

ELIXI

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Dear ELIXI **GOLD** 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 & Hospital Care	Gold Plan 2025	R728	R515	R228	R276	R1004	R791
	Gold Plan 2026	R781	R553	R245	R298	R1 079	R851



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Gold 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	X
Acute Medication	X	Basic & Emergency Dentistry Treatment	X
Pathology	X	Optometry	X
Radiology	X	Specialist Visits	
Maternity	X		
Health Screenings	X		
Pap Smears	X		
Hospital Care			
In-Patient Hospital Treatment - Accident Only	R1 675 000	Physiotherapy & Occupational Therapists	R4 175
In-Patient Hospital Stabilisation - Emergency Only	R105 000	Accidental Death Benefit (Principal Member and first spouse dependent)	R40 000
Out-Patient Casualty Treatment - Accident Only	R8 350	Family Assistance Benefit	R4 500
MRI & CT scans - Accident Only	R22 000	Emergency Services	X
Value Added Benefits			
Household Assistance		X	
Crisis Centre		X	
C5 HIV prevention		X	

Intermediary Cubix Solutions (Pty) Ltd t/a Cubix is an authorised FSP 42788.
Insurer Bryte is a licensed insurer and an authorised FSP 17703.
Underwriting Manager Unity Health: A division of Ambledown Financial Services (Pty) Ltd is an authorised FSP 10287.

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Cubix. UNITYHEALTH Bryte



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Primary Care Benefits

Out Of Network GP Visits
The benefit limit for the Gold 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.

Basic & Emergency Dentistry Treatment
The benefit limit have increased as follows:
Single member limit of R1500 in 2025 to R1550 in 2026.
Additional member limit of R3000 in 2025 to R3100 in 2026.
Second additional member limit of R4500 in 2025 to R4650 in 2026.
In 2025 each beneficiary was subject to R1550 limits, but have been increased to R1860 in 2026.

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

Hospital Care Benefits

In-Patient Hospital Treatment - Accident Only
The benefit limit for the Gold plan has increased from R1 600 000 in 2025 to R1 675 000 in 2026 per person per incident.

Emergency Stabilisation Benefit
For the Gold plan, the benefit has increased from R 31 500 in 2025 to R 105 000 in 2026 per person per incident.

Out-Patient Casualty Treatment - Accident Only
The benefit limit has increased from R8 000 in 2025 to R8 350 in 2026 per person per incident.

Physiotherapy & Occupational Therapists
The benefit limits for the Gold plan has increased from R 4 000 in 2025 to R 4 175 in 2026 per person per policy year.

MRI & CT scans - Accident Only
The benefit limit for the Gold plan has increased from R21 000 in 2025 to R22 000 in 2026 per person per incident.

Family Assistance Benefit
The benefit limit for the Gold plan has been introduced for 2026 - R1500 per day with a maximum of R4500 per incident.

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