



Preventative Benefits

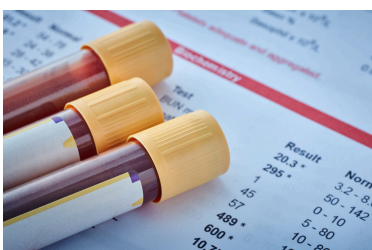
Preventative: Preventive care includes medical services and practices aimed at preventing illnesses or detecting health issues early. This involves vaccinations, regular check-ups, screenings, and health education, all designed to maintain overall health and prevent more serious conditions later on.

The preventative benefit is distinct from the annual day-to-day benefits. These tests include:

- **Health Risk Assessment:** 1 assessment per beneficiary per annum
- **Flu Vaccine:** 1 vaccine per beneficiary per annum
- **Pneumococcal Vaccine:** 1 vaccine for beneficiaries aged 65+ every 5 years
- **Mammogram:** 1 test per female beneficiary aged 40+ per annum
- **Pap smear:** 1 test per female beneficiary per annum
- **Prostate Specific Antigen (PSA):** 1 test per male beneficiary aged 50+ per annum
- **Lipogram Test (Cholesterol):** 1 test per beneficiary per annum
- **Fasting Blood Sugar Test (Glucose Levels):** 1 test per beneficiary per annum
- **Bone Density Test:** 1 test per female beneficiary aged 50+ every 5 years

Important:

- Your treating provider's details must be provided at the Pathology Laboratory and Radiology Service Provider for tests from benefits 10.4 - 10.9 as listed in the 2026 Schedule of Benefits.
- Claims for these tests must use the specific tariff codes listed in the Schedule of Benefits. If the service provider uses a different tariff code, the claim will not be paid from the preventative benefit but will instead be deducted from the available day-to-day benefits.
- If you are enrolled in the Disease Risk Management Programme and the preventative tests are part of your chronic treatment plan, you will not be eligible to claim the preventative benefit in addition to your chronic benefits.
- The first claim using the listed tariff codes will be paid from the preventative benefit. Subsequent claims will be processed through the available day-to-day benefits.
- If you need more than one of the tests listed above for any reason, the first test will be covered from the preventative benefit, while any additional tests will be covered from the available associated benefits, example: your second PSA test will be covered from benefit number 6.3.



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.