

30 October 2024

Dear Valued SAMWUMED Member,

RE: SAMWUMED OPTION A, ENHANCED WITH A SAVINGS PLAN IN 2025

We are pleased to inform you that, following extensive feedback informed by our comprehensive National Market Research study conducted between May and July 2024, the Scheme has decided to enhance your benefits. Consequently, we have removed Option A's overall annual limit and added a savings component to give you more control over your day-to-day medical expenses while ensuring you receive top-tier coverage.

Effective 1 January 2025, should you choose to remain on Option A, you will automatically have access to a medical savings account (MSA) which comprises 15% of your contributions. Enjoy the freedom to spend your savings on your day-to-day medical needs, from consultations with GPs or Specialists to Pathology to Radiology (subject to sub-limits) and more. You will be able to access your savings upfront or carry them over to the next year, ensuring you can save for future medical needs. Dental and Optical Benefits will not be funded from your savings but from your main benefits to make your savings last longer. We have also introduced a weight loss programme for those with a BMI >30 kg/m² and a new Sports Injuries benefit that provides limited additional cover for radiology, GP, Specialist and Allied Therapy sessions that are funded from your main benefits and not your savings.

We anticipate a positive response from our members regarding this enhancement, particularly from our younger members. Rest assured that all Prescribed Minimum Benefit (PMB) conditions, including hospitalisation, will still be fully covered.

It is important to note that these changes will not affect SAMWUMED Option B members, who will continue to enjoy their existing benefits.

For further information, please contact our Contact Centre at 0860 104 117 or reach out to our Sales Representatives located nationally.

Kind regards,
SAMWUMED Team

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