

The WELLTH Fund

Overview

The WELLTH Fund helps you to better understand your health by providing cover of up to R10 000 per family, for a wide range of important healthcare services focused on proactive care. It is designed to empower you to take specific action according to your individual health needs.

The WELLTH Fund is activated for the family after all members on the membership complete their Screening tests at one of the Scheme's Network providers within a 12-month period. The WELLTH Fund is a once-off benefit and available for a limited period. It helps to preserve your Day-to-day Benefits available on your chosen Benefit Option because eligible claims that would normally be paid from your Day-to-day Benefits will be paid from the WELLTH Fund first.

The WELLTH Fund complements and is offered in addition to the Screening and Prevention Benefit. You can view more information in the Screening and Prevention Benefit on www.retailmedicalscheme.co.za under Find a document.

About some of the terms we use in this document

Some of the terms in this document may not be familiar to you. Here are their meanings.

TERMINOLOGY	DESCRIPTION
Day-to-day Benefits	These are benefits for out-of-hospital healthcare services such as GP consultations and eye tests.
Scheme Rate	This is the rate paid by Retail Medical Scheme for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Screening Benefit for adults	A set of essential health screenings and preventive tests for adults who are 18 years and older. It includes certain tests for blood glucose, blood pressure, cholesterol, body mass index and HIV (optional) screening at one of our Wellness Network Providers.
Screening Benefit for seniors	In addition to the Screening Benefit for adults, members who are 65 and older have cover for an age-appropriate falls-risk assessment at one of the Scheme's Network Providers.
Screening Benefit for children	A Screening Benefit specifically for children between the ages of two and 18 years. This benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at one of the Scheme's Network Providers.
Screening and Prevention Benefit	The Screening and Prevention Benefit provides cover for certain tests that can detect early warning signs of serious illnesses. It's available on all Options and does not affect your Day-to-day Benefits.

How to access the WELLTH Fund

To activate the WELLTH Fund, each registered beneficiary on your Retail Medical Scheme membership that is two years or older must complete their age-appropriate, in-person screening assessment at a healthcare provider in the Scheme's Network.

The Scheme will pay for these screening assessments in full, from the appropriate Screening Benefit, if Network providers are used. You can learn more about this benefit at www.retailmedicalscheme.co.za.

The WELLTH Fund is a once-off benefit

The WELLTH Fund is a once in a membership-lifetime benefit, available to every beneficiary of the Scheme. The benefit is allocated according to the size and make-up of the membership:



R2 500 per adult
(>18 years old)



R1 250 per child
(>2 years old)



Up to a maximum
of R10 000 per
membership

Once the benefit is activated, any registered beneficiary on the membership can make use of any portion of the benefit, subject to the applicable criteria.

The WELLTH Fund will be available to existing members and their registered dependants on 1 January 2026 for a 2-year period, to 31 December 2027. Members joining after 1 January 2026 will have access to the benefit in the year of joining and to the end of the year thereafter.

Your WELLTH Fund Benefit

The available WELLTH Fund limit depends on the number of registered dependants on your membership, and their age.

Once you and all the registered dependants (where applicable) have completed the appropriate screening assessments, you will have access to a combined WELLTH Fund Benefit of:

- R2 500 for every adult, and
- R1 250 for every child over the age of two years.

The maximum overall limit for the benefit is R10 000 per membership.

The per beneficiary limit depends on the age of the member or dependant at the date of expiry of the WELLTH Fund. For example:

- If the benefit is activated in 2026, children who turn two years old on or before 31 December 2027 receive the child allocation of R1 250.
- Beneficiaries who are 18 years old on or before 31 December 2027, receive the adult benefit value of R2 500.
- Children who are two years old after 31 December 2027 will not receive a fund value allocation but are still eligible to use the WELLTH Fund.

Once activated, the WELLTH Fund is available for use by all registered beneficiaries on the membership, regardless of their age. Qualifying healthcare services are covered up to Scheme Rate.

Healthcare services available to you from the WELLTH Fund

The following screening and prevention healthcare services are covered from this benefit:

Healthcare service	Cover
General health	<ul style="list-style-type: none"> • One consultation at a general practitioner (GP) per person* • Dental check-up • Eye check-up • Hearing check-up • Skin cancer screening • Heart consultation • Lung cancer screening for long-term smokers

	<ul style="list-style-type: none"> Medical devices used to monitor blood pressure, blood sugar, cholesterol. The devices must have a registered NAPPI code and be purchased from a registered healthcare provider with a valid practice number (such as a pharmacy dispensary or doctor).
Physical health	<ul style="list-style-type: none"> Diet, nutrition and weight management at a dietitian Physical movement and mobility management at a biokineticist or physiotherapist Fitness Assessment or high-performance fitness assessment in our Wellness Network Foot health management at a podiatrist
Mental health	Mental wellness check-up at a psychologist, paediatrician, nurse, social worker, registered counsellor or psychiatrist
Women and men's health	Gynaecological and prostate consultations with your doctor, and a bone density check
Children's health	Children's wellness visit, which includes growth and appropriate developmental assessments with an occupational therapist, speech therapist or physiotherapist

Important things to remember

- GP consultations are limited to one visit per beneficiary from the WELLTH Fund, for all healthcare services.
- Network rules apply, thus you need make use of providers registered on the Retail Medical Scheme Network.
- General Scheme exclusions apply. If cover for specific services are not covered under your Retail Medical Scheme Benefit Option, you may not claim for them from the WELLTH Fund. Medicine or ongoing treatment for a diagnosed condition is not covered from the WELLTH Fund.
- Where healthcare services are also eligible for cover from another defined Risk Benefit, for example the Screening and Prevention Benefit, we will pay the claim from that benefit first, and then only from the WELLTH Fund in instances where that benefit is depleted or unavailable.
- Claims paid from your WELLTH Fund do not impact your Day-to-day Benefits. We will only use the Day-to-day Benefits available to you, once your WELLTH Fund limit is reached.

Cover from the WELLTH Fund is subject to the Scheme's entry clinical criteria, treatment guidelines and protocols.

How to find a healthcare provider that is in the Network

To find a provider in our Network visit www.retailmedicalscheme.co.za.

Complaints process

You may lodge a complaint or query with the Scheme on **0860 101 252** or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Scheme's internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za