

The background of the cover is a photograph of a smiling Black man in a green t-shirt. He has his arms outstretched, and several hands are visible, some resting on his shoulders and others reaching towards him, suggesting a supportive community. The image is framed by large, stylized green and white circular and oval shapes. The text 'YOUR NTSIKA WELLNESS GUIDE 2026' is overlaid on the image in a green, sans-serif font.

YOUR  
**NTSIKA**  
**WELLNESS GUIDE**  
**2026**

WELLNESS PACKAGES

WCMAS is proud to introduce our **Wellness Packages**, created to help members take charge of their health through proactive care. These packages are designed to encourage early diagnosis, timely treatment, and an overall improved quality of life.

Our Wellness Goals

- **Early Detection:** Identify potential health risks and conditions before they become serious.
- **Faster Treatment:** Ensure quicker access to the care you need for better health outcomes.
- **Healthier Living:** Support long-term wellbeing through lifestyle awareness and preventative care.

Wellness Packages Designed Just for You

At WCMAS, we understand that your health needs change throughout life. That's why we offer tailored Wellness Packages created to support you - no matter your age or life stage. Each package provides preventative care, screenings, and guidance to help you stay healthy and informed.

You can choose the package that best suits you or your family:

1. Men's Wellness Package
2. Women's Wellness Package
3. Teen's Wellness Package
4. Childhood Wellness Package
5. Baby & Toddler Wellness Package
6. Mother-to-Be Wellness Package

By completing any of these Wellness Packages, you'll also unlock your Reward Funds once a valid Wellness claim is submitted, giving you access to your Wellness Rewards

Wellness Reward

- R1 500 per adult
- R1 000 per child
- R2 500 per family

MEN'S WELLNESS PACKAGE

The package promotes preventative healthcare

and early detection of health risks for **male beneficiaries aged 18 years and older**, unless otherwise specified. Benefits are payable at 200% of the Scheme Rate.

Below is the list of benefits funded under the Men's wellness package:

1. Wellness check
2. Visual screening
3. Dental check
4. Mental health screening
5. Sexual health screening
6. PrEP (Pre-Exposure Prophylaxis)
7. PrEP - HIV testing
8. Faecal occult test
9. Colonoscopy
10. Lipogram
11. Smoking cessation program

Benefits Covered

BENEFIT	FREQUENCY	ELIGIBLE AGE	DISCIPLINE	ICD-10
Wellness Check	1 per year	18+	14, 15, 60, 88	Z00.0, Z00.1, Z00.8, Z01.3, Z10.8, Z13.1 and Z13.6.
Visual Screening	1 every 2 years	18+	70	Z01.0
Dental Check	1 per year	18+	50, 54, 95	Z01.2
Mental Health Screening	Unlimited via WCMAS Mental Wellbeing App	18+		Z13.3
Sexual Health Screening	1 per year	18+	14, 60, 88	Z72.5, Z11.3, Z11.4, Z72.5
PrEP (Pre-Exposure Prophylaxis)	Ongoing	18+	60	Z11.4 Subject to protocol
PrEP - HIV Testing	5 per year	18+	14, 60, 88	Z11.4, Z72.5
Faecal Occult Test	1 per year	45 - 75	37, 52	Z12.1
Colonoscopy	Every 10 years	45 - 75	37, 52	Z12.1
Lipogram	1 per year	35+	14, 15, 18, 37, 52	Z01.7
Smoking Cessation Program	1 per lifetime	18+	DSP	





## WOMEN'S WELLNESS PACKAGE

This package encourage early detection and proactive healthcare among **female beneficiaries aged 18 years and older**. Payable at 200% of Scheme Rate.

### Benefits Covered

BENEFIT	FREQUENCY	ELIGIBLE AGE	DISCIPLINE	ICD-10
Wellness Check	1 per year	18+	14, 15, 60, 88	Z00.0, Z00.1, Z00.8, Z01.3, Z10.8, Z13.1 and Z13.6.
Visual Screening	1 every 2 years	18+	70	Z01.0
Dental Check	1 per year	18+	50, 54, 95	Z01.2
Mental Health Screening	Unlimited via WCMAS Mental Wellbeing App	18+		Z13.3
Sexual Health Screening	1 per year	18+	14, 60, 88	Z72.5, Z11.3, Z11.4, Z72.5
PrEP (Pre-Exposure Prophylaxis)	Ongoing	18+	60	Z11.4 Subject to protocol
PrEP - HIV Testing	5 per year	18+	14, 60, 88	Z11.4, Z72.5
Cervical & Breast Cancer Screening	1 per year	18+	14, 15, 16, 88, 38, 39	Z01.7, Z12.4, Z12.3, Z01.6
Faecal Occult Test	1 per year	45 - 75	37, 52	Z12.1
Colonoscopy	Every 10 years	45 - 75	10, 14, 15, 18, 32, 42, 114	Z12.1
Lipogram	1 per year	35+	14, 15, 18, 37, 52	Z01.6
Smoking Cessation Program	1 per lifetime	18+	DSP	



## TEEN'S WELLNESS PACKAGE

The Teen's Wellness Package covers beneficiaries aged **13 to 17 years**, promoting early wellness habits and preventive health awareness. Payable at 200% Scheme Rate.

