

2024



11 YEAR CONTRIBUTION COMPARISON

RESTRICTED SCHEME
VS OPEN SCHEME

This blog, brought to you by Medi Call busts the widespread myth that *"bigger is better"* where medical aid benefits for your employees are concerned.

This is a real life comparison.



Over the past 11 years, the benefit plan of a large open medical scheme most comparable in benefits to the benefit plan of a medium sized restricted scheme, increased contributions by 176.5% whilst the medium sized restricted scheme increased contributions by only 80.6%



80.6%

**MEDIUM SIZED
RESTRICTED
SCHEME**



176.5%

**LARGE OPEN
MEDICAL
SCHEME**

At the recent launch of the 2025 Benefit- and Contribution amendments, the larger open medical scheme announced varying contribution increases of up to 10.9% across different benefit plans.

The open medical scheme's Benefit Plan most comparable in benefits to the medium sized restricted medical scheme's benefit plan is due for a contribution increase of 10.9% w.e.f. 1 January 2025.

The contributions for the medium sized restricted medical scheme is due for an increase with effect from 1 July 2025 and further analysis below confirm that the medium sized restricted medical scheme were able to post consistently lower contribution increases than the large open medical scheme over the past 11 years.

During this same period, the restricted medical scheme significantly enriched benefits whilst the large open medical scheme, specifically over the past two years, cut benefits.

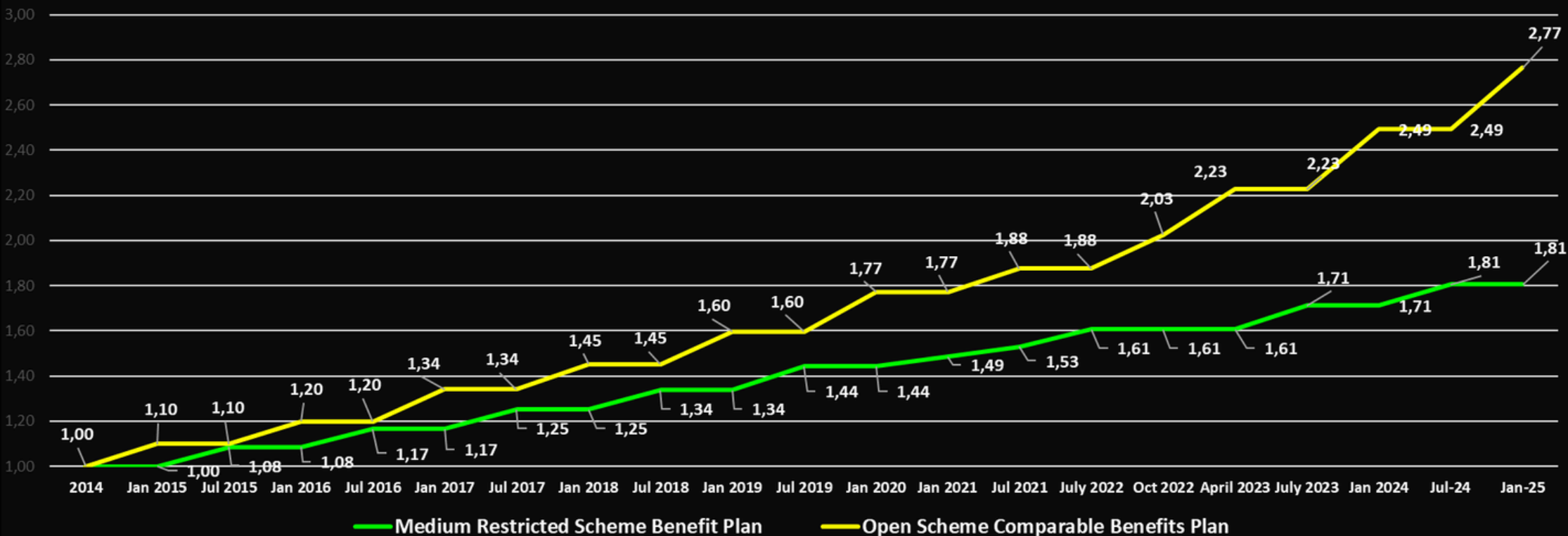
**LARGE OPEN
MEDICAL
SCHEME**

versus

**MEDIUM SIZED
RESTRICTED
SCHEME**

Comparing the benefit plan of the medium sized restricted medical scheme with the benefit plan of a large open medical scheme that is most comparable in benefits.

