

International Students Medical Aid Cover Guide

2025

Prepared by:

Brandon de Jager

Senior Healthcare Consultant

Table of Contents

1.	Visa Regulations for study in South Africa	3
2.	Choosing appropriate medical cover in South Africa	3
3.	Key points to comply with Visa Regulations	4
3.1	Requirements for international student's registration	4
3.2	Payment of medical cover	4
3.3	Consultation	4
3.4	Further important notes	4
3.5	Factors to take into consideration when comparing and selecting medical cover options.	4
4.	2025 Medical Cover Comparison	5

1. Visa Regulations for study in South Africa

All international students taking up studies in South Africa must comply with the Visa Regulations in the Immigration Act (Act No. 13 Of 2002).

Regulation 12(f) of the schedule stipulates the requirement:

(f)... proof of medical cover renewed annually for the period of study with a medical scheme registered in terms of the Medical Schemes Act (Act No. 131 of 1998)

This legislation clearly states that all international students wishing to take up studies in South Africa must be in possession of appropriate medical cover with a registered South African medical scheme for the duration of their studies. This minimum basic cover as prescribed in the Medical Schemes Act can be adhered to via very affordable medical scheme products, which are specifically suited to the needs of international students and minimise the universities or a student's liability for medical costs.

The South African Department of Home Affairs has released Immigration Directive No.05 of 2023 in April 2023, stating that a radiology report and chest x-ray is no longer a study VISA requirement. The medical report is still a requirement.

In this regard, the International Education Association of South Africa (IEASA) and through your university's affiliation with that body - also this institution, has appointed Simeka Health – a division of Sanlam - who are specialist health cover intermediaries, to assist international students with obtaining appropriate medical cover. Simeka Health, together with IEASA do an annual evaluation of available schemes and make clear proposals to universities around the most appropriate schemes, against the background of a wide range of criteria, including financial stability, benefits, costs and service offering.

Students can contact Simeka Health for further guidance on the process of applying for medical cover which complies with the relevant requirements, using the following contact details:

E-mail: international.students@simekahealth.co.za

Tel: (+27) 860 100 380

2. Choosing appropriate medical cover in South Africa

Prior to submitting your application, we recommend that students carefully consider two proposed medical cover products – a summary of the cost and benefits of the products is attached to this document. You can also obtain further information by following these links and completing your application electronically once you have made your decision.

CompCare Medical Scheme | Umbono: <http://www.studentplan.co.za>

Momentum Medical Scheme | Ingwe: <http://www.studenthealthcare.co.za>

Electronic payment facilities directly to the schemes are provided for your convenience. Alternatively, 3rd party payments can also be facilitated, in which instance proof of payment needs to be uploaded onto the scheme application process or emailed to Simeka Health, using the scheme membership number as reference. Simeka Health will then forward it to the relevant scheme on your behalf.

Please remember:

The medical cover starts on the date indicated on the membership confirmation letter. If the student's study plans changed, they need to advise the scheme **one month before** the start date. Membership termination or start date change requests where notification has reached the scheme late, can unfortunately **not be backdated**. Membership cover is not linked to the arrival in South Africa to commence studies but to period of study visa.

3. Key points to comply with Visa Regulations

3.1 Requirements for international student's registration

Prior to academic registration at universities, all international students must pre-register with the International Office. For pre-registration purposes, the universities require proof of a valid study permit, proof of payment of fees for the academic year and full medical aid cover with a South African registered medical aid scheme for the academic calendar year (being from the first day of the month of registration until the last day of December).

3.2 Payment of medical cover

It is advisable that international students make the necessary financial arrangements for the medical aid cover prior to entry into South Africa. Should the student rely on sponsorship he/she should ensure that the sponsor is advised of this requirement at the onset of the sponsorship. Payment for the required medical aid cover must be made directly to the medical aid scheme and no cash payments are allowed as it is a security risk for all parties.

