



medihelp



All-inclusive family cover

From **R8 922**
per month



Day-to-day benefits

10% savings per year

- GPs
- Specialists
- Dentistry
- Optometry
- Physiotherapy
- Medicine

Insured benefits
Once savings account funds are depleted, up to **R22 700** per year for a family.

Added insured benefits

- Contraceptives**
R2 520/R2 940
- 10 maternity consultations**
- 2 GP/specialist visits for children under 2 years**
- Preventive care**
Health tests and screenings
- Care extender**
1 GP visit
R1 000 self-medication

Activated after completing certain health screenings/tests

Core benefits

- Trauma and emergency medical cover**
- Quality private hospitalisation**
- Care for 271 PMB diagnoses and all CDL conditions**
- Specialised radiology** in and out of hospital

| | | | |
|------------------------------|---------------------------|---|--|
| Monthly contributions | | | Quality private hospitalisation Pay child dependant rates until your children turn 26. |
| | Main member | R8 922 (R10 728 savings per year) | |
| | Dependant | R8 352 (R10 008 savings per year) | |
| | Child dependant <26 years | R2 418 (R2 880 savings per year) | |

Medihelp is an authorised financial services provider (FSP no 15738).

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.

Monthly contributions

| | | |
|---------------------------|--|--|
| Main member | | R8 922 (R894 savings contribution included per month and R10 728 per year) |
| Dependant | | R8 352 (R834 savings contribution included per month and R10 008 per year) |
| Child dependant <26 years | | R2 418 (R240 savings contribution included per month and R2 880 per year) |

Children pay child dependant rates until they turn 26

Day-to-day benefits

| | |
|-----------------|---|
| Savings account | <p>10% savings available at the beginning of the year (see monthly contributions):</p> <p>Example of available savings:</p> <p>Member = R10 728 per year Member +1 = R20 736 per year Member +2 = R23 616 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.</p> |
|-----------------|---|

Insured day-to-day benefits (available after depletion of your savings)

| | |
|---|--|
| Overall annual day-to-day benefit | <p>M: R15 200 M+1: R17 700 M+2: R20 200 M+3+: R22 700</p> |
| GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing, and supplementary health services | <p>M: R3 850 M+1: R5 000 M+2: R6 300 M+3+: R7 550 Subject to annual day-to-day benefit</p> |
| Medicine | |
| Acute medicine | <p>M: R5 000 M+1: R6 300 M+2: R7 550 M+3+: R8 850 Subject to annual day-to-day benefit</p> |
| Non-PMB chronic medicine | <p>M: R5 950 M+1: R8 950 M+2: R11 900 M+3+: R12 800</p> |

Other day-to-day benefits

| | |
|--|--|
| External prostheses and medical appliances | <p>Per person per three-year cycle</p> <ul style="list-style-type: none"> Artificial eyes – R10 200 Speech and hearing aids – R10 200 Wheelchairs – R8 140 Artificial limbs – R8 100 <p>CPAP apparatus – R12 495 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 890 per person</p> |
| Optometry (Opticlear network) | <p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> Eye test R1 190 for a frame/lens enhancements R1 925 for contact lenses |
| Conservative dentistry (DRC network) | Routine check-ups, fillings, X-rays, and oral hygiene |
| Specialised dentistry (DRC network) | Crowns, bridges, and orthodontic treatment |
| Standard radiology | R3 600 per family Subject to annual day-to-day benefit |
| Pathology (Ampath, Lancet, and PathCare Vermaak) | R3 600 per family Subject to annual day-to-day benefit |

Care extender benefit

| | |
|--|--|
| One additional GP consultation | Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits |
| R1 000 for self-medication dispensed at a network pharmacy | Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits |

Important

This is only a summary of the available benefits and co-payments that may apply to certain benefits. Please consult the registered Rules of Medihelp and the Member guide for more details. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes). Certain added insured benefits are not available if the patient has registered the medical condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care.

Added insured benefits

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when Medihelp receives your verified biometric details from your health screening results from Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

| | |
|--------------------------|--|
| Maternity benefits | <ul style="list-style-type: none"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes in and out of hospital Two 2D ultrasound scans Nine months' antenatal iron supplements Nine months' antenatal folic acid supplements Hearing screening for newborns up to 8 weeks, in and out of hospital |
| Babies <2 years | Two consultations at a paediatrician/GP/ear, nose, and throat specialist |
| Child immunisation | Standard immunisation up to seven years |
| Health screening tests | One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)** |
| Preventive care benefits | <ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every two years A Pap smear* every three years A prostate test* Faecal occult blood test (FOBT)* A bone mineral density test* every two years Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years |
| Contraceptives | <ul style="list-style-type: none"> Oral/injectable/implantable contraceptives – R190 per month, up to R2 520 per year Intra-uterine device – R2 940 every 60 months |

Core benefits

| | |
|---|--|
| In-hospital treatment and life-essential services (insured benefits) | |
| Hospitalisation | No overall annual limit Any private hospital, and day procedure facilities apply for certain day procedures |
| Hospital medicine on discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine | R630 per admission |
| Refractive surgery | R25 000 per family (beneficiaries 18-50 years) |
| Trauma that necessitates hospitalisation | Unlimited |
| Childbirth | <ul style="list-style-type: none"> In hospital – unlimited Home delivery – R17 100 per event |
| Specialised radiology | MRI, and CT imaging – R40 000 per family per year |
| Post-hospital care for speech therapy, occupational therapy, and physiotherapy | R2 415 per member and R3 465 per family, discharge from a day procedure facility or hospital |
| Emergency transport (Netcare 911) | <ul style="list-style-type: none"> In country of residence: Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) Outside country of residence: R2 600 for road transport and R17 700 for air transport |
| Treatment of life-threatening conditions | Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions |
| PMB medicine | Unlimited |
| Cancer treatment | R504 000 per family |
| Mental health (psychiatric treatment) | <ul style="list-style-type: none"> Hospitalisation and professional psychiatric services: R46 400 per beneficiary per year to a maximum of R64 300 per family per year, including one educational psychologist consultation per beneficiary per year to diagnose autism Treatment of depression out of hospital, subject to registration on the mental health programme: R5 250 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses Medicine: R145 per beneficiary per month, subject to the in-hospital limit |
| Health-essential functional prostheses | <ul style="list-style-type: none"> R81 200 per person Intra-ocular lenses – R5 750 per lens, two lenses per person Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury Hip, knee, and shoulder replacements due to wear and tear – a R25 700 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject to a DSP if the patient qualifies in terms of clinical criteria |
| Other prostheses | <ul style="list-style-type: none"> EVARs prosthesis – R171 400 per person Vascular/cardiac prosthesis – R73 200 per person Prosthesis with reconstructive or restorative surgery and external breast prostheses – R12 300 per family Implantable hearing devices (including device and components) – R341 300 per person Out-of-hospital benefit: R168 000 sub-limit per beneficiary per 5-year period for replacement of the sound processor |
| Organ transplants | <ul style="list-style-type: none"> PMB – unlimited Cornea implants – R37 600 per implant |
| Palliative care | R32 800 per family |
| Wound care | Unlimited, subject to pre-authorisation and clinical protocols, alternative to hospitalisation |
| Other core benefits | Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation |