



Primary Option

Benefits and Contributions

Summary 2026

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 R475 per family per annum
Chronic Illness Screening by General Practitioner	Annual or when requested

All the following services must be authorised by calling 0860 00 24 00 or 060 982 3823 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 R30 870 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	R61 728 per family per year
Physiotherapy and Occupational Therapy	Prescribed Minimum Benefits only in State Hospitals
Optometry	R1 180 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 2026

Primary Plan	Principal (R)	Adult (R)	Child (R)
0 – R7 900	438	438	295
R7 901 – R10 614	977	805	360
R10 615 – R14 152	1 048	847	387
R14 153 – R18 870	1 125	900	408
R18 871 +	1 207	940	432



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: 0860 002 400



Makoti Medical Scheme

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Administered by Universal Healthcare Administrators (Pty) Ltd