



# Welcome to 2026!

Dear Members

Thank you to all members who once again used our Scheme benefits responsibly in 2025 and continued to care for the Scheme.

MBMed continues to offer competitive benefit offerings and contribution rates to its members.

The capital contribution of R15 million made by Mercedes-Benz South Africa Ltd (MBSA) into the reserves of MBMed in November 2024, the significant contribution increase that members took in 2025, good investment returns and the responsible use of benefits by members have all contributed to putting MBMed in a strong financial position going into 2026.

As South Africa moves closer to the progressive realisation of universal access to healthcare, and as legal challenges to the National Health Insurance intensify, the MBMed Board of Trustees reaffirms its commitment to funding equitable access to quality healthcare for all members and their families, while continuing to deliver the best possible member experience. If this is not what you as a member are getting, we want to hear from you so that we can quickly, fairly, efficiently and effectively address your concerns and get better at what we do.

All contact details are provided in the 2026 MBMed Member Guide, which you can access via the MBMed Member Portal at [mbmedmembers.medscheme.co.za](http://mbmedmembers.medscheme.co.za).

Fraud, waste and abuse remains a challenge for all medical aid schemes in South Africa, including MBMed. The overwhelming majority of our members use their benefits carefully, in line with the Rules, and always protect both their benefits and the scheme. MBMed cannot, and will not, allow damage to members' benefits and funds through fraud, waste and abuse. We will keep our focus on the topic, in partnership with the Administrator, to ensure we preserve members' funds, rights and benefits at all times using reasonable and fair processes.

Please consult your 2026 Member Guide to see what you can do to combat fraud, waste and abuse and protect MBMed.

## CONTRIBUTIONS AND BENEFIT CHANGES FOR 2026



There is a **3.3% increase** in tariffs and benefit limits



There is a **7% increase** in contributions

### MBMED HAS LISTENED TO ITS MEMBERS AND HAS INTRODUCED A NUMBER OF NEW BENEFITS, INCLUDING:



An additional General Practitioner consultation for all beneficiaries for an Annual Health Check paid for from the unlimited Overall Annual Benefit. Having an Annual Health Check does not reduce your Day-to-Day Benefits. This additional consultation is over and above the comprehensive set of health screening benefits already available. The start of a new year is a great time to take stock of your health and identify any health risks, which could lead to improved health outcomes and a better quality of life. Please take the time to find out more in the 2026 Member Guide. See your doctor when you are well and plan to stay well!



Simplification of the Optical Benefit – there are no longer any sub-limits for this benefit.



Significant increase to the Pharmacy-Advised Therapy Benefit (over the counter medicines).



No limit on Specialised Radiology when in hospital (pre-authorisation is still required).

If you have any questions or concerns, please contact our dedicated member services team at [mbmed@medscheme.co.za](mailto:mbmed@medscheme.co.za), via the Member Portal or the Call Centre on **0860 00 2109**.

Don't forget to register on the Member Portal at [mbmedmembers.medscheme.co.za](http://mbmedmembers.medscheme.co.za).

We wish you and your loved ones a healthy and successful 2026!

Warm regards

**Telrita Fritz**

CHAIRPERSON

