This comprehensive product provides quality cover through an extensive network of private hospitals and healthcare providers for medical expenses incurred in and out of hospital. With a special student rate, Necesse is also the ideal healthcare solution for full-time students.

### Day-to-day benefits

**GP services within the Necesse network**
9 consultations per beneficiary per year

**Specialist care**
Subject to referral by a Necesse network GP, clinical protocols and pre-authorisation, which includes one follow-up consultation
- Member = R3 200 per year
- Member+ = R4 500 per year

**Medical appliances**
In and out of hospital – 100% of the MT
- Wheelchairs – R4 700 per family in a 3-year cycle
- CPAP apparatus – R9 700 per beneficiary per 24-month cycle

**Medicine**
- Acute medicine and PMB chronic medicine
  - Necesse GP network, pharmacy network and formularies apply
- Self-medication obtained from a network pharmacy – 100% of the MMAP (R100 per event or R290 per beneficiary per year)

**Conservative dental benefits**
Subject to DRC managed care protocols and services rendered by a DRC network dentist

### Optometry
PPN network and benefits per beneficiary per 24-month cycle apply
- 1 composite examination
- Spectacles or contact lenses
  - Spectacles: R550 for a frame/lens enhancements and 1 pair of standard clear Aquity lenses
  - R730 for contact lenses

### Standard radiology and pathology
100% of the MT
- List of item codes and protocols apply
- DSP for pathology is Lancet or PathCare

### Physiotherapy and occupational therapy
On request of a Necesse network GP
- Member = R2 050 per year
- Member+ = R3 200 per year

### Monthly contributions

<table>
<thead>
<tr>
<th>Gross monthly income</th>
<th>Full-time students</th>
<th>Principal member</th>
<th>Dependant</th>
<th>Child dependant ≤21 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>R0 - R600</td>
<td>R2 050</td>
<td>R598</td>
<td>R598</td>
<td>R598</td>
</tr>
<tr>
<td>R601 - R11 000</td>
<td>R2 080</td>
<td>R2 048</td>
<td>R1 722</td>
<td>R972</td>
</tr>
<tr>
<td>R11 001 and more</td>
<td>R2 574</td>
<td>R2 016</td>
<td>R1 116</td>
<td>R1 116</td>
</tr>
</tbody>
</table>

The monthly contribution does not take any employer subsidy into account.

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**Important:**
This is only a summary of the available benefits. Please consult the registered Medihelp Rules for more information and details of services that are excluded from benefits. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes). Benefits may be subject to pre-authorisation and protocols relating to specific item codes, age and gender. Benefits are paid at 100% of the MT. The Necesse network GP must be the starting point for all services and must refer Necesse patients for radiology, pathology and treatment by specialists.
Added insured benefits

**Women’s health**
- A pap smear
- A mammogram for women 40 years and older
- Women over 50 years have access to one bone mineral density test

**Men’s health**
- A prostate test (PSA level) for men 40 years and older

**Routine screening and immunisation benefits**
- One blood glucose and one cholesterol test
- HIV testing, counselling and support by a Necesse network GP
- A tetanus vaccine
- A flu vaccination by a Necesse network GP or at a network pharmacy (payable from over-the-counter medicine benefit)

**Enhanced maternity benefits**
- Pregnancy and baby programme
- 2 consultations per beneficiary at a gynaecologist, if referred by a Necesse network GP and pre-authorised
- Two 2D ultrasound scans per beneficiary

**Supporting wellness**
- Back treatment at a Document Based Care facility
- Chronic Care programme

**HealthPrint**
Medihelp members get free access to this online health and wellness programme designed to add value based on their health profile through programmes such as a pregnancy and baby programme and discounts at selected partners.

Core benefits

**Chronic illness/PMB**
100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)

**Emergency transport**
Netcare 911
Transport by road or air within South Africa
100% of the MT – unlimited

**Emergency unit services and non-network consultations**
80% of the MT
- Member = R1 100  |  Member+ = R2 250
Outpatient emergency unit services, non-network doctors’ visits, medicine and services rendered by a non-network medical doctor and radiology requested by a non-network medical doctor
100% of the MT
- Pathology at Lancet and PathCare apply

**Hospitalisation**
100% of the MT – unlimited
132 quality private network hospitals

**Confinement (childbirth)**
PMB – 100% of the MT
Non-PMB – R26 300 per confinement for an elective caesarean section
Home delivery – R13 000 per event

**Physiotherapy and occupational therapy**
In hospital – R9 850 per family per year
Physiotherapy on request of the attending medical doctor

**Specialised radiology**
In and out of hospital Services requested by a specialist on referral by a network GP
- MRI and CT imaging (subject to pre-authorisation) and angiography
  - 100% of the MT – R16 500 per family per year

**Standard radiology, pathology and medical technologist services**
In hospital – 100% of the MT
R30 500 per family per year

**Internally implanted prostheses benefits**
PMB only – 100% of the cost
R23 000 per beneficiary per year
- EVARS prosthesis
- Vascular/cardiac prosthesis
- Health-essential functional prosthesis

**Oncology**
PMB only – 100% of the MT

**Organ transplants**
PMB
100% of the cost
Cornea implants – R28 800 per implant per year

**Sub-acute care and private nursing services**
As an alternative to hospitalisation – R22 300 per family per year

**Clinical technologist services**
In hospital – R22 300 per family per year

AOL-Overall annual limit | CDL-Chronic Diseases List | CPAP-Continuous positive airway pressure | CT-Computerised tomography | DRC-Dental Risk Company |
DSP-Designated service provider | EMS-Emergency medical services | EVARS-Endovascular aortic replacement surgery | GP-General practitioner | MMAP-Maximum Medical Aid Price | MRI-Magnetic resonance imaging | MT-Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price |
PMB-Prescribed minimum benefits | PPN-Preferred Provider Negotiators