Comparing Contribution Increases with 2014 as basis



P + S + 1c calculated from 1 Jul 2014 to 30 Jun 2025

A calculation of the actual contributions for a family of 3 (P + S + 1c) for the period from 1 Jul 2014 to 30 June 2025 between the medium sized restricted scheme's benefit plan vs the benefit plan most comparable in benefits of the large open medical scheme reveal a R789 756 saving for the family on the medium sized restricted scheme.

R832 K

**MEDIUM SIZED
RESTRICTED
SCHEME**

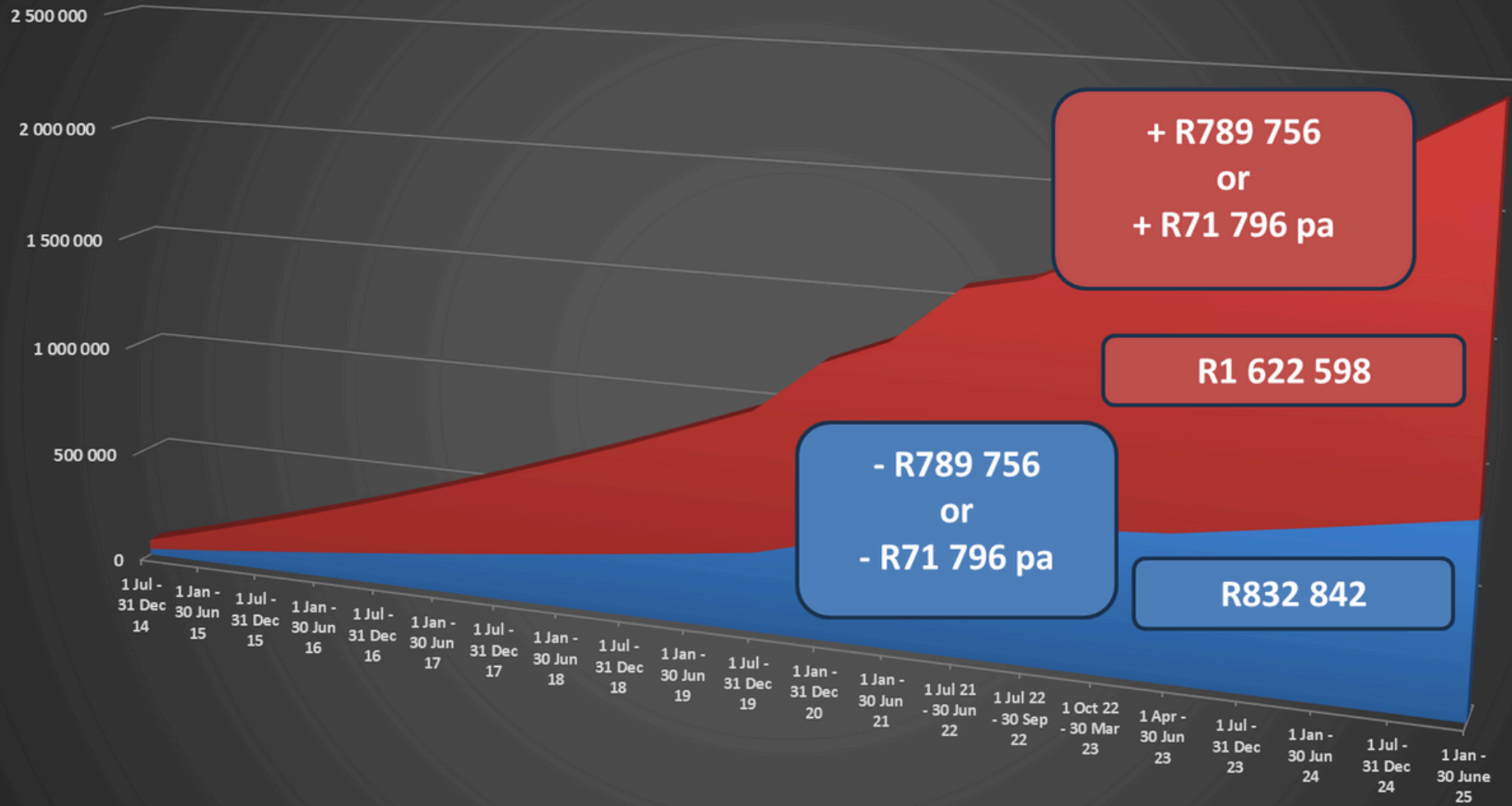
R1,622 M

**LARGE OPEN
MEDICAL
SCHEME**

Family of 3 (P + S + 1C) Contribution calculation from 1 Jul 2014 to 30 June 2025.				
1 July 2014 to 30 June 2025	Restricted Scheme Plan per period	Restricted Scheme Plan Cumulative	OPEN Scheme 1 per period	Open Scheme 1 Cumulative
1 Jul - 31 Dec 14	27 036	27 036	43 272	43 272
1 Jan - 30 Jun 15	27 036	54 072	47 574	90 846
1 Jul - 31 Dec 15	29 334	83 406	47 574	138 420
