



2027

PRIMARY OPTION

BENEFITS AND CONTRIBUTIONS

Summary 2027

Makoti Medical Scheme is the most affordable medical Scheme in South Africa today.

Our option provides high quality medical care at the lowest cost. Our rich member benefits include GP consultations, generous acute medicine, and we cover all chronic conditions in practice.

All benefits are paid at the scheme tariff and are subject to managed care protocols.

BENEFIT	PRIMARY OPTION
COVID-19 Vaccinations	Covered
Overall Limit	No Limit
General Practitioner Services	At members nominated GP paid at Scheme Rate
Medication: Acute and Chronic	As per the Scheme formulary
Over the counter medicine (OTC)	Limited to R500 per family per annum
Chronic Illness Screening by General Practitioner	Annual or when requested

**ALL THE FOLLOWING SERVICES MUST BE CONFIRMED BY CALLING 087 801 2860
IN THE CASE OF AN EMERGENCY**

BENEFIT	PRIMARY OPTION
Basic Pathology and Radiology	Radiology: CXR, suspected fractures of extremities and two obstetric sonars per pregnancy Pathology: PAP smear single slide, glucose, Hb, HbA1c, WCC, Platelets, RPR, Blood Group and HIV Elisa Test
Specialist Services	Prescribed Minimum Benefits only in State Hospitals
Hospitalisation	State Hospitals
Emergency Stabilisation / Casualty in a private hospital	Medical Emergencies only
Maternity Benefit	In private hospitals limited to R32 012 per pregnancy
HIV/AIDS	As per Managed Care protocols provides cover for all related treatment

OTHER SERVICES

BENEFIT	PRIMARY OPTION
Ambulance for medical emergencies	APA (Advanced Paramedic Assist) 0860 102 214
Clinical Psychology	Prescribed Minimum Benefits only in State Hospitals
Hearing Aids	Prescribed Minimum Benefits only in State Hospitals
External Prostheses	Prescribed Minimum Benefits only in State Hospitals
Internal Prostheses	R64 000 per family per year
Physiotherapy and Occupational Therapy	Prescribed Minimum Benefits only
Optometry	R1 240 per beneficiary every 24 months including full cost of eye test

DENTISTRY

BENEFIT	PRIMARY OPTION
Basic prevention, fillings and extractions	Subject to managed care protocols
Specialised Dentistry	No Benefit
Dentures	No Benefit

CONTRIBUTION TABLE EFFECTIVE 1 JANUARY 2027

PRIMARY PLAN	PRINCIPAL (R)	ADULT (R)	CHILD (R)
R0 - R8 374	466	466	314
R8 375 - R11 092	1 041	857	383
R11 093 - R14 789	1 116	902	412
R14 790 - R19 719	1 198	959	435
R19 720 +	1 285	1 001	460



EMERGENCY SERVICES ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Makoti call center: 087 801 2860 / **Ambulance services:** APA (Advanced Paramedic Assist) 0860 102 214 /
National 24-hour call line: 087 801 2860



Makoti Medical Scheme

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