



Mental health benefits

Medihelp offers benefits for treatment by psychiatrists and psychologists for various diagnosed mental health conditions.

It is important to remember that you must pre-authorise your hospital admission to avoid a 20% co-payment. To prevent other co-payments, use a network specialist for PMB services. Get the list at www.medihelp.co.za under the Provider search function.

If you have been diagnosed with depression, and Medihelp received the first claim, we will send you an invitation letter to join. Once you are registered on the Member Zone your benefits will be unlocked for our Mental Health programme. When you are part of this programme, you will receive a benefit amount (depending on your plan and subject to the in-hospital limit) for the services rendered by a psychiatrist, psychologist, social worker, occupational therapist, and psychiatric nurse. You will also receive a benefit amount (depending on your plan and subject to the in-hospital limit) per month for medicine.

If you are a MedMove!, MedVital Elect, MedAdd Elect, MedReach or MedPrime Elect member, and are admitted voluntarily to a non-network hospital, a 35% co-payment applies. MedMove! members have an additional R1 805 co-payment for all non-PMB hospital admissions.

If you are a member of MedPrime, MedElite, and MedPlus, you also get one consultation per beneficiary per year with an educational psychologist for the treatment of autism, subject to the in hospital benefit limit.

PMB is also subject to limits. All claims will be deducted from the psychiatric limit and PMB benefit.

Benefit summary

	Psychiatric treatment of a mental health condition Subject to pre-authorisation, protocols, and services rendered in an approved/network hospital/facility and prescribed by a medical doctor - Professional services rendered in and out of hospital by a psychiatrist and outpatient consultations - General ward accommodation and medicine supplied during treatment in the institution	Clinical psychology in and out of hospital	Psychiatric nursing in and out of hospital
All plans	PMB services: 100% of the cost Non-PMB services: 100% of the Medihelp tariff (the benefit amounts below apply)	100% of the Medihelp tariff	100% of the Medihelp tariff



» Med Move!	100% of the cost PMB only	PMB only	PMB only
⊕ Med Vital	Hospitalisation and professional psychiatric services (in hospital): R25 000 per beneficiary per year to a maximum of R38 200 per family per year Hospital admission co-payment: R1 805 Out-of-hospital benefits for depression: R3 150 per beneficiary per year R100 per month for medicine		
Med Add	Hospitalisation and professional psychiatric services (in hospital): R31 800 per beneficiary per year to a maximum of R43 800 per family per year Out-of-hospital benefits for depression: R3 150 per beneficiary per year R100 per month for medicine	Savings account	Savings account
Med Saver	Hospitalisation and professional psychiatric services (in hospital): R31 800 per beneficiary per year to a maximum of R43 800 per family per year Out-of-hospital benefits for depression: R4 200 per beneficiary per year R130 per month for medicine	Savings account	Savings account
Med Reach	Hospitalisation and professional psychiatric services (in hospital): R25 200 per beneficiary per year to a maximum of R38 200 per family per year Out-of-hospital benefits for depression: R3 150 per beneficiary per year R100 per month for medicine	Annual day-to-day benefits	PMB only
Med Prime	Hospitalisation and professional psychiatric services (in hospital): R38 200 per beneficiary per year to a maximum of R51 500 per family per year Out-of-hospital benefits for depression: R4 200 per beneficiary per year R130 per month for medicine	Available day-to-day benefits	Available day-to-day benefits
Med Elite	Hospitalisation and professional psychiatric services (in hospital): R46 400 per beneficiary per year to a maximum of R64 300 per family per year Out-of-hospital benefits for depression: R5 250 per beneficiary per year R145 per month for medicine		
Med Plus	Hospitalisation and professional psychiatric services (in hospital): R56 500 per beneficiary per year to a maximum of R76 900 per family per year Out-of-hospital benefits for depression: R6 300 per beneficiary per year R170 per month for medicine		