1 Jan - 30 Jun 16	29 334	112 740	51 882	190 302
1 Jul - 31 Dec 16	31 530	144 270	51 882	242 184
1 Jan - 30 Jun 17	31 530	175 800	58 008	300 192
1 Jul - 31 Dec 17	33 834	209 634	58 008	358 200
1 Jan - 30 Jun 18	33 834	243 468	62 844	421 044
1 Jul - 31 Dec 18	36 162	279 630	62 844	483 888
1 Jan - 30 Jun 19	36 162	315 792	69 090	552 978
1 Jul - 31 Dec 19	39 012	354 804	69 090	622 068
1 Jan - 31 Dec 20	78 024	432 828	153 300	775 368
1 Jan - 30 Jun 21	40 182	473 010	76 650	852 018
1 Jul 21 - 30 Jun 22	82 764	555 774	162 396	1 014 414
1 Jul 22 - 30 Sep 22	21 723	577 497	40 599	1 055 013
1 Oct 22 - 30 Mar 23	43 446	620 943	87 654	1 142 667
1 Apr - 30 Jun 23	21 723	642 666	48 183	1 190 850
1 Jul - 31 Dec 23	46 272	688 938	96 366	1 287 216
1 Jan - 30 Jun 24	46 272	735 210	107 874	1 395 090
1 Jul - 31 Dec 24	48 816	784 026	107 874	1 502 964
1 Jan - 30 June 25	48 816	832 842	119 634	1 622 598
Saving on Restricted Scheme Benefit Plan over the period				789 756

Family of 3 (P + S + 1C)

