and medicine formulary that will be covered on your chosen Plan.
- How oncology benefits may differ.
- Whether your Plan covers elective joint, spinal and other surgeries.
- Whether you prefer the flexibility of a medical savings account.

STEP 5

REVIEW YOUR COVER EVERY YEAR

Life changes - and your medical aid should keep pace. Whether you're having a baby, preparing for retirement or managing a new condition, an annual check-in with yourself makes a real difference.

Keen to get down into more detail? Our upcoming blog post will give you a healthy dose of clarity around OMSMAF's available Plans, changes for the year ahead, and exceptional preventative benefits.

Up next: Changes and highlights for 2026 (including some rather exciting news for expectant parents).

PLUS: THE OMSMAF ROADSHOW IS ALMOST HERE!

Don't miss our interactive Roadshow - live online on the dates below. This is your chance to get fully up to speed, hear what's new, and ask any questions you may have - all from the comfort of your desk (or on the go).

Don't just plan to attend - lock it in now. No sticky notes required.

Add your session to your calendar

With the Roadshow coming up soon, we recommend adding your preferred session straight to your calendar. You can do this from your computer, tablet, or mobile - whatever you have handy. It's the easiest way to make sure you don't miss out (and avoid the classic "I meant to join" moment).

Choose the session that works best for you below, add it to your calendar in a few clicks, and you're set. When the time comes, simply tap the link and join.

Add it in 5 easy steps

- 1 Select your preferred Roadshow session from the dates below.
- 2 Click the date and time that suits you best (desktop or mobile).
- 3 Click **Add to Calendar**.
- 4 A calendar file (.ics) will download (or pop up) on your device.
- 5 Open the file and save it to your calendar (Outlook, Google Calendar, Apple Calendar, and most other calendar apps).

If the "Add to Calendar" pop-up doesn't appear

Open your calendar and click the calendar icon/menu to trigger it again. Then import the downloaded .ics file:

- Go to Upload from file
- Select the calendar you want to add it to (from the Select a Calendar dropdown)
- Click Import and confirm when prompted
- You'll see a confirmation message once it's been added.

Now you're booked and good to go!



Tuesday, 17 Feb 2026
(11-12pm)

Thursday, 19 Feb 2026
(2-3pm)

Friday, 20 Feb 2026
(11-12pm)

Tuesday, 24 Feb 2026
(2-3pm)

Thursday, 26 Feb 2026
(11-12pm)

Friday, 27 Feb 2026
(11-12pm)

Tuesday, 3 Mar 2026
(11-12pm)

Thursday, 5 Mar 2026
(11-12pm)

Friday, 6 Mar 2026
(11-12pm)

Warm regards,
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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