Pick n Pay

Medical scheme

NEWSLETTER

November 2026



The festive season is almost here, bringing with it the opportunity to slow down, spend time with loved ones and recharge for the year ahead. As we prepare to close another chapter, we would like to thank you for being part of the Pick n Pay Medical Scheme family.

In this final newsletter of the year, we share important information, healthcare tips and reminders to help you stay healthy and make informed decisions about your healthcare cover as we head into December and look forward to the new year.

We hope you enjoy this edition and find the information useful as we embrace the summer.

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Benefits and Contributions for 2027

As part of the Scheme's continued commitment to providing affordable, relevant and competitive healthcare benefits, several exciting enhancements will be introduced from 1 January 2027. These improvements are designed to better meet the evolving healthcare needs of members and their dependants while ensuring the Scheme's long-term sustainability.

BENEFIT CHANGES AND ENHANCEMENTS FOR 2027

Members can look forward to the following benefit changes for 2027:

Enhanced Chronic Medication Cover to Include ADHD
Eligible beneficiaries aged **6 to 21 years** on the **Plus Option** will now have access to chronic medication cover for **Attention Deficit Hyperactivity Disorder (ADHD)**, subject to defined clinical entry criteria and managed care protocols.

New CPAP Device Benefit
A new insured benefit for **continuous positive airway pressure (CPAP) devices** will be available on both the **Primary and Plus Options**. Members diagnosed with qualifying sleep-related respiratory (breathing) conditions will have access to cover of up to **R13 200 per beneficiary over a three-year cycle**, subject to pre-authorisation and managed care protocols.

New Hearing Aid Benefit on the Plus Option
Members on the **Plus Option** will benefit from the introduction of a dedicated hearing aid benefit **per beneficiary over a five-year cycle**, providing cover of up to:
- **R16 450** for a unilateral hearing aid; or
- **R32 480** for bilateral hearing aids.

Improved Specialist Benefit on the Primary Option
The **Primary Option specialist out-of-hospital benefit** will increase to **R2 600 per family per year**, representing an above-inflation enhancement. In addition, the restriction on the number of specialist consultations will be removed, allowing members greater flexibility when accessing specialist care. All other benefit limits will increase by 4.8%.

Important Changes to Claiming for Chronic Medication
To effectively manage the use of a member's Medical Spending Account (MSA), chronic medication and to encourage registration on the Medicine Risk Management (MRM) Programme, the following changes will apply on the **Plus Option** from **1 January 2027**:
- **Generic reference pricing*** will be applied to eligible chronic medication claimed from a member's MSA.
- Therefore, the **same co-payment will apply** whether the medication is funded from the MSA or the chronic medication benefit.
- Chronic medication must be registered on the MRM Programme. The Scheme will cover only the **first three claims** for a chronic medication item that has not been registered from the MSA. Thereafter, claims for that medication item may be rejected unless the medication has been registered on the MRM Programme.

*The generic reference price is the maximum price limit set by the Scheme for a group of equivalent medication items.

Why Register on the Medicine Risk Management (MRM) Programme?
The Scheme's Medicine Risk Management (MRM) Programme allows approved chronic medication to be funded from the chronic medication benefit, rather than from a member's MSA. This will help your MSA last longer, allowing you to use these funds for other healthcare needs.

In addition, members registered on the programme receive access to a treatment plan for qualifying prescribed minimum benefit (PMB) conditions, including cover for consultations, certain diagnostic tests and pathology services linked to the management of their chronic condition.

How can you register on the MRM Programme?
- Ask your doctor or pharmacist to call the MRM team on **0860 767 633** to discuss the possible authorisation of the medication.
  OR
- You, your doctor or your pharmacist may email a copy of the latest prescription, including the relevant ICD-10 codes and supporting information, such as pathology results or scan reports, to **chronic@pnpms.co.za**.

Increased Medical Spending Account (MSA) Allocation
Further good news for members on the **Plus Option** is that the annual allocation to the **MSA** will increase from **15% to 20% of total monthly contributions**.