Contribution calculation from 1 Jul 2014 to 30 Jun 2025



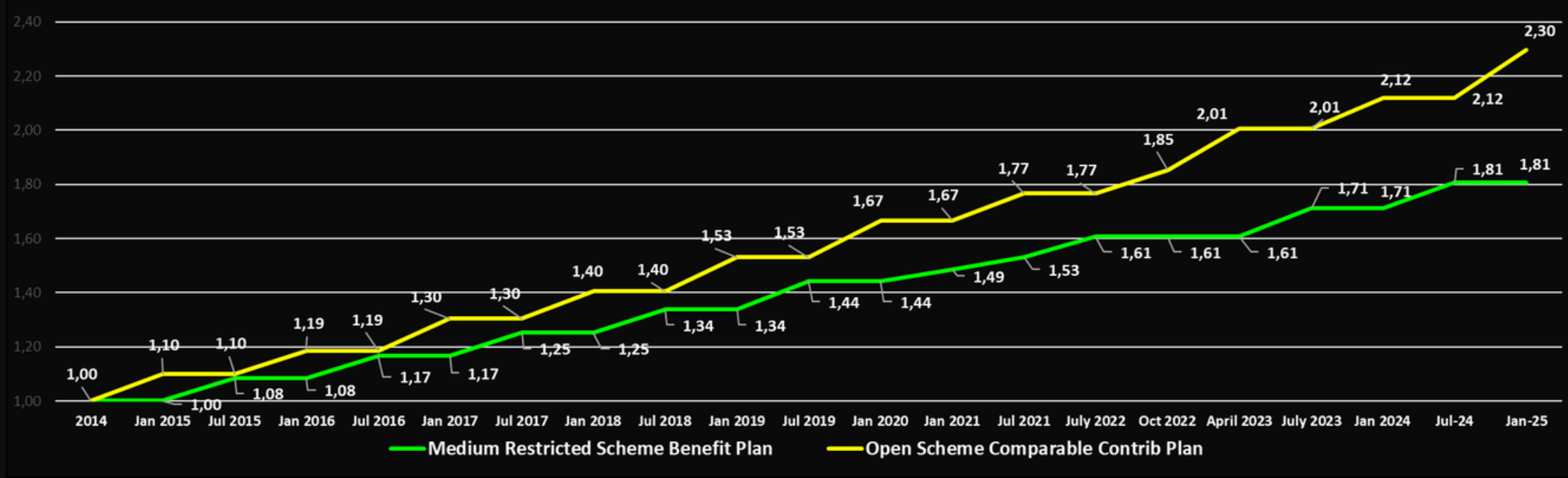
■ Restricted Scheme Plan Cumulative

■ Open Scheme 1 Cumulative

Comparing the benefit plan of the medium sized restricted medical scheme with the benefit plan of a large open medical scheme that is most comparable in contributions.

Please note that this benefit plan of the large open medical scheme offers significantly less benefits than the benefit plan of the medium sized restricted medical scheme.

Comparing Contribution Increases with 2014 as basis



P + S + 1c calculated from 1 Jul 2014 to 30 Jun 2025

A calculation of the actual contributions for a family of 3 (P + S + 1c) for the period from 1 Jul 2014 to 30 June 2025 between the Medium sized restricted scheme's benefit plan vs the most comparable in contributions benefit plan of the large open medical scheme reveal a R71 172 saving for the family on the medium sized restricted scheme.

