



Medical scheme

# Newsletter

November 2025



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# Benefits and contributions for 2026

It is hard to believe that we are on the brink of 2026! This year has gone by in what appears to be the blink of an eye.

## Where your Scheme stands currently

Pick n Pay Medical Scheme is projected to experience a deficit of 6.2% in risk contribution income in 2026. This means that the Scheme is expected to pay 6.2% more on claims than it receives in contributions from members. Luckily, the Scheme has an excellent investment portfolio that subsidises these deficits, which assists in maintaining the solvency of your Scheme.

We do, however, need to bear in mind that the medical schemes industry operates in a volatile market and the investment committee and the Board of Trustees must still ensure that the solvency of the Scheme is maintained.

## Contribution increases

The Trustees are very aware of the financial challenges facing Pick n Pay employees and that these have been increased by the changes made within the bigger business. To this end the Board, in discussion with our external actuaries, have managed to ensure that the 2026 contribution increases for you and your family will be set at **0%**. Yes, there will be **no increase** in your medical scheme contributions for 2026!

## Benefit changes

Accomplishing this has not been an easy task by any means, as your Trustees have a huge responsibility for ensuring that the Scheme remains financially viable going forward. Therefore, to offset this 0% contribution increase, some changes in the benefits offered by the Scheme are needed and will be implemented for 2026:

- Your Medical Spending Account (MSA) allocation will be reduced from 20% of the total contribution to 15%.

- The dentistry benefit that was allocated to the insured benefit will again be paid for from your MSA.
- The following will be payable from insured benefits as part of the preventative procedures benefit on the Plus Option:
  - one HIV finger-prick screening test per beneficiary per year
  - one regimen of a human papillomavirus (HPV) vaccination per lifetime for beneficiaries (male and female) between the ages of nine and 26 years.
- A new benefit for diabetic appliances, such as insulin pumps, continuous glucose monitoring devices and related diabetic consumables, will be payable from insured benefits as part of the chronic medication benefit on the Plus Option.
- An annual limit will be introduced on pharmacy-advised therapy of R1 110 per member or R2 220 per family, which will be payable from your MSA.

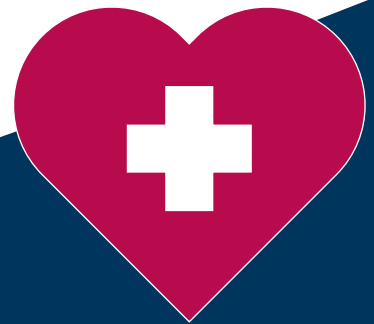
## HealthSaver

Whilst we know that reducing your MSA to 15% is not ideal, you still have the option of putting aside whatever savings contribution you can afford by opening a HealthSaver account, which is available to you as a member of Pick n Pay Medical Scheme.

HealthSaver is available to you to save for any additional medical expenses and is linked directly to your membership to ensure seamless payment of claims should your MSA be depleted.

This is a great option for those of you who would like to make up for the reduced MSA allocation by contributing the difference that would've been paid into your MSA into your HealthSaver account via a debit order deduction each month. This option also allows you the freedom to choose the amount you wish to save for those unexpected medical costs.

Visit [www.pnpms.co.za](http://www.pnpms.co.za) and click on HealthSaver under Complementary Products to learn more.



## Changing your option

It is again that time of the year when you need to decide which benefit option suits you and your family and, although we appreciate that this decision is based largely on contribution costs, we urge you to look at your **MEDICAL** requirements as well.

If you have any chronic illnesses or cancer diagnoses or anticipate that you will require any high-cost medication, to name just a few of the considerations to take into account, you will need to research whether your chosen benefit option will cover the treatment required.

Please keep in mind that whilst contributions on the Primary Option are lower than on the Plus Option and that this option is more than adequate for most medical coverage, it is a restricted network option, with restricted formularies (lists of medication) and treatment. Please read your benefits brochures carefully and feel free to contact the client service department on **0800 004 389** or via email at [enquiries@pnpms.co.za](mailto:enquiries@pnpms.co.za) should you require any assistance in reaching a decision.

