OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with *heart*

WHAT'S CHANGING *in 2026* and WHAT IT MEANS FOR YOU

HELLO *there*

We promised you clarity, and here it is – a bite-sized guide to the benefit and contribution changes coming into effect from 1 April 2026. Think of it as your " season trailer" for the year ahead.

FIRST UP: KEEPING OUR COOL WITH COMPETITIVE CONTRIBUTIONS

OMSMAF's average weighted contribution increase across all plans is 7.9%, which keeps us among the most affordable medical schemes in the country. Most other schemes are implementing increases of 8.8% or higher, with some reaching up to 19%. Our income bands are also increasing in line with inflation to help Members stay in their current band for another year.

Contribution increase across all plans 7.9%

Most other schemes are implementing an 8.8% increase

PLAN-BY-PLAN HIGHLIGHTS

Below is a brief snapshot of key updates across the various OMSMAF plans. A more detailed overview is available here.

HOSPITAL PLAN

A straight **7.9% increase** across all income bands.

SAVINGS PLAN

- The Personal Medical Savings Account (PMSA) allocation will **decrease from 16% to 15%**, helping to ease contribution pressure.
- The contribution **increase is 7.9%** across all income bands.

NETWORK AND NETWORK *SELECT* PLANS

- **6.9% increase** in the lowest two income bands, in other words, for those earning less than R9,520 per month.
- New income band for earners above R50,001, with a **10.9% increase** – changing to the Savings Plan might just be more cost-effective.
- **7.9% increase** for all other income bands.
- Network Select may offer lower contributions to Members near a Select Network Hospital.

TRADITIONAL AND TRADITIONAL *SELECT* PLANS

- Contribution increases vary by income band, with adjustments to keep plans sustainable.
- Traditional Select may be more affordable for those near a Select Network hospital.
- The Traditional Plan contribution increase is 19.9% for the lower income band and 9.9% for the higher income band.
  However, if you live near a Select Hospital, choosing the Traditional Select Plan reduces the increase to only 8.2%.

TRADITIONAL PLUS PLAN

This Plan has become financially unsustainable and will close at the end of the benefit year. Members will move to the Traditional Plan unless they select another option. This move means contributions will drop by around 31%, but day-to-day reimbursements under the Primary Care Benefit will reduce from 300% of the Medical Scheme Rate (MSR) to 100% of MSR. Your PMSA balance will be slightly lower, but the rate of reimbursement remains unchanged.

DID YOU *know?*

You can reduce your contribution increase simply by switching to a Select Plan (if you live near a Select Network Hospital). It's one of the easiest ways to stretch your healthcare rands further.

PREVENTATIVE CARE UPDATES

- Dermatologist skin checks are now covered once per benefit year rather than every two years for Beneficiaries aged 35 and over.
- Female Beneficiaries now receive one Pap Smear and one HPV PCR test every three years, as part of a co-testing approach that provides greater accuracy.
- All eligible Beneficiaries may receive a second dose of the Pneumococcal vaccine where clinically appropriate.

PLUS! EXCITING NEW PROGRAMME FOR EXPECTING PARENTS

We're delighted to launch our partnership with Baby Yum Yum — South Africa's fastest-growing parenting portal. From pregnancy through to age two, OMSMAF parents will receive personalised support, a 24-hour helpline, and a little "welcome home" surprise – a bit like a starter kit for calmer parenting.

WANT MORE?

Looking for a deep dive into your 2026 benefits? Check out our full blog post here, now live. And if you missed the Roadshow, we've still got you! The recording is available here - simply scroll down the page to view it.

SUBMISSIONS CLOSE ON 6 MARCH 2026

Ready to lock in your choice? Actively employed Members need to select their benefit plan via the Workday platform under the MyBenefits section. Retirees, Continuation Members and those without access to Workday will need to complete an option selection form, which can be downloaded from the website here. Please send your completed form to the **correct email address at** membership@omsmaf.co.za or call the contact centre on 0860 100 076.

Need some personalised guidance? Our Client Liaison Officers are on standby to help you understand your options, so if you need a little extra assistance, please book yourself a one-on-one appointment sooner rather than later. Click here to schedule your appointment.

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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