



## Medical emergencies



**medihelp**  
Medical Aid in Action

A medical emergency is a sudden and unexpected event that requires immediate medical or surgical treatment to protect a person's health. Failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place a person's life at risk.

### Trauma

Members are covered for major trauma that necessitates hospitalisation in the case of:

- Motor vehicle accidents
- Burns
- Stab wounds
- Gunshot wounds
- Head wounds

### In an emergency

To request emergency transport, phone:



Netcare 911  
**082 911**

For other non-emergency related enquiries:

Account enquiries: 010 2098 911 | 010 2098 009

Email: [customer.service@netcare.co.za](mailto:customer.service@netcare.co.za)

### Netcare app

- Download the app for fast medical assistance
- Add emergency contacts
- Phone 082 911 for rapid response by road or air
- Geolocation technology enables Netcare 911 to pinpoint the patient's exact location
- Receive SMS updates of the Netcare 911 team's progress on their way
- Get first aid assistance on the phone while waiting
- Wi-Fi enabled ambulances update the hospital on the patient's condition en route



### What is covered?

- The Netcare 911 ambulance or helicopter
- The hospital account
- The accounts of the doctor, anaesthetist and other approved healthcare providers



#### Note:

- Health conditions that do not qualify as emergencies will be paid from the available day-to-day benefits.
- Facility fees charged by doctors at emergency units are not covered.

**086 0100 678** [www.medihelp.co.za](http://www.medihelp.co.za)

Medihelp is an authorised financial services provider (FSP No 15738)

## Emergency hospitalisation

If a member requires hospitalisation after hours, Medihelp must be notified on the next workday. Confirm with the hospital that Medihelp has been notified or phone Medihelp on 086 0200 678 with the following information:

- Medihelp membership number;
- Details of the patient, hospital and doctor;
- Diagnostic and procedure codes; and
- Admission date and time.

## Emergencies may qualify for PMB

Medical emergencies that qualify for prescribed minimum benefits (PMB) are funded at 100% of the cost. If the emergency does not qualify for PMB, available benefits for hospitalisation and treatment received from doctors and other healthcare providers will apply.

If a member needs to obtain registered and approved PMB chronic medicine from an emergency unit, Medihelp will pay the medicine from their PMB chronic medicine benefits.

## Medicine prescribed and dispensed at an emergency unit

Should the doctor at the emergency unit prescribe acute medicine, Medihelp will pay the medicine from the acute medicine benefits as set out in the member guide.

Medihelp pays:

- 100% of the MMAP\* for generic prescribed medicine and 80% for MedMove!;
- 80% of the MMAP for medicine with no generic equivalent; and
- 70% of the MMAP if the member prefers to receive original medicine for which generic equivalents are available.

\*Maximum Medical Aid Price

Medicine will first be paid from the savings account and then from the available day-to-day or acute medicine benefits



Medicine must be obtained from a pharmacy in the Medihelp Preferred Pharmacy Network