This enhancement will provide members with additional day-to-day healthcare funding to assist with expenses such as doctor's consultations, prescribed medication or other eligible medical expenses.

CONTRIBUTION INCREASES FOR 2027

Medical costs continue to increase well above consumer price index (CPI) inflation, and we constantly face several challenges that drive up costs, such as new and expensive medication, hospitalisation, specialists and the use of new technology.

After careful consideration of projected healthcare costs for 2027 and the Scheme's financial position, the Trustees have approved a **contribution increase of 4.8%** on both the **Primary** and **Plus Options**. We are pleased to report that this increase remains considerably lower than the contribution increases announced by many of South Africa's larger medical schemes.

MAKING THE RIGHT OPTION CHOICE FOR 2027

The Trustees encourage all members to carefully consider their healthcare needs and review the available benefit options before making their selection for the coming year.

Information on the Scheme's Benefits and Contributions for 2027 has been included for easy reference. Alternatively, visit www.pnpms.co.za for detailed information to help you make an informed decision for you and your family.

Please complete and sign the **2027 Option Selection Form** and return it to reach the Scheme by no later than **Friday, 18 December 2026**. If no selection is made, you will remain on your current benefit option and only be afforded the opportunity to change your benefit option again at the end of next year when you need to make your choice for 2028.



LOOKING AHEAD

These enhancements reflect the Scheme's ongoing commitment to delivering meaningful healthcare benefits, improving access to quality care and supporting the health and wellbeing of members and their families throughout 2027 and beyond.

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The 2027 benefits and contributions are subject to approval by the Council for Medical Schemes (CMS).

Gap Cover for Your Peace of Mind

Service providers frequently charge rates that are much higher than the Scheme rate. Gap cover pays the difference between the service provider's fees and the Scheme rate so you do not have to pay those amounts out of your own pocket.

Even though the Scheme does not offer gap cover to its members, we strongly encourage members to consider purchasing medical gap cover.

As a Pick n Pay Medical Scheme member, you can join Ambledown Gap Supreme at a discounted rate. Visit www.pnpms.co.za for more information or contact your human resources (HR) consultant.

Skin Cancer: Be SunSmart

As summer approaches, many of us spend more time outdoors enjoying the warmer weather. While sunshine has its benefits, too much exposure to ultraviolet (UV) radiation can damage the skin and increase the risk of skin cancer. In South Africa, where UV levels can be particularly high, protecting your skin should be part of your everyday summer routine.

Know the warning signs
Checking your skin regularly can help you spot changes early. Pay particular attention to new spots or existing moles that change in appearance. Remember the ABCDE warning signs:

A – Asymmetry: One half of a mole does not look like the other half.
B – Border: The edges are irregular, uneven, notched or scalloped.
C – Colour: The colour is uneven or there are several different colours within the same spot.
D – Diameter: A spot is larger than about 6 mm, although melanomas (an aggressive type of skin cancer) can be smaller.
E – Evolving: A mole or spot changes in size, shape or colour, or develops symptoms such as itching or bleeding.

Other warning signs include a sore or wound that does not heal, a new growth on the skin or a spot that continues to change.

When should you see a doctor?
Don't wait for a skin change to become painful before having it checked. Make an appointment with your doctor or dermatologist if you notice a new or changing mole or spot, unexplained bleeding or itching, a sore that does not heal or any skin lesion that concerns you. Early detection is important because many cancers have a better chance of successful treatment when diagnosed early. A monthly skin check is a useful habit. Check your whole body, including areas that are easy to overlook, such as your scalp, back, behind your ears and the backs of your legs. Ask someone to help you check areas you cannot easily see.

