

# Affordable network cover for professionals

From  
**R3 360**  
 per month



## Day-to-day benefits



**Insured cover** for daily medical expenses such as GP consultations, medicine, specialists, radiology and pathology.



**R6 700** | **R9 950** |  
 +1  
 +2  
 +3  
**R12 100** | **R13 300**



**Dental**  
 check-ups



**Optometry**  
 check-ups



**Physio-and**  
 occupational  
 therapy  
**R2 600**  
 + **R4 095**

## Added insured benefits



**Contraceptives**  
 R2 205/R2 500



**10** maternity  
 consultations



**2** GP/specialist  
 visits for children  
 under 2 years



**Preventive care**  
 Health tests  
 and screenings

## Care extender



**1GP**  
 visit



**R1 000**  
 self-medication

Activated after completing certain health screenings/tests

## Core benefits



**Trauma and**  
**emergency**  
 medical cover



**Network of**  
**quality private**  
 hospitals



Care for **271** PMB  
 diagnoses and  
 all CDL conditions



**Specialised**  
 radiology in and  
 out of hospital

**MedReach's** quality networks  
 enable comprehensive, private  
 care in and out of hospital.

## Monthly contributions

 **MedReach**

**R3 360**

**R2 634**

**R1 092**

Main member

Dependant

Child dependant <26 years

**Network of quality, private hospitals and GPs**

You pay child dependant rates for  
 children until they turn 26.



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## Monthly contributions

|                              |   |        |
|------------------------------|---|--------|
| Main member                  |  | R3 360 |
| Dependant                    |  | R2 634 |
| Child dependant<br><26 years |  | R1 092 |

Children pay child dependant rates until they turn 26

## Day-to-day benefits

|  |   |
|--|---|
| Overall day-to-day limit<br>Sub-limits apply   | Day-to-day benefit<br>M: R6 700<br>M1: R9 950<br>M2: R12 100<br>M3+: R13 300  |
| Self-medication<br>(non-prescribed medicine)   | Subject to overall day-to-day limit<br>Member = R525<br>Family = R2 100   |
| Acute medication   | Subject to overall day-to-day limit<br>SM: R1 575 py<br>M1: R2 600 py<br>M2: R3 150 py  |
| Network GP consultations and<br>clinical psychology                                    | Subject to overall day-to-day limit<br>M: R2 400<br>M1: R4 450<br>M2: R5 150  |
| Non-network GP consultations   | Subject to overall day-to-day limit<br>Member = R1 470<br>Family = R2 940   |
| Medical specialists  | Subject to overall day-to-day limit<br>R1 575 per family per year   |
| Pathology, medical technology, and<br>standard radiology out of hospital               | Subject to overall day-to-day limit<br>R3 750 per family  |
| Medical appliances   | R1 200 per family   |
| Physiotherapy<br>(out of hospital)<br>Occupational therapy<br>(in and out of hospital) | Member = R2 600<br>Family = R4 095  |
| Radiography  | R1 365 per family   |
| Dentistry (DRC network)  | Routine check-ups, fillings, X-rays, oral hygiene, and removal of impacted wisdom teeth   |
| Optometry (Opticlear network)  | Per person per 24-month cycle <ul style="list-style-type: none"> <li>• Eye test</li> <li>• R655 for a frame/lens enhancements</li> <li>• R865 for contact lenses</li> </ul> |

## 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"> <li>• Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist</li> <li>• Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes in and out of hospital</li> <li>• Two 2D ultrasound scans</li> <li>• Nine months' antenatal iron supplements</li> <li>• Nine months' antenatal folic acid supplements</li> <li>• Hearing screening for newborns up to 8 weeks, in and out of hospital</li> </ul> |
| Babies <2 years          | Two consultations at a paediatrician/GP/ear, nose, and throat specialist   |
| Child immunisation       | Standard immunisation up to seven years  |
| Health screenings        | <ul style="list-style-type: none"> <li>• One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**</li> </ul>   |
| Preventive care benefits | <ul style="list-style-type: none"> <li>• A tetanus vaccine</li> <li>• A flu vaccine</li> <li>• A mammogram* every two years</li> <li>• A Pap smear* every three years</li> <li>• A prostate test*</li> <li>• Faecal occult blood test (FOBT)*</li> <li>• A bone mineral density test* every two years</li> <li>• Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years</li> </ul>   |
| Contraceptives           | <ul style="list-style-type: none"> <li>• Oral/injectable/implantable contraceptives - R160 per month, up to R2 205 per year</li> <li>• Intra-uterine device - R2 500 every 60 months</li> </ul>  |

## Core benefits

In-hospital treatment and life-essential services (insured benefits)

|  |   |
|--|---|
| Hospitalisation  | No overall annual limit<br>Network hospitals<br>Day procedure network applies for certain day procedures  |
| Hospital medicine on discharge:<br>Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine | R440 per admission  |
| Trauma that necessitates hospitalisation   | Unlimited   |
| Childbirth   | <ul style="list-style-type: none"> <li>• In hospital - unlimited</li> <li>• Home delivery - R17 100 per event</li> </ul>  |
| Specialised radiology  | R22 000 per family per year (co-payments apply)   |
| 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<br>(Netcare 911)   | <ul style="list-style-type: none"> <li>• In country of residence<br/>Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana)</li> <li>• Outside country of residence<br/>R2 600 for road transport and R17 700 for air transport per case</li> </ul>  |
| Treatment of life-threatening conditions   | Unlimited<br>Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions   |
| PMB medicine   | Unlimited   |
| Cancer treatment   | R273 000 per family   |
| Mental health<br>(psychiatric treatment)   | <ul style="list-style-type: none"> <li>• Hospitalisation and professional psychiatric services: R25 200 per beneficiary per year to a maximum of R38 200 per family per year</li> <li>• Treatment of depression out of hospital, subject to registration on the Mental Health programme: R3 150 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses</li> <li>• Medicine: R100 per beneficiary per month, subject to the in-hospital limit</li> </ul> |
| Internally implanted prostheses  | PMB only - unlimited  |
| Organ transplants  | <ul style="list-style-type: none"> <li>• PMB only - unlimited</li> <li>• Cornea implants - R37 600 per implant</li> </ul>   |
| Palliative care  | R22 700 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  |