HealthGroup

Member Guide: Stratum Benefits Gap Cover 2026

As per the Stratum Benefits Launch (Virtual via YouTube)

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1. Overview of Key Changes

- ✅ Overall Policy Limit increased to **R219,645 per insured person per year**
- ✅ Premium increases across all individual and family options
- ✅ Benefit enhancements across the range of options
- ✅ New Preventative Care and Cancer Treatment Top-Up benefits on select options
- ✅ Casualty Benefit limits increased across multiple plans
- ✅ After-hours casualty window adjusted to start at **19:00**
- ✅ Mental health support introduced via the **Wellness Care Line**
- ✅ International Travel Insurance underwriter changed to **GENRIC Insurance Company Limited**

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2. Rising Costs & Claims: Why Gap Cover Matters More Than Ever

Between 2019 and 2025, hospital admissions across all medical schemes rose sharply—now exceeding pre-COVID levels. Medical cases are more complex, and hospitals are treating more severe conditions, which drives up costs.

- In the last financial year, medical aid claim costs increased by 12–13% per member per month.
- Hospital claims—driven largely by specialist fees—rose over 17%.
- Pathology and radiology costs increased by 18%.
- Members on lower-tier plans are facing higher co-payments and reduced benefits, with many specialists charging up to 5x the medical aid rate.

Gap cover is absorbing more of these shortfalls than ever before.

Claims Paid in Q1 2025

Average Shortfall	Number of Claims	Total Paid
R54,000	155	R8.4 million
R65,000	112	R7.3 million
R74,000	76	R5.7 million
R85,000	45	R3.9 million
R95,000	27	R2.5 million
R126,000	73	R9.2 million

Largest claim: R205,000+

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3. Premium Changes (2025 vs 2026)

Individual Premiums

Option	Age Band	2025	2026	Change
Compact 300	≤64	R330	R363	+R33
Compact 300	≥65	R629	R692	+R63
Meridian 400	≤35	R250	R275	+R25
Meridian 400	36–64	R320	R352	+R32
Meridian 400	≥65	R698	R768	+R70
Elite 500	≤64	R481	R529	+R48
Elite 500	≥65	R780	R858	+R78
Access Optimiser	≤64	R197	R217	+R20
Access Optimiser	≥65	R262	R288	+R26
Access Co-Pay Plus 300	≤64	R404	R444	+R40
Access Co-Pay Plus 300	≥65	R537	R591	+R54

Family Premiums

Option	Age Band	2025	2026	Change
Compact 300	≤64	R399	R439	+R40
Compact 300	≥65	R629	R692	+R63
Elite 500	≤64	R591	R650	+R59
Elite 500	≥65	R954	R1,049	+R95
Access Co-Pay Plus 300	≤64	R404	R444	+R40
Access Co-Pay Plus 300	≥65	R537	R591	+R54

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4. Benefit Enhancements by Option

Compact 300

- Penalty Co-Payment: ↑ to R12,000 per policy/year
- Casualty Items: R1,000 per policy/year
- Follow-Up Visits: 1 per person/event, up to R6,000 per policy/year

Meridian 400

- MRI/CT/PET Scan Sublimit: ↑ to R4,000 per person/event
- Penalty Co-Payment: ↑ to R10,500 for 1 co-payment per policy/year
- Cancer Treatment Top-Up: R50,000 per person/year
- Casualty Items: 2 events, R1,000 per person/event, up to R9,500 per person/event

Elite 500

- Penalty Co-Payment: ↑ to R16,000 for 2 co-payments per policy/year
- Colonoscopy/Gastroscopy Sublimit: ↑ to R7,000 per person/event
- MRI/CT/PET Scan Sublimit: ↑ to R6,000 per person/event

- MRI/CT/PET Top-Up: ↑ to R6,000 per policy/year
- Casualty Items: R2,000 per policy/year
- Follow-Up Visits: 1 per person/event, up to R15,000 per policy/year

Access Co-Pay Plus 300

- Admission/Procedure Co-Payment: ↑ to R7,000 per policy/year
- Out-of-Hospital MRI/CT Scan Sublimit: R2,000 per policy/year
- Casualty Benefit: ↑ to R4,000 per policy/year
- Preventative Care: ↑ to R2,000 per policy/year

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5. Casualty Benefit Increases (Other Options)

Option	2025 Limit	2026 Limit	Change
Edge 200	R3,500	R4,500	+R1,000
Compact 200	R6,000	R7,000	+R1,000
Base 500 / GeForce 500	R7,000	R8,000	+R1,000
Co-Evolution 500	R8,000	R9,000	+R1,000
Senior 500	R4,000	R5,000	+R1,000
Access Optimiser Plus 200/500	R2,000	R3,000	+R1,000

After-Hours Casualty Window:
Now starts at **19:00**, ends at **07:00**

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6. Mental Health Support

Wellness Care Line (New in 2026)

- 24/7 telephone & virtual counselling
- Support for stress, anxiety, depression
- Available in all 11 official languages
- Powered by Reality Wellness Group
- Free for all gap cover members and dependants

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7. Value-Added Products

Lifestyle Benefits

- Included with all gap cover options

International Travel Insurance

- New underwriter: **GENRIC Insurance Company Limited**
- Co-branded with Old Mutual Insure (OMI)
- Benefits and process remain unchanged

8. Member Tips from HealthGroup

- Request quotes for planned procedures
- Negotiate specialist fees where possible
- Use in-network providers to avoid penalties
- Understand your benefit limits and claims process
- Reach out to your HealthGroup adviser for help comparing options or planning ahead

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9. Final Word

Gap cover in 2026 is more than insurance—it's protection, peace of mind, and a critical safety net in a changing healthcare landscape. HealthGroup is here to guide you every step of the way.