

SA's cheapest hospital plans compared

Medical aid name and option	Contribution per month (2 adults, 2 children)	Hospital cover	Oncology	Specialists cover	GP, Dentistry	Medications – over the counter and chronic	Maternity benefits	Wellness/preventative benefits
Selfmed Selfnet Essential	R2 666*	Cover for PMBs at DSPs. Costs covered at 100% of the scheme rate for accommodation, theatre and medicine.	PMB cancers covered at DSPs.	Self-funded	Self-funded	Approved medicine for PMBs from DSPs.	Confinement limited to PMB coverage in hospital.	None
Fedhealth flexiFED 1 Elect	R2 901	Unlimited cover at negotiated rate at network hospitals.	Covered at cost up to PMB level of care at DSPs.	Self-funded	Network GP consultations and basic dentistry covered after R8 700 threshold reached.	Approved medicine for PMBs from DSPs.	Cover for in-hospital costs and baby maternity program me.	Preventative screening, vaccinations, female contraceptives and wellness benefits.
Genesis Private choice	R3 080	Cover for PMBs and major medical conditions in private and state hospitals. Ward fees, GPs and specialists covered at 100% of scheme rate.	R50 000 per beneficiary in-hospital limit for cancer, stroke, motor neuron disease and organ transplant. Costs covered at up to 100% of scheme rate. Out of hospital benefits limited to cancers covered by PMBs.	Self-funded	Basic dentistry benefits.	Medicine for PMBs covered at 100% of cost of formulary drugs.	In-hospital costs covered at 100% of medical scheme rate.	None

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Bonitas Bonessential Select (Network option)	R3 473	Full cover for network hospital costs for major medical events, 30% co-payment for non-network hospitals. Network specialists covered in full at agreed rate.	R344 500 per family, preferred providers must be used.	Self-funded	1 GP consultation per child aged 2–12.	Approved medicine for PMBs from DSPs.	Maternity benefit including cover for consultations and scans.	Wellness screening, preventative care and back treatment programme. R1 260 per family for contraceptives.
Bestmed Beat 1 (Network option)	R3 497	Accommodation and theatre, consultations and anaesthetics at DSPs covered at 100% of scheme rate.	Cover for PMB cancers at DSPs.	Self-funded	Dental and oral surgery for PMB conditions at DSP day hospitals.	Cover for approved PMB medicine. 40% co-payment for unapproved medicine.	Cover for in hospital confinement and midwife assisted birth at 100% of scheme rate Maternity care programme.	Preventative benefits, contraceptives and back treatment programme.
Medihelp Prime 1 (Network option)	R3 600	Cover for PMB conditions at 100% of cost. Ward fees, theatre fees, medicine and consultations covered at 100% of scheme rate.	PMB and non-PMB cancers covered at 100% of scheme rate, R200 000 per family limit for non-PMB cases.	See GPs – some coverage with limits.	R2 300 for GPs, specialists, physiotherapy, contraceptives, acute and self-medication. Removal of impacted teeth covered at 100% of scheme rate.	Approved PMB chronic medicine covered at 100% of scheme's reference price.	Consultations, scans and hospital confinement covered at 100% of scheme rate, R12 400 cover for home delivery.	Preventative benefits, back treatment programme, wellness tests and wellness programme.

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Keyhealth Essence	R3 673	PMB conditions covered at 100% of agreed tariff at DSPs.	Cover at 100% of scheme rate limited to R147 000 per family per year for approved treatment.	Self-funded	Self-funded	Cover for approved PMB medicine.	Cover for consultations and scans.	Preventative benefits and wellness screening.
Momentum Custom (Network option using state provider)	R3 735	Hospital accounts and associated specialists covered in full at agreed rate, R1 500 co-payment except for emergency treatment, motor vehicle accidents and confinement.	R300 000 per year per beneficiary in hospital, 20% co-payment thereafter. Treatment plan must be from a scheme-authorized oncologist.	Self-funded	General GP consultation benefit available depending on age.	Cover for approved medicine for PMBs at DSPs (state facilities).	Cover for consultations and scans. No limits for hospital confinement.	Preventative benefits, wellness testing and programmes.

*Final 2019 rates subject to approval by the Council for Medical Schemes