An option selection form is included in this communication and must be completed and returned by no later than **19 December 2025**. Any option selection forms received after this date can unfortunately not be accepted and you will need to remain on your current option for 2026.

**PLEASE REMEMBER:** In accordance with the Scheme rules, option changes can only be effected at the beginning of each year, so should you wish to change options at this time, you will need to remain on your selected option for the full year in 2026.

# Chronic medication

## What is chronic medication?

Chronic medication is medicine that is taken continuously for longer than three months to manage a chronic condition, which is a persistent or life-long illness that can be treated, but not entirely cured.

According to the Scheme rules, chronic medication benefits are available to all members of Pick n Pay Medical Scheme. The Scheme covers the treatment and medicine management of all 26 prescribed minimum benefit (PMB) conditions on the chronic disease list (CDL), as well as some non-PMB conditions.

## What is medicine risk management?

The Medicine Risk Management (MRM) Programme authorises payment of appropriate, high-quality and cost-effective medication from the chronic medication benefit. Conditions for which such medication is authorised are determined by Pick n Pay Medical Scheme based on medical scheme legislation.

Each application for authorisation of medication from the chronic medication benefit is subject to MRM's clinical guidelines and protocols at that time. Authorisation and payment of medication from the chronic medication benefit are also subject to the Scheme rules, the medication formulary (list of prescribed medication) for each benefit option, as well as reference pricing, as amended from time to time.

Should you have any queries, please contact the client service department on **0800 004 389** or via email at [enquiries@pnpms.co.za](mailto:enquiries@pnpms.co.za) for assistance.



# When to use an ambulance

As a member of Pick n Pay Medical Scheme, you have access to ER24 for emergency transportation services.

**But what qualifies as an emergency and when should you call an ambulance? It is important to note that if you call an ambulance when it is not an emergency, the Scheme may very well reject the claim and you might be held personally responsible for covering the costs.**

## What is an emergency?

An emergency medical condition means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical treatment and/or an operation. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.

## When should I and when should I not call an ambulance?

EMERGENCY – CALL AN AMBULANCE	NOT AN EMERGENCY – CALL OR VISIT YOUR PHARMACIST OR GENERAL PRACTITIONER
<ul style="list-style-type: none"> <li>• When a person has or is reasonably believed to have suffered an acute injury or illness requiring medical attention and/or medical transportation by ambulance</li> <li>• When a doctor, registered nurse or paramedic has requested the urgent transport of a patient by ambulance</li> <li>• In an acute, life-threatening scenario</li> </ul>	<ul style="list-style-type: none"> <li>• Only reason for use is transport</li> <li>• Patient's life or usual activities would not be immediately threatened by referral to an alternative care facility for treatment at a later time</li> <li>• Non-urgent health need outside of usual office hours</li> <li>• Alternative transport or home remedy is available</li> </ul>
<ul style="list-style-type: none"> <li>• Persistent shortness of breath, wheezing or ongoing chest pain that worsens when breathing</li> <li>• Wheezing and difficulty breathing associated with asthma with no response to usual medication</li> </ul>	Coughs, colds, flu, bronchitis, earache, sore throat with or without fever or general weakness
Acute or persistent, severe chest pain, especially if it radiates to the patient's arm or jaw and is accompanied by sweating, vomiting or shortness of breath	Ongoing, dull, nagging chest discomfort

