

Santam Member Letter 2025

Dear medical aid member

It is that time of the year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether or not you wish to remain on your current plan or change to a more suitable plan 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.

Please keep in mind that members have an opportunity to review their healthcare options to be effective 1 January 2025.

What are the important factors to consider in 2025?

- Fedhealth medical scheme will be the anchored partner to Santam employees, endorsed by Sanlam
- Bonitas medical scheme members will be migrating to Fedhealth medical scheme effective 1 January 2025
- Bonitas medical scheme members to provide consent
- Benefit and contribution changes to the medical schemes
- Sanlam Gap Cover benefit and contribution changes
- Sanlam Primary Healthcare benefit and contribution changes
- Evaluation of your healthcare needs

For more information about these benefits and contributions, please attend the onsite or virtual member sessions as indicated on page 4.

Fedhealth medical schemes

Fedhealth medical scheme endorsed by Sanlam, is Santams' recognized medical scheme for Santam employees. Santam employees currently on Discovery Health medical scheme or Bestmed medical scheme may continue with their membership, however, should they join Fedhealth at any stage, they will not have the option of moving back onto Discovery Health or Bestmed medical scheme, under the Santam profile.

Underwriting

Fedhealth

Members and their ordinary dependents will be allowed to move to Fedhealth medical scheme effective from 1 January 2025 with no underwriting.

Special Dependents

It is important to note that special dependents (brother, sister, parents, nephew, niece, cousin, grandparents etc) will be fully underwritten. These are the following underwriting criteria which may be imposed in terms of Section 29A of the Medical Scheme Act.

- A 3-month general waiting period
- A 12-month condition specific waiting period and;
- A late joiner penalty fee, which remains with the member for life

Previous medical scheme cover will be taken into consideration for these dependents.

Sanlam Primary Care

Qualifying Santam employees and their ordinary dependents will be allowed to move to Sanlam Primary Care effective from 1 January 2025, with no underwriting.

It is important to note that employees moving from their existing medical scheme to Sanlam Primary Care, will only be allowed the opportunity to move back to Fedhealth medical scheme, effective 1 January 2026.

Sanlam Gap Cover

Members and their ordinary dependents will be allowed to join Sanlam Gap Cover effective from 1 January 2025. A concession has been approved, allowing new Sanlam Gap members to join without the 3-month general waiting period, however, a 12-month waiting period will apply to pre-existing condition.

Changes to the Fedhealth, Discovery Health and Bestmed medical scheme options

Please find attached the Fedhealth, Discovery Health and Bestmed medical scheme member letters outlining the benefit changes for 2025.

Gap Cover

Sanlam Gap Cover is the service provider available to Santam employees. The premium for Sanlam Gap will increase from R338 to R385 per family per month. All new benefits and the premium increase will take effect 1 January 2025. The 2025 Sanlam Gap brochure and Member Letter will be available on the Aon Microsite.

Gap cover is not available to members taking out Sanlam Primary Care.

Contribution Table

Please refer to the Microsite and medical scheme member letters for the 2025 contribution increases.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing Aon’s online platform which has been developed to provide you with the clarity and confidence to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please [click here](#)

Medical Scheme and Gap cover Virtual Year End Training Session

Aon in conjunction with the medical schemes, will be conducting virtual training sessions on the relevant information pertaining to the 2025 medical scheme options. These sessions will focus on the benefit changes, enhancements and contributions for 2025.

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

Region	Consultant	Email Address
Gauteng	Gerda van der Ryst	gerda.van.der.ryst@aon.co.za
Free State	Leonie Fourie	leonie.fourie@aon.co.za
Kwazulu-Natal	Marianet Breytenbach	marianet.breytenbach@aon.co.za
Eastern Cape	Areesh Sataar Noxolo Stemele	areesh.sataar@aon.co.za noxolo.stemele@aon.co.za
Mpumalanga	Ashley Adams	ashley.adams1@aon.co.za
Western Cape	Valentino Young	valentino.young@aon.co.za
Aon Resolution Centre	0860 100 404	arc@aon.co.za

Way Forward

Bonitas Medical Scheme members will migrate to Fedhealth medical scheme 1 January 2025. Bonitas members will need to complete the consent form before 29 November 2024. Please [click](#) here to provide consent. The consent form will be available in the individual e-mail you will receive from Aon.

Sanlam Primary Care members, Bestmed & Discovery Health medical scheme members who would like to move to Fedhealth medical schemes would need to do so on myWorkSpace>SAP Employee Self Service>Benefits>Medical Aid Options>Medical Aid Tool AND would need to complete an application form to join Fedhealth before 29 November 2024. The completed application form must be e-mailed to apps@aon.co.za.

Santam employees who now qualify to join Sanlam Primary Care would need apply on myWorkSpace>SAP Employee Self Service>Benefits>Medical Aid Options>Medical Aid Tool AND would need to complete an application form to join Sanlam Primary Care before 29 November 2024. The completed application form must be e-mailed to apps@aon.co.za.

Your new medical scheme option will be effective 1 January 2025 and your previous membership will automatically be cancelled effective 31 December 2024.

Members wishing to change their medical scheme option, on either Discovery Health, Bestmed or Fedhealth, would need to do so on myWorkSpace>SAP Employee Self Service>Benefits>Medical Aid Options>Medical Aid Tool.

Secretaries are requested to assist members who do not have access to computers in the completion and submission of the electronic option form.

NO extension to this deadline will be granted. If you do not submit your change by Friday 29 November 2024, you will remain on your current option and your benefits will continue accordingly.

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 clients 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 matters 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

Aon Employee Benefits – Healthcare



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About Aon

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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: The benefits and contributions are subject to approval by the council for medical schemes. 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.

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