OMSAMF 2026 BENEFIT PLAN OVERVIEW

It is recommended that you carefully read the full offering of each Plan before selecting your option for the year ahead, but we also know that your to-do list is about as long as an ancient scroll. That's why we have put together the cheat sheet below to help get you started.

NETWORK AND NETWORK ***SELECT*** PLANS

Our most affordable plans **for Members who don't mind using a set group of doctors and hospitals**. Structured, predictable and excellent value.

Key benefits

- Unlimited GP consultations ***(yes, unlimited!)***
- Acute medication
- Basic Dentistry and Optometry
- Essential diagnostic X-rays and blood tests
- 26 CDL chronic conditions plus 10 additional conditions, including mental health

NOTE: Specialist visits are limited and must be pre-authorised, and elective joint replacements and spinal surgery are not covered.

Network *Select* works the same way, but you'll need to use one of the Select Network Hospitals. If you live near one of the Select Network Hospitals, it's a great way to stretch your healthcare rands without sacrificing quality.

SAVINGS PLAN

For Members who want more freedom. Pick your own doctors, pace your spending, and roll over unused Personal Medical Savings Account (PMSA) funds to the following year.

Your PMSA covers GP visits, acute medication, diagnostic tests, and co-payments. Elective surgeries are also covered, along with a further six additional chronic conditions. Unused savings roll over and remain yours if you leave OMSMAF.

HOSPITAL PLAN

The **"just in case"** option **for Members who rarely use day-to-day healthcare but want in-hospital protection**.

NOTE: GP visits, acute medication, Optometry, Dentistry, and elective joint replacements and spinal surgery are not covered. If you truly don't need frequent day-to-day treatment – or if you're comfortable paying for it yourself – this option could work for you.

TRADITIONAL AND TRADITIONAL ***SELECT*** PLANS

Comprehensive, generous, and **well-suited to families or Members needing regular healthcare support**.

Key benefits

- Extensive day-to-day cover
- Claims paid from Personal Medical Savings Account (PMSA) and then Primary Care Benefits
- Extended Chronic Medication and Maternity programmes
- Dental implant and hearing aid benefits

Traditional *Select* Members pay less when using Select Network hospitals.

CLOSURE OF THE **TRADITIONAL PLUS** PLAN

The **Traditional Plus Plan** will close at the end of the 2025/26 benefit year, and Members will automatically move to the Traditional Plan unless they choose another option.