3.3 Consultation

Simeka Health currently operates nationally as healthcare consultants to most South African higher education institutions. Simeka Health and/or representatives of the selected medical schemes will be on campus during scheduled times throughout the academic year to assist students with any medical aid related queries. Please confirm the consultation times with the International Office. Membership cards can be collected during these consultation times. Any questions students might have with regard to their medical cover whilst in South Africa can also be dealt with during these visits. A training session will be facilitated during pre-registration in February on all aspects of medical aid cover.

3.4 Further important notes



Students taking modular programmes are not required to submit proof of medical insurance for pre-registration with the International Office, however, should such students remain in South Africa for the continuation of the year, they will be required to purchase medical cover as stipulated above. Full degree students must obtain medical cover for the full duration of study while resident in South Africa.



3.5 Factors to take into consideration when comparing and selecting medical cover options



- i Your specific medical needs e.g. spectacles, chronic medication, dentistry etc.: please specifically review these benefits at the different schemes
- ii The cost payable per month - the cost will be payable upfront for the duration of study, e.g. cost x 12 months
- iii Benefits offered - please compare the benefits as summarized below

Proximity of network of providers (e.g. is your provider accessible or within walking distance from your residence?) The products offered generally offer network doctors in close proximity.

4. 2025 Medical Cover Comparison

	CompCare Medical Scheme 2025 	Momentum Medical Scheme 2025 
OPTION	UMBONO PLUS	INGWE
CONTRIBUTION	R565 per month from 1 January 2025	R589 per month from 1 January 2025
Hospital Network	No – any private hospital	No - any private hospital
Overall Limit (non-PMB)	No overall annual limit at any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)	No overall annual limit at any private hospital for elective surgery (Unlimited for Prescribed Minimum Benefits)
Specialised Radiology (MRI & CT scans)	Subject to scheme approval & protocols/Prescribed Minimum Benefits	Subject to scheme approval & protocols/Prescribed Minimum Benefits
Out of hospital Network	Universal Network GP	Ingwe Active Primary Care Network
GP consultations	Unlimited GP visits at network GP. Authorisation may be required from 4th visit per beneficiary. Virtual consultations unlimited at participating providers. Out-of-network GP visits: two per beneficiary, to value of R2 000 per event, including medication, pathology, radiology, excluding facility fee. 20% co-payment applies.	Unlimited GP visits at any GP in the network 3 hello doctor virtual consultations incl radiology, pathology and limited prescribed medicines script. Out-of-network GP/emergency/casualty visits: 1 per beneficiary, 2 per family, R110 co-payment per visit including medication, pathology and radiology treatment.
Chronic medicine	Subject to a specific list of medicines for 27 Prescribed Minimum Benefit conditions, prescribed by the Universal Network GP. Plus 5 additional chronic conditions covered.	Subject to a specific list of medicines for 26 Prescribed Minimum Benefit conditions, prescribed by the network GP