### Benefits Covered

BENEFIT	FREQUENCY	DISCIPLINE	ICD-10
Wellness Check	1 per year	14, 60, 88	Z00.0, Z00.1, Z00.8, Z01.3, Z10.8, Z13.1 and Z13.6.
Visual Screening	1 every 2 years	70	Z01.0
Dental Check	1 per year	50, 54, 95	Z01.2
Mental Health Screening	Unlimited via WCMAS Mental Wellbeing App		Z13.3
Sexual Health Screening	1 per year	14, 60, 88	Z11.4, Z72.5
PrEP (Pre-Exposure Prophylaxis)	As prescribed	60	Z11.4 Subject to protocol
PrEP - HIV Testing	5 per year	14, 15, 18, 60, 88	Z11.4, Z72.5



## CHILDHOOD WELLNESS PACKAGE

Introduced for children aged **2 to 12 years**, this package supports preventative care, growth monitoring, and immunization compliance. Payable at 200% Scheme Rate.

### Benefits Covered

BENEFIT	FREQUENCY	DISCIPLINE	ICD-10
Wellness Check	1 per year	14, 15, 60, 88	Z00.1, Z00.8
Visual Screening	1 every 2 years	70	Z01.0
Dental Check	1 per year	50, 54, 95	Z01.2
Childhood Vaccines	Per NDoH schedule	60	Subject to protocols; includes dispensing / admin fees



## BABY & TODDLER WELLNESS PACKAGE

For beneficiaries **under 2 years**, supporting early childhood development, hearing, and vision care. Payable at 200% Scheme Rate.

### Benefits Covered

BENEFIT	FREQUENCY	DISCIPLINE	ICD-10
Wellness Check	8 per year	14, 15, 60, 88	Z00.1, Z00.8
Visual Screening	1 per year	14, 15, 88, 70	Red reflex test Z13.5, Z01.0
Hearing Screening	1 per year	Audiology	OAE or ABR test
Baby Vaccines	Per NDoH schedule	60	Includes dispensing/ admin fees



## MOTHER-TO-BE WELLNESS PACKAGE

The Mother-To-Be Package provides support for pregnant members, with claims paid at 200% of the Scheme Rate.

### Benefits Covered

BENEFIT	FREQUENCY	DISCIPLINE	ICD-10
Pre-Natal Pathology	One per pregnancy  HIV screening up to 12 times per pregnancy	37, 52	Z11.5, Z36.9, Z01.8  Z11.4, Z36.9
Antenatal Supplements	Per month during pregnancy. Vitamins classified as antenatal supplements (folate and iron). Subject to MMAP and formularies.	60	Z29.2
Breast Pump	Every 3 years	DSP / Pharmacy	Limit R1 500



Each Wellness Package gives you access to a clinically recommended screening, covered at up to 200% of the Scheme Rate. Once your valid Wellness claim is submitted, you will automatically unlock your Reward Funds.

Your Reward Fund can be used to extend your day-to-day benefits, giving you extra support when you need it most. These funds are available to any dependent on your membership and can be used for everyday healthcare needs such as:

- Dentist visits
- General Practitioner (GP) consultations
- And other qualifying day-to-day services

Take charge of your health - your Wellness Package is designed to give you more value, more support, and more peace of mind.

### Get Active with the WCMAS Gym Benefit

Stay healthy, stay motivated, and enjoy exclusive savings at our partnered gyms. As a WCMAS member, you and your dependants can access special discounts and added-value benefits designed to support your wellness journey.



### Planet Fitness Benefits

- **10% discount** on standard membership fees for all primary members and dependants
- **Free training for children under 18** (excluding JustGym)
- **One free Buddy Tag** - available to primary medical aid members only, allowing you to bring one non-member to train with you for free each time you train. T&Cs apply
- **No joining fee**



### Virgin Active Benefits

- **10% discount** on standard membership fees, including active family members on the Scheme
- **No joining fee**

### How to Access Your Gym Benefit

Simply validate your membership through the WCMAS Mobile App or by presenting your WCMAS membership card.



## **WCMAS**

013 656 1407

### **Please call me**

066 516 3574 (office hours only)

### **Hospital Pre-authorisation**

0861 370 337

preauthorisation@wcmas.co.za

### **Disease management programme**

0861 370 337

diseasemanagement@wcmas.co.za

### **Chronic medicine registration**

0800 132 345

chronic@medikredit.co.za

### **Mental wellbeing programme**

013 656 1407 press 5

well@wcmas.co.za

### **Oncology programme**

oncology@wcmas.co.za



**084 124**

**Take control of  
your health, use  
the WCMAS Mobile  
App to follow your  
wellness progress  
every step of  
the way.**



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**www.wcmas.co.za**

Please note that the Scheme Rules supersede information contained in this document.  
SUBJECT TO CMS APPROVAL

