



Kids pay child dependant rates until 26 years

Extensive insured day-to-day and hospital benefits

Separate insured benefit for non-PMB chronic medicine

Added insured benefits

Medihelp's top-of-the-range product offers the most extensive cover for medical emergencies, private hospitalisation and added insured benefits, as well as substantial provision for acute and chronic medicine, radiology, pathology and other day-to-day medical expenses to ensure that you and your family's healthcare needs are always well taken care of.

## Day-to-day benefits

### Insured day-to-day benefits

GP and specialist consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services – R3 700 per beneficiary per year, pooled per family

### Optometry

PPN network applies

Spectacles or contact lenses per beneficiary per 24-month cycle

- R1 000 for a frame/lens enhancements
- R1 680 for contact lenses

### Dentistry

DRC network applies

- Conservative services (including routine check-ups, fillings, X-rays and oral hygiene)
- Specialised services (including crowns, bridges, implants and orthodontic treatment)

### Pathology

Unlimited

### Radiology

Unlimited

### Medicine

#### Acute medicine

R6 440 per beneficiary per year, pooled per family

#### Chronic medicine (non-PMB)

R18 800 per beneficiary per year

#### PMB chronic medicine

100% of the MHRP

### External prostheses and medical appliances

In and out of hospital

- Benefit per beneficiary per 3-year cycle:
  - Artificial eyes – R16 400
  - Speech and hearing aids – R16 400
  - Wheelchairs – R8 900
  - Artificial limbs – R8 900
- CPAP apparatus – R10 000 per beneficiary per 2-year cycle
- Medical appliances and hyperbaric oxygen treatment – R1 850 per beneficiary per year

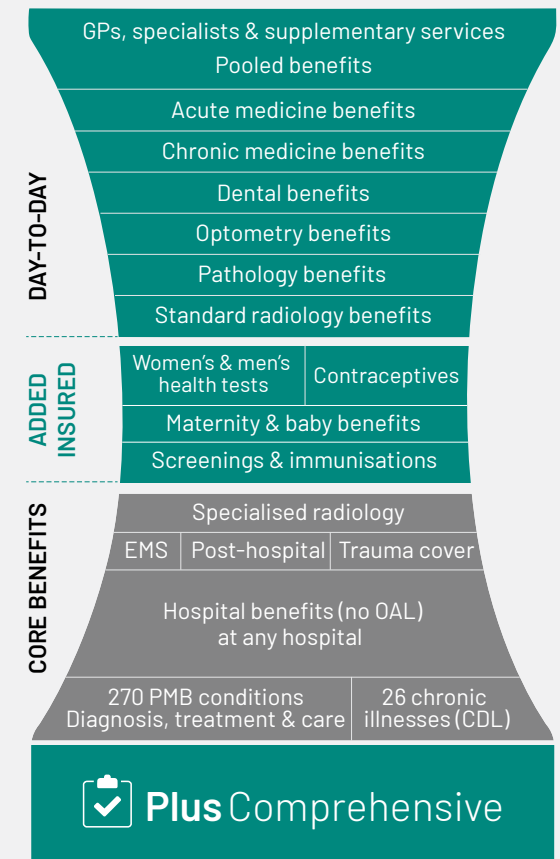
#### Important:

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).

- Certain added insured benefits are not available if you have been registered for a chronic/PMB condition, as the treatment is no longer considered as preventive care. Some benefits may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctors' consultations are paid from the available day-to-day benefits.
- Benefits may be subject to pre-authorization and/or protocols.
- Medihelp pays generic medicine at 100% of the MMAP, original medicine with no generic at 80% of the MT, and original medicine with a generic at 70% of the MMAP.



# Plus Comprehensive



### Monthly contributions

Principal member		R9 714
Dependant		R9 714
Child dependant <26 years		R2 424

The monthly contribution does not take any employer subsidy into account

## Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated. Protocols and specific item codes may apply. Network information is available on Medihelp's website at the provider search function. Register for HealthPrint, Medihelp's free online health and wellness programme, to activate these benefits.

### Women's health

- A mammogram requested by a medical doctor per 2-year cycle (women 40-75 years)
- A Pap smear requested by a medical doctor per 3-year cycle (women over 21 years)
- Contraceptives
  - Oral/injectable/implantable contraceptives (women up to 50 years) – R150 per beneficiary per month, up to R1 800 per year
  - Intra-uterine device every 60 months – R2 400 per beneficiary

### Enhanced maternity benefits

Registration on HealthPrint's Maternity and Baby programme activates these additional benefits:

- 10 antenatal and post-natal consultations at a midwife/GP/gynaecologist
- 2 antenatal and post-natal consultations at a dietician/breastfeeding specialist/antenatal classes
- Two 2D ultrasound scans
- 9 months' antenatal iron supplements
- 9 months' antenatal folic acid supplements

### Child benefits

- Babies under 2 years receive 2 additional visits to a GP, paediatrician or ear, nose and throat specialist
- Standard child immunisations for children up to 7 years at network pharmacy clinics

### 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 the Maternity and Baby programme.

#### Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | 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 | FOBT-Faecal occult blood test | GP-General practitioner | HPV-Human papilloma virus | OAL-Overall annual limit | MHRP-Medihelp Reference Price | 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 | PET-Positron emission tomography | PMB-Prescribed minimum benefits | PPN-Preferred Provider Negotiators

## Core benefits

### Chronic illness/PMB

- 100% of the cost for 270 PMB and 26 chronic conditions (DSPs, specialist network, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation

### Emergency transport

Netcare 911

#### In country of residence

RSA, Lesotho, Eswatini, Mozambique, Namibia & Botswana – unlimited

#### Outside country of residence

Transport by road R2 130 and by air R14 200 per case

### Hospitalisation

100% of the MT

Any hospital

Day surgery network: 134 day surgeries for certain procedures

### Post-hospital care

R1 870 per member and R2 600 per family per year for speech therapy, occupational therapy and physiotherapy for up to 30 days after discharge

### Specialised radiology

In and out of hospital

- MRI, CT imaging and angiography  
100% of the MT – unlimited
- PET imaging (non-PMB) – 100% of the MT  
R23 000 per case

### Oncology

In and out of hospital

100% of the MT – unlimited

### Confinement (childbirth)

- In hospital – 100% of the MT
- Home delivery – R13 500 per event

### Prostheses benefits

- Health-essential functional prosthesis: R64 300
  - Intra-ocular lenses – R4 300 per lens, 2 lenses per beneficiary per year, health essential functional prosthesis benefit applies
- EVARS prosthesis – R135 600
- Vascular/cardiac prosthesis – R58 000
- Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) – R9 900 per family per year
- Implantable hearing devices (including device and components) – R280 000 per year

### Refractive surgery

100% of the MT – unlimited

### Psychiatric treatment

In and out of hospital

R44 700 per beneficiary per year (maximum R61 000 per family per year)

### Organ transplants

PMB only – 100% of the cost

Cornea implants – R29 900 per implant per year

### Palliative care

100% of the MT

R28 000 per family per year

### Other core benefits

Renal dialysis, prostatectomy, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation



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Medihelp is an authorised financial services provider (FSP No 15738)