Protect your skin
The good news is that there are simple ways to reduce your exposure to harmful UV radiation:

- **Seek shade:** Shade is particularly important around the middle of the day, when UV radiation is strongest.
- **Cover up:** Wear protective clothing, such as a broad-brimmed hat and UV-protective sunglasses.
- **Use sunscreen:** Apply a broad-spectrum sunscreen to exposed skin and reapply regularly, particularly after swimming, sweating or exercising. Remember that sunscreen should complement – not replace – shade and protective clothing.
- **Check the UV Index:** UV protection is recommended when the UV Index is 3 or higher, even if the day doesn't feel particularly hot.
- **Avoid tanning beds and sunlamps:** Artificial sources of UV radiation can also damage the skin and increase the risk of skin cancer.

Make skin protection a summer habit
You don't have to avoid the outdoors to protect your skin. A few simple habits like covering up, seeking shade, using sunscreen and checking your skin regularly can help you enjoy summer while reducing your exposure to harmful UV radiation.

This summer, be SunSmart: protect your skin today for healthier skin tomorrow.



Stay Hydrated This Summer

As the days grow longer and temperatures rise, staying hydrated becomes more important than usual. Whether you're spending time outdoors, enjoying a holiday getaway or simply going about your daily routine, drinking enough water is one of the easiest ways to support your health and wellbeing during the summer months.

Water is essential for keeping your body functioning at its best. It helps regulate body temperature, supports digestion, lubricates joints, transports nutrients and assists in the removal of waste products. Proper hydration can also improve concentration, energy levels and mood. During hot weather, your body loses more fluid through sweating, increasing the risk of dehydration if those fluids are not replaced.

Even mild dehydration can lead to headaches, fatigue, dizziness, muscle cramps and difficulty concentrating, which can quickly put a damper on your summer activities. Making hydration a priority can help you feel your best and enjoy everything the season has to offer.

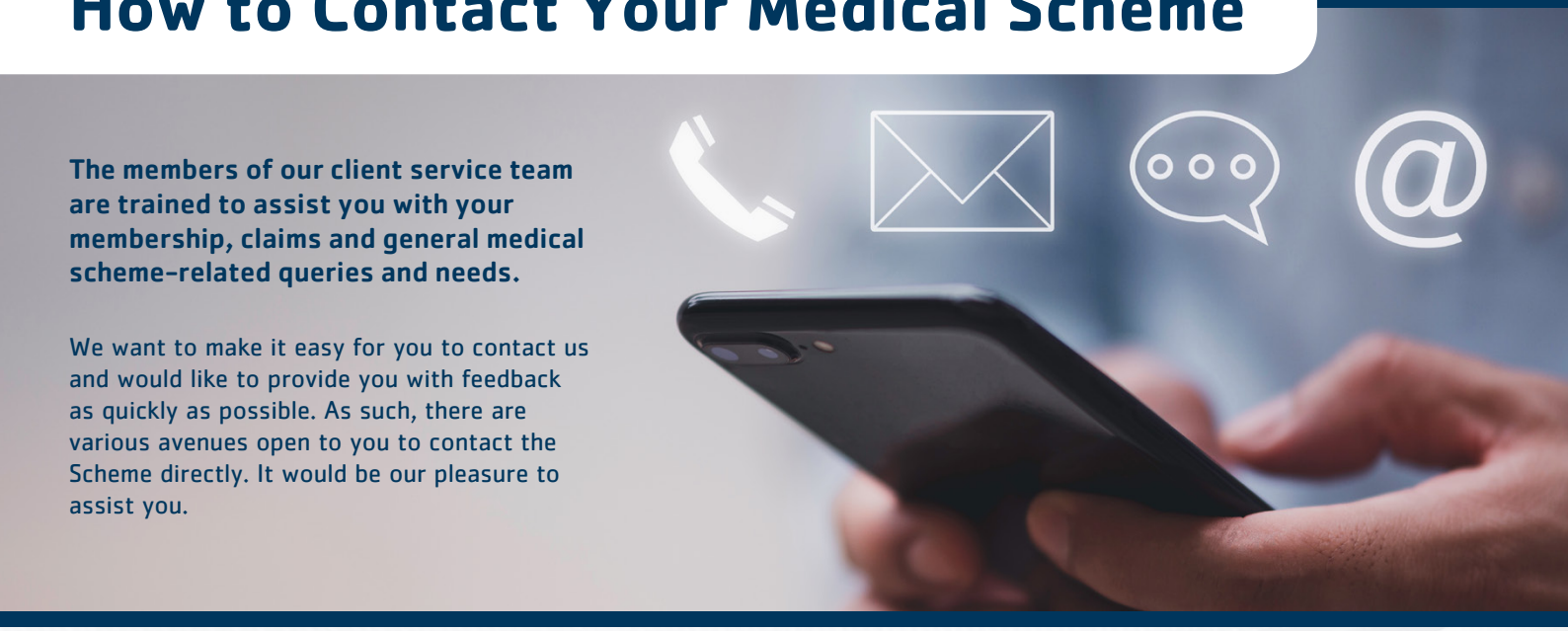
Most adults should aim to drink at least six to eight glasses of water each day, although individual requirements may vary depending on age, activity level and exposure to heat. To help stay hydrated, carry a reusable water bottle, choose water instead of sugary drinks where possible, add slices of lemon, mint or cucumber for flavour, and include water-rich food in your diet, such as watermelon, oranges, berries and cucumber.