EMERGENCY – CALL AN AMBULANCE	NOT AN EMERGENCY – CALL OR VISIT YOUR PHARMACIST OR GENERAL PRACTITIONER
<p>Sudden, severe onset abdominal pain that makes it impossible to walk and causes the patient to wake up in agony</p> <ul style="list-style-type: none"> <li>• Difficulty speaking</li> <li>• Confusion/Altered mental state</li> <li>• Weakness/Paralysis</li> <li>• Sudden loss of balance, especially with a history of high blood pressure</li> <li>• Sudden loss of vision</li> <li>• Seizures</li> <li>• Unconsciousness</li> </ul>	<p>Abdominal pain caused by menstruation, constipation and/or other minor abdominal complaints</p> <p>Fainting, dizziness or headaches in an otherwise healthy person</p>
<p><b>Fever:</b></p> <ul style="list-style-type: none"> <li>• Body temperature over 40°C</li> <li>• Does NOT respond to paracetamol</li> <li>• Associated with all-over body rash</li> <li>• Children under two months with a fever above 38.5°C</li> </ul>	<p><b>Fever:</b></p> <ul style="list-style-type: none"> <li>• Body temperature under 38.5°C</li> <li>• Responds to use of paracetamol</li> <li>• No rash</li> </ul>
<p>Ongoing, persistent diarrhoea and vomiting with dehydration (usually more than eight episodes per day)</p>	<p>Diarrhoea and/or vomiting with the patient able to walk around</p>
<p><b>Trauma:</b></p> <ul style="list-style-type: none"> <li>• Deep cuts that require stitches, especially on the face</li> <li>• Bleeding that won't stop</li> <li>• Large open wounds</li> <li>• Broken bones or dislocated joints</li> <li>• Head injuries with loss of consciousness</li> <li>• Eye injuries</li> </ul>	<p><b>Trauma:</b></p> <ul style="list-style-type: none"> <li>• Common sprains and strains</li> <li>• Superficial cuts</li> <li>• Bleeding stopped with pressure</li> </ul>
<p>Severe testicular discomfort</p>	<p>Painful urination or blood in the urine</p>
<p><b>Burns:</b></p> <ul style="list-style-type: none"> <li>• Burns over large surface area</li> <li>• Burns to the face or a large part of the hand</li> <li>• Where the burn encircles the limb</li> <li>• Electrical burns</li> </ul>	<p><b>Burns:</b></p> <ul style="list-style-type: none"> <li>• Minor burns and scalding</li> <li>• Burns over small surface area</li> </ul>
<p><b>Major allergic reaction:</b></p> <p>Breathing difficulties, swelling of lips, tongue or throat, dizziness or fainting, rash and itching over entire body</p>	<p><b>Minor allergic reaction:</b></p> <p>Watery eyes, runny nose, minor rash and itching</p>
<p>Poisoning – accidental or intentional</p>	<p>Shows no symptoms and is otherwise healthy after swallowing a non-toxic substance</p>
<p><b>Back pain:</b></p> <ul style="list-style-type: none"> <li>• After trauma, such as falling</li> <li>• After back surgery less than three months previously</li> </ul>	<p><b>Back pain:</b></p> <ul style="list-style-type: none"> <li>• After heavy lifting</li> <li>• Generalised back spasm</li> </ul>
<p><b>Pregnancy complicated:</b></p> <ul style="list-style-type: none"> <li>• Labour reached before 37 weeks after emergency determined</li> <li>• Rupture of membranes (waters broken)</li> <li>• Excessive bleeding during pregnancy</li> <li>• Contractions less than five minutes apart</li> <li>• Complication in current or previous pregnancies</li> <li>• Pregnancy-induced hypertension diagnosed</li> <li>• Crowning of the head</li> </ul>	<p><b>Normal pregnancy:</b></p> <p>Labour reached after more than 37 weeks</p>
<ul style="list-style-type: none"> <li>• Suicidal thoughts expressed</li> <li>• Sudden aggression or psychosis</li> <li>• Previous history of psychiatric admission and possible relapse requiring emergency admission</li> </ul>	<p>Depression or emotional trauma</p>



# 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](http://www.pnpms.co.za).

## Managed care programmes

**0860 767 633**

## Emergency transportation (ER24)

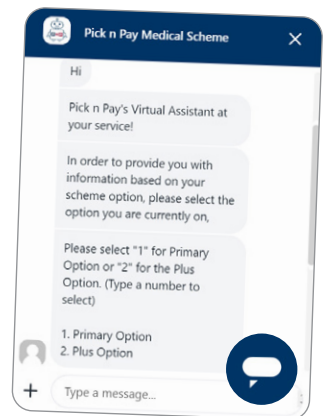
**084 124**

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

