



November 2025

Dear Member

YOUR 2026 WOOLTRU HEALTHCARE FUND BENEFITS

You know the year is nearly over when you start planning for December and that much-needed break. But before you consider taking leave, remember that you need to review whether your current benefit option is going to continue to meet your and your family's medical needs in 2026. This letter highlights the key changes that the Fund will be implementing in 2026 and we give you the opportunity to exercise an option change for 2026, should you wish to do so.

The year ahead

It is the objective of the Fund to ensure that it remains competitive in its benefits and contributions and covers the healthcare needs of our members and their dependants. Therefore, every year, the Board of Trustees, with the assistance of the Fund's Actuaries and Administrator, spends many hours reviewing the Fund's benefits and contributions. The Trustees have endeavoured to strike a balance between keeping contributions as affordable as possible and ensuring that the Fund remains financially sound and can continue to deliver affordable access to healthcare for our valued members.

We encourage members to read the enclosed **2026 Benefits and Contributions guide** carefully and to familiarise themselves with the changes that will be implemented next year.

Benefit changes for 2026

All benefit limits have been increased to keep up with inflation. In addition, the following enhancements will be introduced in 2026:

Preventative benefits

Effective 1 January 2026, the Fund will introduce two new preventative benefits across all benefit options, namely:

- prostate-specific antigen (PSA) testing; and
- colorectal cancer screening, i.e. faecal occult blood test and faecal immunochemical test.

Qualifying criteria apply and members are therefore encouraged to familiarise themselves with the enclosed **2026 Benefits and Contributions guide**.

Oncology benefits

Oncology treatment is advancing at a rapid pace, with state-of-the-art treatment and specialised medication constantly being developed and introduced. However, the speed of change also brings significant increases in costs. Therefore, the benefit for specialised oncology medication on the **Comprehensive Option** will be limited to 30% of the cost per treatment cycle and subject to the oncology benefit limit and qualifying criteria.

Please note that this benefit is not covered on the **Network Option**, **Saver Option** and the **Saver Choice Option**.

We again encourage members to assess their needs and to make provision for top-up cover, as the cover provided by the Fund may not be sufficient for everyone's needs. Please remember that a proactive mindset in this regard may help you to stay ahead of future challenges.

continued overleaf

WOOLTRU HEALTHCARE FUND

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Registered in terms of the Medical Schemes Act, 1998

Reminder!

The Fund would like to remind members of the following enhancements implemented in 2025:

- The **Saver Option** was split into two sub-options called **Saver Option** and **Saver Choice Option**. Any member who chooses the **Saver Option** is restricted to using any **Mediclinic** or **Netcare** hospital and pays a slightly lower contribution than members who choose the **Saver Choice Option** and have freedom of access to any hospital.
- The Fund pays for up to two virtual general practitioner (GP) consultations per family per year for members on both the **Saver Option** and **Saver Choice Option** through Hello Doctor once their Medical Savings Account (MSA) benefit is depleted.

Gap cover

We strongly encourage all members to buy medical gap cover. Please discuss the options available to you with your Human Resources (HR) consultant.

Contribution increases for 2026

Medical costs continue to increase well above consumer price index (CPI) inflation, and we constantly face several challenges that drive up costs, such as new and expensive medication, hospitalisation, specialists and the use of new technology.

After reviewing the benefits and the projected hospital and other costs, the Trustees have approved that, effective 1 January 2026, the contributions for adult dependants on the **Saver Option**, **Saver Choice Option** and **Comprehensive Option** be aligned with those of principal members. The contribution increases will be:

Network Option: 6.0% on the lower salary categories

Network Option: 7.0% on the highest salary category

Saver Option: 7.0%

Saver Choice Option: 8.5%

Comprehensive Option: 9.8%

Depending on their family size, individual members on the **Saver Option**, **Saver Choice Option** and **Comprehensive Option** may experience a slightly higher increase due to the equalisation of contributions for spouses, other adult dependants and principal members.

Please refer to the enclosed **2026 Benefits and Contributions guide** for the 2026 contributions.

Benefit option selection for 2026

The Trustees would like you to make an informed choice and urge you to carefully consider your choice of benefit option for 2026.

We enclose your **2026 Benefits and Contributions guide** for easy reference. You can also visit the Fund's website at **www.wooltruhealthcarefund.co.za** for all the information you need to make an informed decision about the benefit option you choose for your and your family's healthcare needs in 2026.

Please complete and sign the enclosed 2026 Benefit Option Selection form and return it to reach the Fund by no later than Friday, 12 December 2025. If no selection is made, you will remain on your current benefit option and only be afforded the opportunity to change your benefit option again at the end of next year when you need to make your choice for 2027.

For any assistance in choosing your healthcare benefit option for 2026, please contact our Client Service Team on **0802 228 922** or by email at **enquiries@wooltruhealthcarefund.co.za**.

On behalf of the Trustees of the Fund, I wish you a healthy and productive 2026.

Yours faithfully



Burger van der Merwe
Chairperson of the Wooltru Healthcare Fund

2026 benefits and contributions are subject to approval by the Council for Medical Schemes (CMS)