This summer, make hydration a healthy habit. A simple glass of water can go a long way in helping you stay refreshed, energised and ready to enjoy the season.

Making time to drink water throughout the day might seem like a small step, but it can make a big difference in how you feel, think and perform. So don't wait until you're thirsty – sip often and stay well.



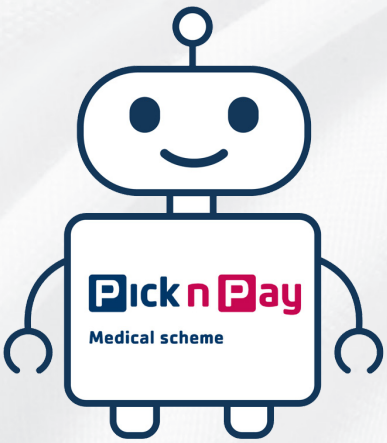
How to Contact Your Medical Scheme



The members of our client service team are trained to assist you with your membership, claims and general medical scheme-related queries and needs.

We want to make it easy for you to contact us and would like to provide you with feedback as quickly as possible. As such, there are various avenues open to you to contact the Scheme directly. It would be our pleasure to assist you.

Client service team	Telephone: **0800 004 389** or **021 480 4801** WhatsApp: **021 480 5279** Pick n Pay Medical Scheme virtual assistant at **www.pnpms.co.za**.
Managed care programmes	**0860 767 633**
Emergency transportation (ER24)	**084 124**
Employee Assistance Programme (EAP)	**0800 229 355**
Address	PO Box 2212 Bellville 7535



Should you need to email the Scheme, we have created a number of email addresses that will make it easier for your query to reach the correct team for a speedy response. Please send your email to the relevant email address below:

Claims	**claims@pnpms.co.za**
Membership	**membership@pnpms.co.za**
Pre-authorisation	**auths@pnpms.co.za**
Enquiries	**enquiries@pnpms.co.za**
Chronic medication	**chronic@pnpms.co.za**
Contributions	**billing@pnpms.co.za**
Maternity Programme	**maternity@pnpms.co.za**
Mental Health Programme	**mentalhealth@pnpms.co.za**
Oncology Programme	**oncology@pnpms.co.za**
Disease Management Programme	**diseasemanagement@pnpms.co.za**
HIV Programme	**yourlife@pnpms.co.za**
HomeCare+ Programme	**homecareplus@pnpms.co.za**
Palliative Care Programme	**palliativecare@pnpms.co.za**
Dental authorisations and queries	**dental@pnpms.co.za**
Motor vehicle accidents (MVAs)	**mva@pnpms.co.za**
Ex gratia requests	**exgratia@pnpms.co.za**
Employee Assistance Programme (EAP)	**eap@momentum.co.za**