



# MedPrime



# medihelp

Medical Aid in Action

Large families with children of school-going age enjoy the benefit of paying for only two children under 18 on the comprehensive MedPrime plan. MedPrime provides extensive insured cover in and out of hospital.

## From R3 198 per month

### Choose a medical aid in action

#### We lead

We are one of the largest medical aids in the country, and with more than a lifetime of experience as our foundation, we have a clear understanding of what matters and how to provide the healthcare cover and care that members require

#### We listen

Medihelp engages and delivers service across a multitude of platforms - from apps to self-service websites and call centres to online chats

#### We provide

Medihelp's ability to pay claims is rated amongst the highest in the industry, and is backed by a reserve level which far exceeds the legal requirement, ensuring your peace of mind

#### Comprehensive day-to-day benefits

A 10% savings account is available at the beginning of each year

Immediate day-to-day cover once savings are depleted - no self funding gap

An additional large pooled insured benefit block for the family to use for doctors' visits and medicine

Separate comprehensive dental and optometry cover

A care extender benefit

Additional comprehensive maternity and baby benefits

Cover for health tests, vaccinations and screenings in every life stage

#### Extensive in-hospital cover

Cover for quality private hospitalisation with no overall annual limit

Full cover for 270 PMB conditions and PMB chronic medicine

Excellent cover for specialised radiology and post-hospital care

Cover for emergency conditions and transport

#### Family contributions

Pay 22% less when opting for MedPrime Elect, the network alternative of this plan

You only pay for 2 children younger than 18 years

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

#### Day-to-day




#### Added insured

#### Core benefits

#### Contributions



## Monthly contributions

	MedPrime Elect	MedPrime
Principal member 	R3 198 (R318 savings contribution included per month and R3 816 per year)	R3 906 (R396 savings contribution included per month and R4 752 per year)
Dependant 	R2 706 (R270 savings contribution included per month and R3 240 per year)	R3 306 (R330 savings contribution included per month and R3 960 per year)
Child dependant <26 years 	R930 (R90 savings contribution included per month and R1 080 per year)	R1 140 (R120 savings contribution included per month and R1 440 per year)

Pay for only 2 children under the age of 18 and pay child dependant rates until they turn 26

## Day-to-day benefits

Savings account	<p>10% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of savings:</p> <p><b>MedPrime Elect:</b> Member = R3 816 per year Member +1 = R7 056 per year Member +2 = R8 136 per year</p> <p><b>MedPrime:</b> Member = R4 752 per year Member +1 = R8 712 per year Member +2 = R10 152 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.</p>
GPs & specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology and pathology	Available after depletion of savings account Member = R6 300 Family = R11 500
Optometry (PPN)	Per person per 24-month cycle <ul style="list-style-type: none"> <li>Eye test</li> <li>R800 for a frame/lens enhancements</li> <li>R1 200 for contact lenses</li> <li>Replacement of lost/broken spectacles</li> </ul>
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges and orthodontic treatment
External prostheses and medical appliances	<p>Per family per 3-year cycle</p> <ul style="list-style-type: none"> <li>Artificial eyes – R5 000</li> <li>Speech and hearing aids – R5 000</li> <li>Wheelchairs – R5 000</li> <li>Artificial limbs – R5 000</li> </ul> <p>CPAP apparatus – R10 400 per person per 2-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 400 per family</p>
Radiography	R1 150 per family in and out of hospital
<b>Care extender benefit</b>	
One additional GP consultation	Activates for the family once the first claim for a specified health test* is paid from your added insured benefits
R450 for self-medication	Activates for the family once the first claim for a combo health screening** is paid from your added insured benefits

### Important:

This is only a summary of the available benefits and deductibles may apply to certain benefits. Please consult the registered Rules of Medihelp and your plan's brochure 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

These benefits are provided in addition to your insured day-to-day benefits and are activated when you register on HealthPrint, Medihelp's free wellness programme for members, on the Member Zone. Your health screening results from Dis-Chem or Clicks will automatically upload to your health record on HealthPrint.

Maternity benefits	<ul style="list-style-type: none"> <li>10 antenatal and post-natal consultations at a midwife/GP/gynaecologist</li> <li>2 antenatal and post-natal consultations at a dietician/lactation specialist/antenatal classes</li> <li>Two 2D ultrasound scans</li> <li>9 months' antenatal iron supplements</li> <li>9 months' antenatal folic acid supplements</li> </ul>
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screening tests	<ul style="list-style-type: none"> <li>One combo health screening (blood glucose, cholesterol, BMI &amp; blood pressure measurement)**</li> <li>or</li> <li>an individual test (blood glucose or cholesterol)</li> <li>HIV testing, counselling &amp; support</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 2 years</li> <li>A Pap smear* every 3 years</li> <li>A prostate test*</li> <li>A Pneumovax vaccine</li> <li>An FOBT test*</li> <li>A bone mineral density test* every 2 years</li> <li>2 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 – R155 per month, up to R1 820 per year</li> <li>Intra-uterine device – R2 400 every 60 months</li> </ul>
Supporting wellness	<ul style="list-style-type: none"> <li>Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery)</li> <li>Chronic Care programme</li> <li>One dietician consultation if BMI is &gt;30</li> </ul>

## Core benefits

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

Hospitalisation	No overall annual limit MedPrime: Any private hospital MedPrime Elect: Network hospitals and day procedure network applies for certain day procedures
Refractive surgery	R12 500 per family per event (18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> <li>In hospital – unlimited</li> <li>Home delivery – R14 100 per event</li> </ul>
Specialised radiology	Angiography, MRI and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy and physiotherapy	R2 000 per member and R2 800 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> <li>In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia &amp; Botswana)</li> <li>Outside country of residence R2 210 for road transport and R14 700 for air transport</li> </ul>
Treatment of life-threatening conditions	Unlimited Includes 270 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> <li>PMB – unlimited</li> <li>Non-PMB – R285 000 per family</li> </ul>
Mental health (psychiatric treatment)	R31 600 per person to a maximum of R42 500 per family
Health-essential functional prostheses	<p>R67 000 per person</p> <ul style="list-style-type: none"> <li>Intra-ocular lenses – R4 480 per lens, 2 lenses per person</li> <li>Hip, knee and shoulder replacements – 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 – R141 200 per person</li> <li>Vascular/cardiac prosthesis – R60 400 per person</li> <li>Prosthesis with reconstructive or restorative surgery and external breast prostheses – R10 300 per family</li> <li>Implantable hearing devices (including device and components) – R260 000 per person</li> </ul>
Organ transplants	PMB – unlimited Cornea implants – R31 100 per implant
Palliative care	R25 000 per family
Other core benefits	Including 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)

