



Dear Member

### **Pharadigm Lifestyle Enhancement Programme - Pricing for 2011**

**Pharadigm is our Lifestyle Enhancement Programme which is offered to members of Pharos Medical Plan at a monthly fee depending on your membership profile:**

#### **Pharadigm Fees for 2011 are as follows:**

- R95** per month for Individuals
- R110** per month for M+1
- R120** per month for Families

**Virgin Active membership is a benefit on Pharadigm; in order to activate this benefit you need to be a member of Pharadigm:**

#### **Virgin Active Fees are as follows:**

- R750** – Principal or first person to activate VA
- R1300 activation + R50** for spouse or second person monthly levy
- R70** per person per month for Premier package (access to all V.A clubs besides Melrose Arch in JHB)
- Kids under the age of 18 can activate for free; just need to purchase a card... It's not available for kids over 18... V.A RULING!**

#### **To Transfer VA Club (branch change)**

- R195 (Once off FEE)**

#### **To Upgrade to Premier:**

- If access to other clubs required immediately member to pay R70 upfront
- Extra **R70** will be billed additional to their Pharadigm Premium.

#### **To Downgrade from Premier:**

- R195 (once off Fee) Levy**

Kind Regards

The Pharadigm Team  
Contact Centre 0860 BE WELL / 0860 23 9355  
Website [www.pharadigmoption.co.za](http://www.pharadigmoption.co.za)