



MedElect

MedElect's quality networks enable comprehensive care in and out of hospital at an affordable contribution.

From R2 820 per month



medihelp
Medical Aid in Action

Reasons to choose Medihelp

Experienced

We've stood the test of time for over a century.

Involved

As a self-administered scheme, we are personally involved and manage your membership with great care.

Trusted

Just like more than 210 000 South Africans are entrusting their healthcare cover to us, so can you.

Day-to-day benefits

Insured day-to-day benefits through a quality network

- Network GPs and virtual consultations
- Provision for out-of-network GP visits
- Medicine benefits
- Physiotherapy and occupational therapy
- Dental and eye care

Added insured benefits

- Activate benefits for an additional GP visit and R490 for self-medication after completing health tests and screenings
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations, and screenings

Core benefits

Extensive in-hospital cover




- Cover for quality network private hospitalisation with no overall annual limit
- Post-hospital benefit to help you recover after hospitalisation
- Full trauma and emergency medical cover
- Full cover for 271 PMB conditions and PMB chronic medicine
- Specialised radiology benefit

Contributions

- Affordable contributions for comprehensive network cover



Monthly contributions

		Monthly income
		R801+
Main member		R2 820
Dependant		R2 208
Child dependant <21 years		R912

Children pay child dependant rates until they turn 21

Day-to-day benefits

Specialist consultations and services, standard radiology, pathology (Ampath, Lancet, and PathCare Vermaak), acute medicine and clinical psychology services	Day-to-day benefit Member = R3 300 Member + 1 = R5 850 Member + 2 = R6 700 Member + 3 = R7 100 Member + 4+ = R7 750
Self-medication (non-prescribed medicine)	Subject to day-to-day benefit Member = R580 Family = R1 700
Network GP consultations	Member = R2 200 Member + 1 = R4 050 Member + 2 = R4 750 Member + 3 = R5 100 Member + 4+ = R5 700
Non-network GP consultations	Member = R1 350 Family = R2 700
Medical appliances	R1 100 per family
Physiotherapy and occupational therapy (in and out of hospital)	Member = R2 400 Family = R3 750
Radiography	R1 250 per family
Dentistry (DRC network)	Routine check-ups, fillings, X-rays, oral hygiene, and removal of impacted wisdom teeth
Optometry (PPN network)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R595 for a frame/lens enhancements R800 for contact lenses
Care extender benefit	
One additional GP consultation	Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits
R490 for self-medication dispensed at a network pharmacy	Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits

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 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

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them 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"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes Two 2D ultrasound scans
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screenings	<ul style="list-style-type: none"> One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)** or an individual test (blood glucose or cholesterol) HIV testing, counselling, and support
Preventive care benefits	<ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every two years A Pap smear* every three years A prostate test* A Pneumovax vaccine An FOBT test* 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
Contraceptives	<ul style="list-style-type: none"> Oral/injectable/implantable contraceptives – R150 per month, up to R2 000 per year Intra-uterine device – R2 300 every 60 months
Supporting wellness	<ul style="list-style-type: none"> Back treatment at a Documentation Based Care facility (a prerequisite for spinal column surgery) One dietician consultation if BMI is >30

Core benefits

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

Hospitalisation	No overall annual limit Network hospitals Day procedure network applies for certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R15 600 per event
Standard radiology	Unlimited during hospitalisation
Specialised radiology	Angiography, MRI, and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 200 per member and R3 150 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) Outside country of residence R2 400 for road transport and R16 100 for air transport per case
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> PMB – unlimited Non-PMB – R242 500 per family
Mental health (psychiatric treatment)	R22 900 per person to a maximum of R34 700 per family
Internally implanted prostheses	PMB only – unlimited
Organ transplants	PMB only – unlimited Cornea implants – R34 200 per implant
Palliative care	R20 700 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)

