



WOMEN'S HEALTH: Know Your Benefits, Know Your Rights

Make informed healthcare
decisions at every stage of life.

Read more



As Women's Month comes to a close, the CMS continues to encourage informed healthcare decisions by raising awareness of women's health issues across every stage of life.

From reproductive health and pregnancy to motherhood and menopause, women face evolving health needs over time. The CMScripts featured below provide practical information on these key areas and outline the Prescribed Minimum Benefits (PMBs) that medical scheme members are entitled to access.

Endometriosis

Endometriosis is a condition in which tissue similar to the lining of the uterus grows outside the uterus. It can cause painful periods, chronic pelvic pain and, in some cases, difficulties with fertility. The diagnosis, treatment, and care costs of endometriosis included under DTP code 434M must be paid under the PMB Regulations, regardless of the member's plan benefits.

Read more about endometriosis and the healthcare support available to help women manage symptoms and improve their quality of life [here](#).

Ovarian Cysts

Ovarian cysts are fluid-filled sacs that develop on or inside the ovaries. Many ovarian cysts are harmless and disappear on their own, but some may cause pain, abnormal bleeding or complications that require treatment. In 2020, it was estimated that almost 7% of women in the world developed an ovarian cyst at some point in their lives.

The diagnosis and management of ovarian cysts may involve consultations, investigations, medication or surgery, depending on the individual's condition and healthcare needs. Find out more about ovarian cysts and PMB cover [here](#).

Pregnancy Benefits

Pregnancy is a significant and often life-changing experience, but navigating medical scheme benefits during this time can sometimes be challenging. While many members expect all pregnancy-related care to be covered as a PMB, the extent of cover may depend on individual circumstances and scheme rules.

Learn more about what is covered, what is not covered, and how you can avoid unexpected costs during pregnancy and childbirth [here](#).

Vertical transmission

Although significant progress has been made in the prevention and treatment of HIV, it remains a major health concern in South Africa, particularly for women and children.

Vertical transmission, which is the passing of HIV from an HIV-positive mother to her baby during pregnancy, childbirth or breastfeeding, is still the primary way young children acquire the virus.

However, early diagnosis, access to quality healthcare and adherence to antiretroviral treatment (ART) can reduce the risk of transmission and improve health outcomes for both mother and child.

Gain a better understanding of vertical transmission of HIV and the benefits available [here](#).

Menopause

Menopause is a natural stage of ageing that marks the end of a woman's menstrual cycles. It can bring physical and emotional changes, including hot flushes, sleep difficulties, mood changes and other symptoms that may affect daily life.

Understanding these changes and discussing symptoms with a healthcare professional can help women make informed decisions about their health and treatment options.

Learn more about menopause and the healthcare considerations associated with it [here](#).

Women's health needs can change throughout life, but having the right information can make it easier to recognise when care is needed and understand the benefits available through your medical scheme. The CMS encourages you to continue the conversation by sharing reliable health information and empowering the women in your life to make informed decisions about their health and wellbeing.



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