

SA's top 3 cheapest hospital plans



Medical aid name and option	Monthly contribution for 2 adults and 2 children	Hospital cover	Oncology	Specialists (out of hospital consultations)	GPs, dentistry (out of hospital consultations)	Medications – over the counter and chronic	Maternity benefits	Wellness and preventative benefits
Fedhealth flexiFED 1 Elect	R3 496 (R3 717 from April 2022)	Unlimited cover for network hospitals, GPs and specialists, non-network cover at 100% of scheme rate.	PMB coverage, option to upgrade to another plan if a life-changing event occurs.	Self-funded or option to fund via MediVault, a type of medical savings account.	Self-funded or option to fund via MediVault. Above threshold preventative dental benefit and network GP visits.	PMB coverage or using MediVault funds.	Unlimited maternity cover at cost with network GPs and specialists. Baby programme and doula benefit.	Preventative, contraceptive and screening benefits, wellness programmes such as weight management and emotional well being.
Genesis Private Choice	R3 690	GPs, specialists, ward fees and medicines covered at 100% of medical scheme rate.	PMB coverage and in-hospital R50 000 per beneficiary limit for major medical illnesses: stroke, cancer, motor neuron diseases and organ transplant.	Self-funded	GPs self-funded. Basic dentistry cover at scheme rate including 3 examinations, 6 fillings, 2 root canal treatments on wisdom teeth, dental implants (with limits) and tooth extractions.	PMB coverage from designated service providers.	Limited to PMB cover.	None.
Bonitas BonEssential Select	R4 194	Unlimited cover, network specialists. GPs, ward fees and medicines, covered at 100% of medical scheme rate.	PMB coverage from a designated service provider.	Self-funded.	Self-funded.	PMB coverage from designated service provider.	Pre- and post-natal consultations, 2 x 2D scans, amniocentesis and maternity programme.	Preventative, contraception, wellness and screening benefits. Managed care programmes such as HIV, diabetes management and back and neck.

*Contributions and benefits may be subject to final approval by the Council for Medical Schemes. These are the three cheapest open scheme hospital plans.