

Ellenore Melrose

sappi

Medical Aid Subsidy 2025

## Active members

- Background
- Subsidy amount

## Pensioners

- Pensioners receiving subsidy
- Pensioner receiving Momentum annuity

# Agenda

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Active members

# Background information

1



Historically Sappi contributed 50% towards the medical aid subsidy for the recognised medical aid schemes

2



In April 2013 the Sappi medical aid amalgamated with Bestmed and the company started contributing a fix rate subsidy (only applicable for the Bestmed members)

3



In January 2017 Sappi standardised the medical aid subsidy contributions whereby Bestmed and Sizwe members receive a fix rate subsidy.

4



In January 2019 Sappi introduce Bonitas and in January 2022 Discovery as an alternative medical aid scheme option.

5



Admed Gap  
From 01 January 2016, membership is compulsory for all Bestmed members.  
From 01 January 2017, membership is extended to all recognized schemes



From January 2023 membership compulsory for all new employees (Excluding Forests and Lomati)



**Medical schemes**  
BestMed, Bonitas,  
Sizwe & Discovery



**Subsidy**  
Fixed subsidy based  
on the medial aid  
increases, company  
performance and  
CPI



**Company  
contribution**  
Fixed subsidy  
irrespective of salary

Annual Medical Aid increases					
	Bestmed	Sizwe	Bonitas	Discovery	Admed
2015	8.60%	6.9%	-		7.2%
2016	9.8%	7.5%	-		8.1%
2017	11.0%	8.9%	-		3.1%
2018	8.4%	3.6%	-		6.7%
2019	8.9%	6.1%	-		8.7%
2020	8.9%	10.6%	9.9%		6.5%
2021	4%	3.1%	5%		5.3%
2022	3.9%	8.0%	4.6%	7.9%	4.2%
2023	8.9%	7.0%	6.0%	8.4%	6.6%
2024	9.6%	10.0%	6.9%	7.5%	6.6%
2025	12.76%	19.9%	10.2%	8.9%	9.7%

### Admed Gap 2025

- 9.7% increase (R257 to R282)
- Full cost to company for Bestmed, Bonitas, Discovery and Sizwe members
- The Supreme Gap individual rate for 2025 is R511.00 per family per month (R759 for over 65 years)

# Sappi subsidy increase with fixed amount, effective 1 January 2025

Annual Sappi Subsidy increases					
	Bestmed	Sizwe	Bonitas	Discovery	Admed
2015	6.1%	50%			-
2016	7.4%	50%			-
2017	10.0%	-16.4%			10%
2018	8%	8%			6.6%
2019	9%	9%			8.7%
2020	9%	9%	9%		6.5%
2021	4%	4%	4%		5.3%
2022	3.9%	3.9%	3.9%	3.9%	4.2%
2023	8.9%	8.9%	8.9%	8.9%	6.6%
2024	9.6%	9.6%	9.6%	9.6%	6.6%
2025	11%	11%	11%	11%	9.7%



Bestmed		Bonitas		Discovery		Sizwe	
<b>Subsidy 1</b>							
Main	R 816	Rhythm1 (R0 - R9000)	BonCap (R0 - R11 250)	Essential Smart Dynamic			
			BonCap (R12 251-R18 250)	Essential Smart			
Adult	R 934	Rhythm1 (R9001 - R14 000)	Bon Start	KeyCare Regional (R0-R10 550)			
			Bon Start Plus	KeyCare Regional (R10 551-R15 950)			
Child	R 201	Rhythm1 (R9001 - R14 000)	Bon Start Plus	KeyCare Plus R0-R9 900			
				KeyCare Core R0 - R9 900			
				KeyCare Core R9 901-R15 990			
				KeyCare Start R0-R10 550			
				Active Smart			
<b>Subsidy 2</b>							
Main	R 1 662	Rhythm1 (R14 001+)	BonFit Select	Classic Delta Saver	Essential Copper		
		Rhythm2 (R0- R5500)	Primary	Essential Saver			
		Rhythm2 (R5501 - R8500)	Primary Select	Coastal Saver	Gold Ascend Plan		
Adult	R 1 483	Rhythm2 (R8501+)	Hospital Standard	Classic Core			
			Beat 1	BonEssential	Essential Delta Saver		
		Beat 1 network	BonSave	Essential Core	Gold Ascend Plan <b>EDO</b>		
		Beat 2	BonEssential Select	Essential Delta Core			
Child	R 401	Beat 2 network	BonCap (R18 251 - R23 740)	Coastal Core	Silver Hospital Plan/New name Access core after 2024		
		Beat 3 Network	BonCap (R23 741+)	KeyCare Regional (R15 951 - R24 250)			
				KeyCare Regional (R24 251 +)			
				KeyCare Plus (R9 901 - R15 990)			
				KeyCare Plus (R15 991+)	Access Saver 25% MSA		
				KeyCare Core (R15 991+)			
				KeyCare Start R10 551-R15 950			
				KeyCare Start R15 951 - R24 250			
				KeyCare Start R24 251 +			
<b>Subsidy 3</b>							
Main	R 3 261	Beat 3	BonComprehensive	Executive	Platinum Enhanced Plan/Value Platinum from 2025		
		Beat 3 Plus	BonClassic	Classic Comprehensive	Platinum Enhanced Plan <b>EDO</b> /Value Platinum Core from 2025		
Adult	R 2 631	Beat 4	BonComplete	Classic Smart Comprehensive	Titanium Executive Plan		
		Pace 1	Standard	Classic Priority	Plus Plan - discontinued 2025		
Child	R 456	Pace 2	Standard Select	Essential Priority	Value Plan - Discontinued 2025		
		Pace 3					
		Pace 4		Classic Saver	Value Core <b>EDO</b> - discontinued 2025		

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Pension members





# Admed Gap membership

## AdmedGap membership

Not compulsory for Bestmed, Bonitas and Sizwe **pensioner** members.

## Who pays the premium?

The member will be responsible for the contribution towards AdmedGap.

## What will it cost?

The AdmedGap membership fees for this Sappi group will be R282 per family per month. (Instead of the R511 per family per month or the R759 for members over 65)

## Continued benefit premium available

Members to ensure AdmedGap membership after retirement to prevent payment of higher premiums and waiting periods.



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# Pensioners receiving the Momentum annuity

## Momentum Annuity pensioners

- Momentum will announce the annual increase for 2025 in December directly to this group of pensioners.
- Pensioner who receive this benefit was in lieu of the existing post-retirement medical subsidy

## Tax information

- Should Momentum pay the **medical aid** contributions, there is no tax payable by the member.
- Should Momentum pay the **member**, the member is liable for tax, but will be able to deduct from tax if he/she is a member of another medical aid scheme. (Momentum will distribute IRP5's to this group)



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Thank You