

# ELIXI

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Dear ELIXI **BLUE** member

**ANNUAL RENEWAL NOTICE**

As we stand on the threshold of 2026, we find ourselves both reflective and eager for the journey that lies ahead. It is with sincere appreciation that we express our gratitude for the faith you've placed in Elixi to nurture your health and well-being.

**Bryte Insurance:** Your Elixi policy is proudly underwritten by Bryte Insurance, an esteemed and authorised insurance provider. With their steadfast support, we are better equipped than ever to safeguard your health and secure your future.
**Unity Health:** Unity Health is the Underwriting Manager on behalf of Bryte Insurance, who administers your policy claims and manages the network of service providers offered.
**Cubix:** Cubix will be championing Elixi as your Broker, spreading the word far and wide about the quality care and benefits we provide. This collaboration signifies our commitment to reaching and serving you better, making your health and well-being our top priority.

**2026 Premium:**
As we embark on this new chapter in 2026, we'd like to inform you that your policy includes an annual adjustment. As per the terms of our agreement, a slight increase in advance to your premium and cover amounts will be effective from 01 January 2026. The premiums have been adjusted according to the increase in tariffs to medical providers and medicines for the 2026 calendar year. There are also a number of benefit changes as summarised in the **Brochure.**

We understand that changes to your premium can be important, and we want to assure you that this increase is in line with your policy's conditions. Should you have any questions or concerns about the adjustment, please don't hesitate to reach out to us.

**Policy wording:**
Please be aware that as part of the increase, there are some changes to the **wording** of your insurance policy, applicable to your chosen plan which includes but is not limited to general exclusions and conditions to claims and premiums. These updates are designed to ensure that your coverage remains clear, comprehensive, and in line with any new developments.

We kindly ask that you review these updates and your **disclosure notice** carefully, and if you have any questions or concerns, our team will be here to assist you!

## SEE BELOW, WE HAVE UNPACKED YOUR CHOSEN ELIXI PLAN PREMIUM INCREASE AND THE UPDATES TO YOUR COVER AMOUNTS AND BENEFITS.

| | | Principal | Adult | Child | Additional for Adult 56+ | Senior Principal | Senior Dependant |
|---|---|---|---|---|---|---|---|
| Primary Care | Blue Plan 2025 | R453 | R316 | R176 | R164 | R617 | R480 |
| | Blue Plan 2026 | R486 | R339 | R189 | R176 | R662 | R515 |



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| Blue Plan 2026 | | | |
|---|---|---|---|
| **Primary Care** | | | |
| GP Visits | X | PSA Screening | X |
| Out-Of-Network GP Visits | X | Vaccination Programme | X |
| Intercare | X | Assistance Programme (AP) | X |
| Nurse Consultations | X | Covid Screening | X |
| Telemedicine Consultations | X | Chronic Medication | |
| Acute Medication | X | Basic & Emergency Dentistry Treatment | |
| Pathology | X | Optometry | |
| Radiology | X | Specialist Visits | |
| Maternity | X | | |
| Health Screenings | X | | |
| Pap Smears | X | | |
| **Value Added Benefits** | | | |
| Household Assistance | | X | |
| Crisis Centre | | X | |
| C5 HIV prevention | | X | |



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## Primary Care Benefits

**Out Of Network GP Visits**
The benefit limit for the Blue plan has increased from R330 in 2025 to R345 in 2026 per person per out-of-network visit. Limited to 2 visits per person per year.

**Maternity**
The benefit limit for the Blue plan has increased from 4 000 in 2025 to R4 175 in 2026 per family per policy year.

## ELIXI

Thank you for choosing us for your coverage needs. We truly value your continued trust and partnership.