R832 K

**MEDIUM SIZED
RESTRICTED
SCHEME**

R904 K

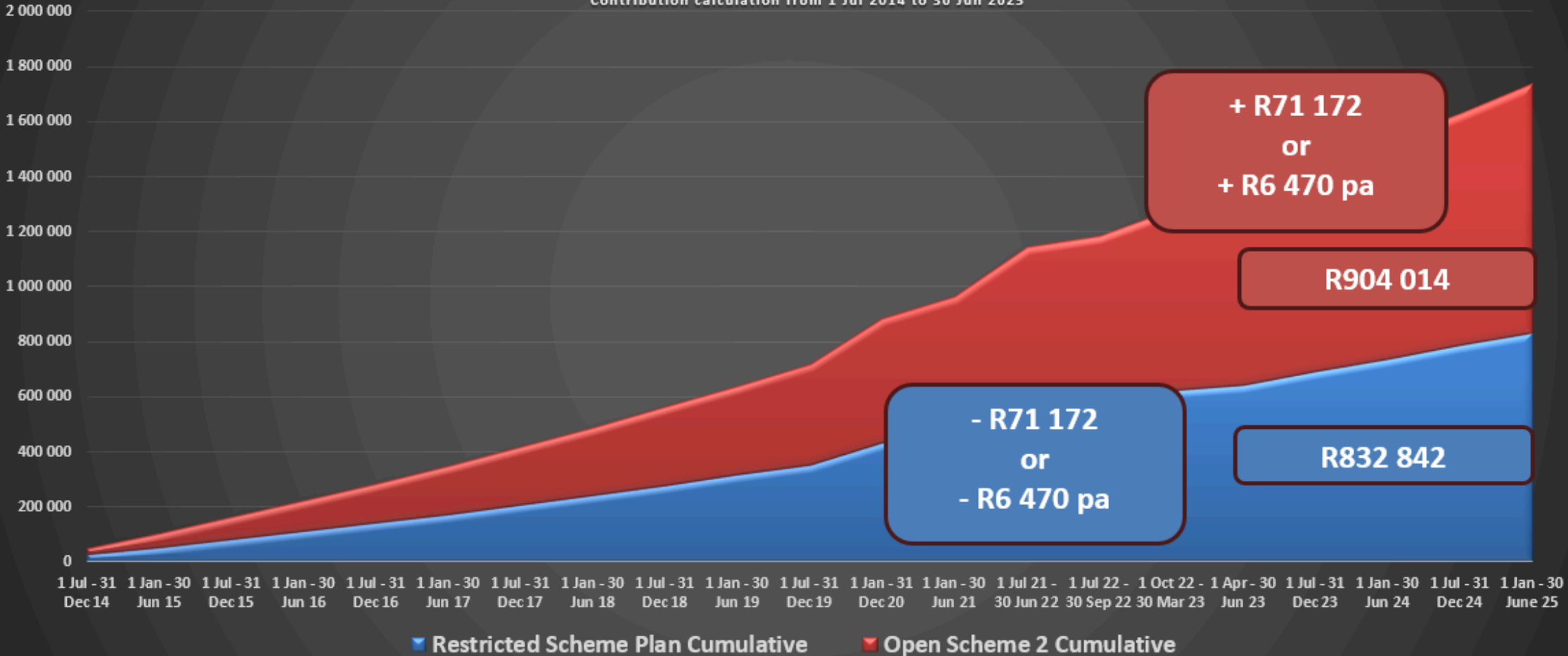
**LARGE OPEN
MEDICAL
SCHEME**

Family of 3 (P + S + 1C) Contribution calculation from 1 Jul 2014 to 30 Jun 2025.

1 July 2014 to 30 June 2025	Restricted Scheme Plan per period	Restricted Scheme Plan Cumulative	OPEN Scheme 2 per period	Open Scheme 2 Cumulative
1 Jul - 31 Dec 14	27 036	27 036	25 932	25 932
1 Jan - 30 Jun 15	27 036	54 072	28 506	54 438
1 Jul - 31 Dec 15	29 334	83 406	28 506	82 944
1 Jan - 30 Jun 16	29 334	112 740	30 768	113 712
1 Jul - 31 Dec 16	31 530	144 270	30 768	144 480
1 Jan - 30 Jun 17	31 530	175 800	33 822	178 302
1 Jul - 31 Dec 17	33 834	209 634	33 822	212 124
1 Jan - 30 Jun 18	33 834	243 468	36 414	248 538
1 Jul - 31 Dec 18	36 162	279 630	36 414	284 952
1 Jan - 30 Jun 19	36 162	315 792	39 672	324 624
1 Jul - 31 Dec 19	39 012	354 804	39 672	364 296
1 Jan - 31 Dec 20	78 024	432 828	86 448	450 744
1 Jan - 30 Jun 21	40 182	473 010	43 224	493 968
1 Jul 21 - 30 Jun 22	82 764	555 774	91 584	585 552
1 Jul 22 - 30 Sep 22	21 723	577 497	22 896	608 448
1 Oct 22 - 30 Mar 23	43 446	620 943	48 078	656 526
1 Apr - 30 Jun 23	21 723	642 666	26 010	682 536
1 Jul - 31 Dec 23	46 272	688 938	52 020	734 556
1 Jan - 30 Jun 24	46 272	735 210	54 942	789 498
1 Jul - 31 Dec 24	48 816	784 026	54 942	844 440
1 Jan - 30 June 25	48 816	832 842	59 574	904 014
Saving on Restricted Scheme Benefit Plan over the period				71 172

Family of 3 (P + S + 1C)

Contribution calculation from 1 Jul 2014 to 30 Jun 2025



CEO SAYS...

This real life comparison over 11 years confirm the considerable value embedded within restricted schemes. Medi Call assisted the medium sized restricted scheme since 2011 with independent strategic and operational scheme management. The following can be noted for restricted schemes:

- They maintain a lower age demographic profile - resulting in lower utilisation.
- Their high reserve ratios combat volatility and allow corrections to contributions to be smoothed over a number of years.
- They are delivered to employees at a lower cost.

As illustrated in this comparison, all these factors contributed to the significant value proposition this restricted scheme delivered in the past 11 years in comparison to a large open medical scheme.

GET IN TOUCH

Engage with us today to find out
what this means for your
restricted scheme

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