



Affordable network cover for professionals

From
R3 612
per month

Cover for everyday medical costs

Day-to-day benefits

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

 **R7 000**
 **R10 400**
 **R12 700**
 **R13 900**

 **Dentistry**

 **Optometry**

 **Specialists**

 **Physio- and occupational therapy**
Member: **R2 730**
Family: **R4 300**

 **Emergency room cover** for children under 19

Care that goes beyond day-to-day cover

Added insured benefits

 **Contraceptives**
R2 320/R2 600

 **10 maternity consultations**

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

 **Preventive care**
Health tests and screenings

 **Care extender:**
2 GP visits

 **R1 050** for acute medicine or self-medication

Activated after completing certain health screenings/tests

Cover when it matters most

Core benefits

 **Trauma and emergency**

 **Network of quality private hospitals**

 **271 prescribed minimum benefit (PMB) and 26 Chronic Disease List (CDL) conditions**

 **Specialised radiology**, in and out of hospital

 **MedReach**

A comprehensive, cost-effective plan designed for South African individuals, professionals, and businesses, offering network cover and a wide range of benefits for healthier, more productive lives

Monthly contributions

	 MedReach
Main member	R3 612
Dependant	R2 832
Child dependant <26 years	R1 176

Complementary value-added journeys

Extra support, over and above your everyday cover

Care programmes

 **Parenting journey**
From pregnancy to pre-school, you're supported through every stage.

 **Mental health benefits**
Dedicated mental health support so that you can show up fully for your life.

 **Post-hospital recovery support**
Guided recovery, from hospital back to home.

 **Cancer care**
Even when the journey gets harder, your cover continues.

 **Compassionate care**
Compassionate support through serious illness, helping you and your loved ones navigate through serious illness with comfort and dignity.

 **Chronic care management**
Support to help you manage diabetes and other chronic conditions, with care that keeps you on track.

 **Back and neck treatment**
Helping you feel your best again, with support to improve movement and manage back and neck pain.

 **HIV/AIDS Programme**
Confidential testing, treatment, and support without judgement.

Monthly contributions

Main member		R3 612
Dependant		R2 832
Child dependant <26 years		R1 176
Pay child dependant rates for children until they turn 26		

Day-to-day benefits

Overall day-to-day limit (sub-limits apply)	Day-to-day benefit Member: R7 000 Member +1: R10 400 Member +2: R12 700 Member +3+: R13 900
Self-medication (non-prescribed medicine)	Subject to overall day-to-day limit Member: R550 Family: R2 200
Acute medicine, immunisations, and non-PMB chronic medicine	Subject to overall day-to-day limit Member: R1 650 per year Member +1: R2 730 per year Member +2: R3 300 per year
Network GP, virtual, and telehealth consultations Network (via Docotela) and clinical psychology	Subject to overall day-to-day limit Member: R2 500 Member +1: R4 650 Member +2: R5 400
Non-network GP visits	Subject to overall day-to-day limit Member: R1 550 Family: R3 090
Medical specialists	Subject to overall day-to-day limit R2 550 per family per year
Pathology, medical technology, and standard radiology out of hospital	Subject to overall day-to-day limit R3 900 per family
New: Emergency room cover for children under 19	Emergency room facility fees and consultations for urgent to life-threatening conditions. Subject to triage and the severity of the emergency
Medical appliances in and out of hospital	R1 250 per family
Physiotherapy (out of hospital) Occupational therapy (in and out of hospital)	Member: R2 730 Family: R4 300
Radiography	R1 440 per family
Dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Optometry (Opticlear network)	Per person per 24-month cycle • Eye test • Standard lenses • R690 for a frame • R910 for contact lenses
Care extender benefit	New
Two additional GP consultations	Activates for the family once we've paid the first two claims for two different specified health tests* from your added insured benefits
R1 050 for acute medicine or self-medication dispensed at a network pharmacy	Activates for the family once the biometric measurements and the first claims are received, processed, and paid for a combo health screening** from your added insured benefits

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 measurements from your health tests and screenings at Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

Maternity benefits + <i>Complementary Parenting journey</i>	- Ten antenatal and postnatal consultations with a midwife/GP/gynaecologist - Antenatal and/or postnatal consultations: - One with a dietician (antenatal or postnatal) or one postnatal consultation with a clinical psychologist - One with a lactation specialist (antenatal or postnatal) - One antenatal class with a private nurse practitioner - Two 2D ultrasound scans - Nine months' antenatal iron supplements (single ingredient) - Nine months' antenatal folic acid supplements (single ingredient) - Hearing screening for newborns up to 8 weeks, in and out of hospital
Babies <2 years	Two consultations with a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to age 7
Preventive care benefits	- 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 New: - Meningococcal vaccination: 2 doses for children 2-23 months 1 dose for beneficiaries 13-26 years
Health screenings	One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
New: Contraceptives for female beneficiaries 12 to 55 years or until menopause	- Oral/injectable/implantable contraceptives – R170 per month, up to R2 320 per year - Intrauterine device – R2 600 every 60 months

Core benefits

In-hospital treatment and life-essential services (insured benefits)	
Hospitalisation	No overall annual limit (co-payments may apply) Network hospitals Day procedure network applies to certain day procedures
Medicine dispensed on hospital discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine	R460 per admission
Trauma that necessitates hospitalisation	Unlimited
Childbirth	- In hospital – unlimited - Home delivery – R17 900 per event
Specialised radiology	R23 100 per family per year (co-payments apply)
Post-hospital speech therapy, occupational therapy, and physiotherapy	R2 540 per member and R3 640 per family, after discharge from a day procedure facility or hospital
Emergency transport (Netcare 911)	- In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) - Outside country of residence R2 730 per case for road transport and R18 500 per case for air transport
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited, subject to pre-authorisation and clinical protocols
Cancer treatment	R286 600 per family (subject to pre-authorisation)
Mental health (psychiatric treatment)	- Hospitalisation and professional psychiatric services: R26 400 per beneficiary per year to a maximum of R40 100 per family per year New: Treatment of depression out of hospital, subject to registration on the Depression Support Programme: R4 000 per beneficiary per year for services rendered by psychiatrists, clinical psychologists, social workers, occupational therapists, registered counsellors, and psychiatric nurses - Medicine: R130 per beneficiary per month
Internally implanted prostheses	PMB only – unlimited
Organ transplants	- PMB only – unlimited - Cornea implants – R39 400 per implant
Palliative care	Out-of-hospital benefit: R23 800 per family
Wound care	Unlimited, subject to pre-authorisation and clinical protocols, as an alternative to hospitalisation
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

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.

