



# Benefits and Contributions

## Summary 2026

**The Makoti Medical Scheme was developed with the following in mind:**

- To provide high quality medical care at affordable cost
- To introduce control measures in order to sustain the plan for a long period
- To prevent illness wherever possible by dealing with healthcare issues in the community we serve
- All benefits are paid at the scheme tariff and are subject to managed care protocols

Benefit	Primary Option	Comprehensive Option
COVID-19 Vaccinations	Covered	Covered
Overall Limit	No Limit	No Limit
General Practitioner Services	At members nominated GP paid at Scheme Rate	At members nominated GP, paid at Scheme Rate
Medication: Acute and Chronic	As per the Scheme formulary	As per the Scheme formulary
Over the counter medicine (OTC)	Limited to R475 per family per annum	Limited to R505 per family per annum

**All the following services must be authorised by calling 0860 00 24 00 or 060 982 3823 in the case of an emergency**

Benefit	Primary Option	Comprehensive Option
Basic Pathology and Radiology	Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy  Pathology: PAP smear single slide, Glucose, HbA1c, Hb, WCC, Platelets, RPR, Blood Group and HIV Elisa Test	Subject to pre-authorisation for Clinically justified tests only
Specialist Services	As per Prescribed Minimum Benefits only in State Hospitals	Subject to managed care protocols

Hospitalisation	As per Prescribed Minimum Benefits only in State Hospitals	Private Hospitals Subject to managed care protocols
Emergency Stabilisation / Casualty in a private hospital	Medical Emergencies only	Medical Emergencies only
Maternity Benefit	In private hospitals and limited to R30 870 per pregnancy. Subject to managed care protocols	Subject to managed care protocols
HIV/AIDS	As per managed care protocols. Provides cover for all related treatment	As per managed care protocols. Provides cover for all related treatment

### Other services

Benefit	Primary Option	Comprehensive Option
Ambulance for medical emergencies	Emergency Services are covered at the Scheme Rate via the preferred provider	Fully Covered through APA (Advanced Paramedic Assist) 0860 102 214
Clinical Psychology	Prescribed Minimum Benefits in state facility only	8 consultations per family per year
Hearing Aids	Prescribed Minimum Benefits only	R4 285 per beneficiary every 4 years
Appliances	Prescribed Minimum Benefits only	R4 245 per family every year
Internal Prostheses	R61 728 per family per year	R64 815 per family per year
Auxiliary Benefits	Prescribed Minimum Benefits only	20 consultations per family per year including Physiotherapy, Occupational Therapy, Dieticians, Podiatry, Speech Therapy and Audiology
Optometry	R1 180 per beneficiary every 24 months including full cost of eye test	R3 270 per beneficiary every 24 months including full cost of eye test

### Dentistry

Benefit	Primary option	Comprehensive option
Basic prevention, fillings and extractions	Subject to managed care protocols	Subject to managed care protocols
Specialised Dentistry	In State Hospitals	R4 420 per family per year
Dentures	No Benefit	1 set per beneficiary every 4 years

### Contribution table effective 1 January 2026

Primary Plan	Principal (R)	Adult (R)	Child (R)
<b>R0 – R7 900</b>	438	438	295
<b>R7 901 -R10 614</b>	977	805	360
<b>R10 615 -R14 152</b>	1 048	847	387
<b>R14 153 – R18 870</b>	1 125	900	408
<b>R18 871 +</b>	1 207	940	432

### Comprehensive Plan: Full Plan including Hospital and Prescribed Minimum Benefits

Comprehensive Plan	Principal (R)	Adult (R)	Child (R)
<b>0 – R11 009</b>	3 025	2 607	1 006
<b>R11 010 – R14 581</b>	3 498	2 913	1 140
<b>R14 582 – R19 342</b>	3 771	3 168	1 224
<b>R19 343 +</b>	4 137	3 546	1 346

### Emergency services are available 24 hours a day, 7 days a week

**Enabled:** 0860 002 400 / **Ambulance services:** APA (Advanced Paramedic Assist) 0860 102 214 /  
**National 24-hour call line:** 0860 002 400

