November 2026

Dear Member

YOUR 2027 WOOLTRU HEALTHCARE FUND BENEFITS

As another year draws to a close, many of us start looking forward to the festive season, family time, and a well-deserved break. Before turning your attention to holiday plans, it is worth taking a moment to review your healthcare needs and ensure that your current benefit option will continue to provide the cover that you and your family require in 2027.

In this letter, we highlight the key benefit and contribution changes approved for 2027, as well as important information to help you make informed healthcare decisions for the year ahead. We also provide details on the annual option change period, giving you the opportunity to select a different benefit option should your healthcare needs have changed.

The year ahead

The Fund remains committed to providing competitive benefits and contributions that meet the healthcare needs of members and their dependants. Each year, the Board of Trustees, together with the Fund's Actuaries and Administrator, undertakes a comprehensive review of the Fund's benefit structure and contribution levels. In doing so, careful consideration is given to maintaining affordable contributions while ensuring the long-term financial sustainability of the Fund. The Trustees remain focused on balancing affordability with comprehensive healthcare cover, enabling the Fund to continue delivering quality healthcare benefits and value to members.

Benefit changes for 2027

All benefit limits have been increased to keep up with inflation and the Fund's negotiated rates with service providers. In addition, the following enhancements will be introduced in 2027:

Enhanced Maternity Benefits
Supporting members throughout their pregnancy journey remains a key priority for the Fund. To further enhance the existing maternity benefit, the following improvements, paid from your Major Medical Expenses Benefit, will be introduced from 1 January 2027:

- **Saver Option** and **Saver Choice Option**: Cover for 5 antenatal consultations per pregnancy.
- **Comprehensive Option**: Cover for 10 antenatal consultations per pregnancy.
- **Saver Option**, **Saver Choice Option** and **Comprehensive Option**: Cover for one additional ultrasound scan after 24 weeks of pregnancy.
- **All Options:** Access to the Parent Sense App for members registered on the Fund's Maternity Programme, providing expert guidance, developmental tracking tools and valuable parenting advice from pregnancy through early childhood.

These enhancements are designed to provide expectant parents with greater support, improved access to maternity care and additional resources throughout this important stage of life.

Expanded Cover for Robotic-Assisted Laparoscopic Surgery
The Fund has expanded its existing robotic-assisted surgery benefit on the **Saver Option**, **Saver Choice Option** and **Comprehensive Option** to include clinically appropriate cancer-related hysterectomies and nephrectomies, subject to clinical motivation, pre-authorisation and applicable benefit limits.

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Introduction of Cochlear Implant Benefit
As from the new benefit year the Fund will introduce cochlear implant cover on the **Comprehensive Option**. The benefit will be available subject to clinical motivation and pre-authorisation and includes a device and subsequent maintenance limit of R340 000 per qualifying beneficiary per year.

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

Contribution increases for 2027

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 the following contribution increases with effect from 1 January 2027:

Network Option: 6.0%
Saver Option: 7.0%
Saver Choice Option: 8.8%
Comprehensive Option: 9.7%

View the **2027 Benefits and Contributions Guide** for the 2027 contributions.

Benefit option selection for 2027

The Trustees encourage you to make an informed decision when selecting your benefit option for 2027.

Your **2027 Benefits and Contributions Guide** is available 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 that best meets your and your family's healthcare needs in 2027.

To change your benefit option for 2027, please complete and submit the 2027 Benefit Option Selection Form by Friday, 11 December 2026. 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 2028.

For any assistance in choosing your healthcare benefit option for 2027, please contact our Client Service Team on **0802 228 922** or by email at **enquiries@wooltruhealthcarefund.co.za**.

On behalf of the Trustees, thank you for your continued support of the Fund. We wish you and your family a healthy, rewarding and successful 2027.

Yours faithfully



Burger van der Merwe
Chairperson of the Wooltru Healthcare Fund

2027 benefits and contributions are subject to approval by the Council for Medical Schemes (CMS)