



Day-to-Day: Basic outsourced Radiology & Pathology tests out-of-hospital

This benefit refers to outsourced basic radiology (x-rays) and pathology (blood tests) rendered out-of-hospital.

Basic radiology refers to standard diagnostic imaging techniques that are typically used to examine the body for common medical conditions or injuries. These imaging procedures are less complex than specialised radiology and are generally available at most medical facilities. Basic radiology includes x-rays and ultrasounds as examples.

Pathology involves the study of diseases through the examination of body fluids, tissues, and cells. Pathology tests are used to diagnose a wide range of conditions, from infections to cancers. Common types of basic pathology tests include blood tests, urine tests and biopsies.

A referral from a medical practitioner is required before basic radiology and pathology tests can be performed. This benefit does not cover specialised radiology.

Annual Family Benefit:

- Member: R5,200
- Member + 1 dependant: R7,720
- Member + 2 or more dependants: R10,300

No authorisation required, subject to available benefits. If you reside within 50km from a SAMHS facility, a DD63 referral is required if outsourced.

The Fund, through its appointed Managed Healthcare Provider, reserves the right to apply best-practice clinical protocols and case management to ensure effective care and cost management.

For benefits related to MRI, CT, and Radio-Isotope scans, please refer to the Specialised Radiology section.



Refer to the 2026 Schedule of Benefits for a detailed overview of the benefit structure.

The South African Military Health Service remains the primary healthcare provider for medical, oral health, and hospital treatment to all beneficiaries of the Fund.