

# Comprehensive savings plan

From  
**R4 620**  
per month

## Cover for everyday medical costs

### Day-to-day benefits

**Savings account 25%**

-  **GPs**
-  **Specialists**
-  **Dentistry**
-  **Optometry**
-  **Medicine**
-  **Physiotherapy**
-  **Emergency room cover for children under 19**
-  **In-hospital shortfalls**

**Cover continues** after your savings run out

-  **R2 730** per family for GP and specialist visits, over-the-counter medicine, and acute medicine

## Care that goes beyond day-to-day cover

### Added insured benefits

-  **Contraceptives**  
R2 430/R2 870
  -  **10 maternity consultations**
  -  **2 GP or 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**
-  **Quality private hospitalisation**
-  **271 prescribed minimum benefit (PMB) and 26 Chronic Disease List (CDL) conditions**
-  **Specialised radiology**, in and out of hospital

### MedSaver

A 25% savings account gives you the freedom to manage your medical expenses according to your needs. You also have access to ample preventive care benefits.

At the beginning of the year, the entire year's savings account is available as a credit facility. At the end of the year, unused funds are carried over to the next year.

## Monthly contributions

|                           | MedSaver                             |
|---------------------------|--------------------------------------|
| Main member               | R4 620<br>(R13 824 savings per year) |
| Dependant                 | R3 798<br>(R11 376 savings per year) |
| Child dependant <26 years | R1 422<br>(R4 248 savings per year)  |

## 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.

**Pay child dependant rates until your children turn 26**

## Monthly contributions

|                                                           |                                                                                   |                                                                                     |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Main member                                               |  | <b>R4 620 (R1 152 savings contribution included per month and R13 824 per year)</b> |
| Dependant                                                 |  | <b>R3 798 (R948 savings contribution included per month and R11 376 per year)</b>   |
| Child dependant <26 years                                 |  | <b>R1 422 (R354 savings contribution included per month and R4 248 per year)</b>    |
| Pay child dependant rates for children until they turn 26 |                                                                                   |                                                                                     |

## Day-to-day benefits

|                                                                              |                                                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Savings account                                                              | 25% savings available at the beginning of the year (see monthly contributions):<br>Example of available savings:<br>Member: R13 824 per year<br>Member +1: R25 200 per year<br>Member +2: R29 448 per year<br><br>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available |
| Medical and supplementary healthcare practitioner services out of hospital   | R2 730 per family, after savings are depleted<br>GP, specialist, virtual, and telehealth consultations (via Docotela), acute medicine, and over-the-counter medicine                                                                                                                                                                                                     |
| <b>New:</b> 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                                                                                                                                                                                                                            |
| Radiography                                                                  | R1 440 per family                                                                                                                                                                                                                                                                                                                                                        |
| Dentistry (DRC network)                                                      | Removal of impacted teeth in the dentist's chair                                                                                                                                                                                                                                                                                                                         |
| <b>Care extender benefit</b>                                                 | <b>New</b>                                                                                                                                                                                                                                                                                                                                                               |
| 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 +<br><i>Complementary Parenting journey</i>                        | <ul style="list-style-type: none"> <li>Ten antenatal and postnatal consultations with a midwife/GP/ gynaecologist</li> <li>Antenatal and/or postnatal consultations: <ul style="list-style-type: none"> <li>One with a dietician (antenatal or postnatal) or one postnatal consultation with a clinical psychologist</li> <li>One with a lactation specialist (antenatal or postnatal)</li> <li>One antenatal class with a private nurse practitioner</li> </ul> </li> <li>Two 2D ultrasound scans</li> <li>Nine months' antenatal iron supplements (single ingredient)</li> <li>Nine months' antenatal folic acid supplements (single ingredient)</li> <li>Hearing screening for newborns up to 8 weeks, in and out of hospital</li> </ul> |
| 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                                                              | <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> <b>New:</b> <ul style="list-style-type: none"> <li>Meningococcal vaccination: <ul style="list-style-type: none"> <li>2 doses for children 2-23 months</li> <li>1 dose for beneficiaries 13-26 years</li> </ul> </li> </ul>                                                                                                             |
| Health screenings                                                                     | One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>New:</b> Contraceptives for female beneficiaries 12 to 55 years or until menopause | <ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives - R180 per month, up to R2 430 per year</li> <li>Intrauterine device - R2 870 every 60 months</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

### 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.

## Core benefits

|                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| In-hospital treatment and life-essential services (insured benefits)                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Hospitalisation                                                                                                                                                                                | No overall annual limit (co-payments may apply)<br>Any private hospital<br>Day procedure network applies to certain day procedures                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Medicine dispensed on hospital discharge: Applicable medicine dispensed and <b>charged by the hospital on discharge</b> from the hospital (to take out or TTO), excluding PMB/chronic medicine | R460 per admission (limited to 7 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Trauma that necessitates hospitalisation                                                                                                                                                       | Unlimited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Childbirth                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>In hospital - unlimited</li> <li>Home delivery - R17 900 per event</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Specialised radiology                                                                                                                                                                          | MRI, and CT imaging - R31 500 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)                                                                                                                                                              | <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 730 per case for road transport and R18 500 per case for air transport</li> </ul>                                                                                                                                                                                                                                                                          |
| Treatment of life-threatening conditions                                                                                                                                                       | Unlimited<br>Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| PMB medicine                                                                                                                                                                                   | Unlimited, subject to pre-authorisation and clinical protocols                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Cancer treatment                                                                                                                                                                               | R303 100 per family (subject to pre-authorisation)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Mental health (psychiatric treatment)                                                                                                                                                          | <ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R33 300 per beneficiary per year to a maximum of R45 900 per family per year</li> <li><b>New:</b> Treatment of depression out of hospital, subject to registration on the Depression Support Programme: R3 750 per beneficiary per year for services rendered by psychiatrists, clinical psychologists, social workers, occupational therapists, registered counsellors, and psychiatric nurses</li> <li>Medicine: R130 per beneficiary per month</li> </ul> |
| Health-essential functional prostheses                                                                                                                                                         | <ul style="list-style-type: none"> <li>R85 200 per person</li> <li>Intraocular lenses - R5 850 per lens, two lenses per person</li> <li>Hip, knee, and shoulder replacement - non-PMB cases are limited to replacements caused by an acute injury</li> </ul>                                                                                                                                                                                                                                                                                               |
| Other prostheses                                                                                                                                                                               | <ul style="list-style-type: none"> <li>EVARS prosthesis - R179 900 per person</li> <li>Vascular/cardiac prosthesis - R76 800 per person</li> <li>Prosthesis with reconstructive or restorative surgery - R12 900 per family</li> </ul>                                                                                                                                                                                                                                                                                                                     |
| Organ transplants                                                                                                                                                                              | <ul style="list-style-type: none"> <li>PMB only - unlimited</li> <li>Cornea implants - R39 400 per implant</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Palliative care                                                                                                                                                                                | Out-of-hospital benefit: R29 000 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                                                                                                                                                                                                                                                                                                                                                                                                                 |

