

# Aon Member Letter

## Sizwe Hosmed Medical Scheme 2025

Dear Aon Client,

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Sizwe Hosmed Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

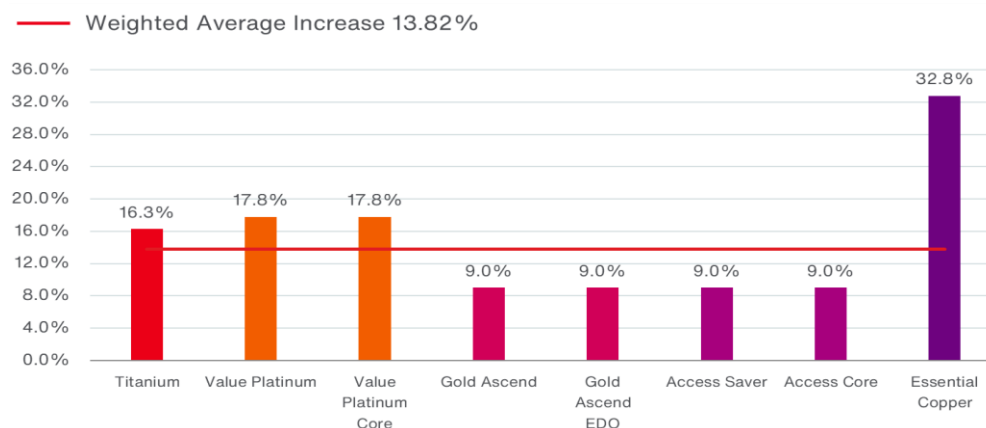
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2025.

The information provided in this letter is a summary of changes within the Sizwe Hosmed options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. <https://eb.aon.co.za/transnet/>

### Benefits and Contributions Update for 2025

#### What is the contribution increase for 2025?

Sizwe Hosmed has announced a weighted average contribution increase of 13.82% effective 1 January 2025.



---

Please click [here](#) to access 2025 contribution table.

## Key Benefit changes

- **Merging of options**

The Scheme will be streamlining benefit options by merging some of the existing options that were similar in structure:

- Specifically, the **Value** and **Value Core** Options will be merged with the Platinum Enhanced and Platinum Enhanced EDO Options, forming a new benefit option called the **Value Platinum** and **Value Platinum Core Options**.
- Similarly, the **Plus** Option is being removed and incorporated into the **Titanium Executive Option**.

Members impacted on these options will be defaulted onto alternative options.

Kindly note, that at the time of this letter, Sizwe Hosmed had not yet confirmed to which option the impacted members will be defaulted to. Further correspondence from Sizwe Hosmed regarding the specific option members will be defaulted, to will follow. Please keep in mind that members will be able to change their option to an alternative option and will be able to do so until 11 December 2024.

## Benefit Limit Increases

Sizwe Hosmed has announced a 5% increase across all benefit limits for 2025, and an 8% increase for optical benefits on all the options.

## Benefit Enhancements

The Acute Medication Benefit has been enhanced to include a formulary (list) of vitamins.

## Benefit Reductions

The following benefit reductions applies to all options:

- Clinical limits and Rand Sub-limits have been introduced for Internal and External prosthesis.
- Co-payments have been introduced for the following procedures and co-payments will vary per option:
  - Advanced / Specialised Radiology (non-PMB scans).
  - Laparoscopic procedures, hospitalisation and associated costs.
  - Back and Neck Surgery.

Further benefit reductions, option specific:

- 
- **Essential Copper**
    - The income bands on the Essential Copper option have been removed.
  - **Access Core**
    - Benefit limits introduced for male and female sterilisation of R19,262.25 per beneficiary per annum.
    - Radio isotope studies and interventional radiology limited to PMB (Prescribed Minimum Benefits) only.
  - **Access Saver**
    - A list of procedures will now be subject to a deductible, which is a predetermined amount that must be paid out-of-pocket before being admitted. These procedures will also not be covered if done in an acute facility:
      - Skin Disorders – R1,867
      - Arthroscopy – R3,734
      - Bunionectomy – R3,734
      - Removal of varicose veins – R1,867
      - Refractive eye surgery, Aphakic lens – R3,734
      - Infertility treatment – R6,224
      - Non-cancerous breast conditions – R1,867
  - **Gold Ascend and Gold Ascend EDO**
    - A rand sub-limit has been introduced for Pharmacy Advice Therapy (Over the Counter) Medication of R2,442 per family per annum, with maximum of R181 per script.
    - A benefit limit is introduced for Hospice & Private Nursing
  - **Value Platinum and Value Platinum Core**
    - Take home medication, after discharge (TTO) will be paid from the Medical Savings Account for non-PMB's.
    - Optical and Conservative Dentistry benefits will be paid from the Medical Savings Account and no longer from the risk benefit.
  - **Titanium Executive**
    - Optical and Conservative Dentistry benefits will be paid from the Medical Savings Account and no longer from the risk benefit.

## Gap Cover

Aon strongly supports the purchasing of gap cover to compliment your medical scheme benefits and to reduce your out-of-pocket exposure for in-hospital and certain out of hospital expenses. We recommend that you speak to your Aon Healthcare consultant to assist you in selecting the correct gap cover option.

---

## Microsite

We have pleasure in sharing the Aon on-line microsite platform for Sizwe Hosmed Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please click here: <https://eb.aon.co.za/transnet/>

If you have reviewed the microsite and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

It is important to have reviewed the microsite prior to contacting the ARC.

## Year-End training sessions

Aon will be conducting virtual and in-person training sessions on the relevant information pertaining to the 2025 medical scheme options. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

### When will in-person training sessions be held?

The dates for these sessions will be communicated by your HR department.

### How do I book an individual session with the Aon Consultant to discuss my personal circumstances?

If you cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC) or your dedicated Aon Healthcare Consultant.

The Aon consultant will either be available on the day of the training session, or your HR department will advise when the consultant will be available for a one-on-one session.

Please ensure that you e-mail your dedicated consultant as mentioned below, to schedule an individual one-on-one session.

Region	Consultant	E-mail address	Contact
Free State	Leonie Fourie	leonie.fourie@aon.co.za	0514117638
Northern Cape			
Western Cape	Melville Marais	melville.marais@aon.co.za	0214424009
Eastern Cape	Noxolo Stemele	noxolo.stemele@aon.co.za	0415088624
KwaZulu-Natal	Nhlanhla Mpisi	nhlanhla.mpisi@aon.co.za	0315341099
Gauteng	Joslinah Heymann	joslinah.heyman@aon.co.za	0119447322
Pretoria	Nontu Msomi	nontu.msomi@aon.co.za	0119447598
East Rand			
Northwest	Ashley Adams Lebogang Radebe	ashley.adams1@aon.co.za	0119447245
Mpumalanga		jacob.radebe@aon.co.za	0860 100 404
Limpopo			

## Where do I get more information and who can I contact if I have any questions?

The Sizwe Hosmed Medical Scheme Call Centre can be contacted on **0860 100 871** or email [queries@sizwehosmed.co.za](mailto:queries@sizwehosmed.co.za) for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2025.

## Must I complete an option change form?

If you want to change your option for 2025, then please complete the attached option change form and send to [membership@sizwehosmed.co.za](mailto:membership@sizwehosmed.co.za) by no later than 11 December 2024. Click [here](#) to complete via DocuSign.

Please keep email trail or contact Sizwe Hosmed to follow up. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2025.

*It is important to note that no late changes will be accepted.*

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

Aon Employee Benefits – Healthcare

Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider License # 20555

<http://www.aon.co.za/disclaimer>

On all services provided, Aon's Terms & Conditions of Business, as amendments from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.



<https://www.facebook.com/aon.healthcare>

Click "Like" on our page (Aon Healthcare)



[https://x.com/Aon\\_SouthAfrica](https://x.com/Aon_SouthAfrica)

Click "follow" on our profile



---

## About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better —to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues in over 120 countries and sovereignties provide our clients with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

© Aon SA (Pty) Ltd. All rights reserved

On all services provided, Aon's Terms & Conditions of Business, as amendment from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.

Disclaimer: Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization.

Please click [here](#), to view the Aon South Africa (Pty) Ltd Healthcare privacy notice.