	CompCare Medical Scheme 	Momentum Medical Scheme 
OPTION	UMBONO PLUS	INGWE
Prescribed medication	Unlimited (Schedule 3 and higher) at a network GP/accredited pharmacy subject to formulary. Non-formulary has 25% co-payment	Unlimited at Ingwe Active Network GP/accredited pharmacy subject to formulary
Pathology (Blood tests)	Unlimited to network provider, subject to specific list	Unlimited at Ingwe Active Network provider subject to specific list
Radiology (x-rays)	Unlimited to network provider, subject to specific list	Unlimited to Ingwe Active provider subject to specific list
Annual Flexi Benefit (AFB)	R3 900 per beneficiary, R5 800 per family	N/A - refer to specific benefit details
Dentistry	One annual consultation. Payable from Annual Flexi Benefit, subject to protocols (basic only) at network provider R2 000 per beneficiary, R3 440 per family	Member can visit one of the Ingwe Active Primary Care Network dentists for an annual dental check-up. We cover the consultation, cleaning, fillings and extractions of teeth. Subject to protocols.
Specialist / auxiliary services consultations	Referral by network GP, 2 per beneficiary, max 3 per family, subject to Annual Flexi Benefit, referral by network GP and pre-authorisation. Out of hospital physiotherapy limited to R3 100 per family (paid from risk). This forms part of the in and out of hospital auxiliary benefit limit of R3 100.	2 specialist or physiotherapists consultations per family – no co-payment per visit. Referral by network GP and pre-authorisation required - R1 350 per consultation and R2 700 per family per annum. No co-payment and reimbursement at 100% of Momentum Medical Scheme rate. Additional 7 gynaecologist visits for members registered on the maternity programme plus 1 paediatrician visit in 1 st year of life plus baby immunisation up to R2800 p.a.
Casualty benefit	Casualty benefit: Hospital emergency/casualty emergency paid from available Annual Flexi Benefit	Out-of-network GP/emergency/casualty visits: 1 per beneficiary, 2 per family, R110 co-payment per visit including medication, pathology and radiology treatment.
Optometry	Payable from Annual Flexi Benefit, subject to 1 eye test and one pair of clear plastic single vision (R1 150) or bi-focal lenses limited to R1 800 including frames every 2 years, subject to protocols/limits and network provider, paid from Annual Flexi Benefit	1 eye test and one pair of single or bi-focal lenses and frames every 2 years, subject to protocols at Active Primary Care Network optometrist if your refraction measurement is more than 0.5

	CompCare Medical Scheme 	Momentum Medical Scheme 
OPTION	UMBONO PLUS	INGWE
Other benefits	<p>Cover for repatriation of mortal remains (according to scheme limits at contracted provider)</p> <p><i>Repayment of balance of contributions for the remaining period requires proof/confirmation of cancellation/termination from academic institution, or cancellation of study VISA.</i></p> <p>Unlimited Emergency transportation via Netcare 911</p> <p>International travel benefit (90 days) R10m emergency medical cover. Activation required before departure</p> <p>Free loyalty program (<i>Universal 360</i>)</p> <p>Antenatal benefit: 2 ante-natal visits to gynaecologist subject to Annual Flexi Benefit</p> <p>Free Lifestyle and preventative care <i>Blood pressure, blood sugar, cholesterol, BMI and waist circumference – limited to R280 per beneficiary over 18</i></p> <p><i>Flu vaccinations – one per beneficiary per annum</i></p> <p><i>HIV tests – one per beneficiary per annum</i></p> <p><i>Emotional wellness benefit: Unlimited Telephonic Psychosocial Counselling. With the option for referral to a one-on-one session with psychologist, social worker or a registered councillor to a max of 3 referral sessions per beneficiary per year</i></p> <p><i>Oral contraceptives limited to R190 per beneficiary per month</i></p>	<p>Study VISA benefit <i>obtain the medical report via network doctor.</i></p> <p>Cover for repatriation of mortal remains (limited to R60 000 at contracted provider)</p> <p>Repayment of balance of contributions (<i>require proof/confirmation of termination from academic institution</i>) or <i>cancellation of study VISA</i></p> <p>Unlimited Emergency transportation via Netcare 911</p> <p>International travel benefit (90 days) R5m emergency cover- R1300 co-payment per claim. No Activation required. Request travel certificate for VISA</p> <p>Digital coach benefit for students via Multiply Engage - Digital Coach tool to provide practical wellness tips</p> <p>Wysa Wellness, an anonymous wellness companion that students can turn to for anything from advice on coping with exam stress to relationship guidance</p> <p>Hello Doctor is a FREE mobile-phone-based service that give students 24/7 access to doctors within minutes</p> <p>Antenatal Benefit: 7 visits to gynaecologist, midwife or GP, plus limited scans, blood tests and paediatrician visits</p> <p>Mobile Healthcare support via Hello Doctor. Free quick digital health and fitness assessment in less than 12 minutes or a physical health assessment: Blood pressure, cholesterol, blood sugar and BMI</p>

HealthSaver can be added to provide for healthcare expenses – R 500 single contribution or R 100 per month

Please note: Although utmost care has been taken to summarise benefits as correct as possible, the scheme rules remain the official source, should any dispute arise.