



Necesse

Student

2019



medihelp

medical scheme

For only R529 p/m

(If your income is less than R600 per month and you provide us with proof of registration as a full time student from the tertiary institution.)

You are covered for

- Added insured benefits for immunisations and health tests
- Doctor's visits (national Necessé GP network)
- Specialist care (on referral)
- X-rays & blood tests
- Prescribed medicine
- Optometry
- Dentistry
- Hospital cover at 123 private network hospitals
- Emergency & trauma cover



Important

This brochure only provides a summary of benefits which are subject to approval by the Council for Medical Schemes. In case of a dispute, the registered Rules of Medihelp apply. A complete list of benefits, tariffs and all services excluded from benefits are detailed in the Medihelp Rules, which are available on request.



Added insured benefits

These benefits are provided in addition to other insured benefits, may be subject to available day-to-day benefits and must be requested by a Necessé network GP, unless otherwise indicated.

Health tests & immunisations

- One blood glucose and one cholesterol test
- HIV testing, counselling and support
- A tetanus vaccine
- A flu vaccination by a Necessé network GP or at a network pharmacy (payable from over-the-counter medicine benefit)
- A pap smear

Day-to-day benefits

Includes benefits for doctor's visits, dentistry & optometry

Consultations

- 9 network GP consultations per student per year
- R3 050 per student per year for specialist care (subject to referral by a Necessé network GP and pre-authorisation)

Other medical services

- R1 950 per student per year for physiotherapy and occupational therapy out of hospital, if requested by a network GP
- 100% of the Medihelp tariff for black and white X-rays and soft-tissue ultrasound scans (subject to specific radiology codes)
- 100% for blood tests (subject to a list of pathology codes and tests), done by Lancet/PathCare on request of a network GP

Medicine

- Acute medicine dispensed by a dispensing network GP
- A list of approved medicine items obtained from a network pharmacy and prescribed by a network GP or network dentist
- Self-medication obtained from a network pharmacy
 - R100 per event
 - R280 per student per year

Optometry

PPN network of optometrists

Available per student in a 24-month cycle:

- 1 composite optometric consultation
- Spectacles or contact lenses

Spectacles

- R550 for the frame
- 1 pair of standard clear Aquity single vision or bifocal lenses (multifocal lenses are paid at the cost of bifocal lenses)

Contact lenses

- R730 per student

Dental

DRC network of dentists

- Routine check-ups
- 1 scale and polish treatment per student per year
- 4 fillings per student, 1 filling per tooth in 365 days
- Tooth extractions
- Root canal treatment in the dentist's chair for 2 teeth per student per year
- Laughing gas (in the dentist's chair)
- X-rays
 - 4 intra-oral X-rays per student per year
 - 1 extra-oral X-ray per student in a 3-year period

Core benefits

Includes benefits for major expenses such as hospitalisation & medical emergencies

Emergency cover

Unlimited emergency cover in South Africa for transport by road or air pre-authorised and provided by Netcare 911

Emergency unit services and out-of-network visits

R1 050 per student per year

- Outpatient emergency unit services, non-network doctors' visits and medicine and services rendered by a non-network medical doctor – 80% of the MT
- Radiology – 65% of the MT
- Pathology – DSPs apply (Lancet/PathCare)

Chronic illness/PMB & trauma

- 100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation (motor vehicle accidents and similar trauma)

Hospitalisation

100% cover for hospitalisation in a network hospital (subject to pre-authorisation and protocols)

Alternative care to hospitalisation

R21 200 per year for sub-acute care and private nursing services as an alternative to hospitalisation

Appendectomy

Conventional or laparoscopic procedure – unlimited

Organ transplant

PMB – 100% of the cost

- Cornea implants – R27 400 per implant per year

Physiotherapy and occupational therapy

In hospital, R9 350 per year

(Physiotherapy must be referred by the attending medical doctor)

Clinical technologist services

R21 200 per year in hospital

Radiology & pathology

- R29 000 per year for standard radiology, pathology and medical technologist services in hospital
- R15 700 per year for specialised radiology in and out of hospital. Services must be requested by a specialist on referral by a network GP and benefits are subject to clinical protocols.
 - MRI & CT imaging (subject to pre-authorisation) and angiography

Benefits are paid at 100% of the Medihelp tariff (MT).

Necesse private hospital and day clinic network

You have access to a national network of 123 private hospitals

Gauteng

Alberton	Clinton Clinic Union Hospital
Benoni	Lakeview Hospital (dental procedures only) Linmed Hospital
Boksburg	Boksburg Medical & Dental Centre (dental procedures only) Sunward Park Hospital
Heidelberg	Suikerbosrand Clinic (maternity & neonatal only)
Johannesburg	Garden City Clinic (maternity & neonatal only) Mediclinic Morningside Mediclinic Sandton Mulbarton Hospital Parklane Clinic (maternity & neonatal only) Rand Clinic Wits University Donald Gordon Medical Centre
Kempton Park	Birchmed Surgical Centre (dental procedures only)
Krugersdorp	Krugersdorp Private Hospital Protea Clinic Netcare Pinehaven Hospital
Midrand	Netcare Waterfall City Hospital
Midstream	Mediclinic Midstream Hospital
Pretoria	Akasia Hospital Bougainville Private Hospital Life Groenkloof Hospital (oncology only) Mediclinic Gynaecological Hospital Mediclinic Heart Hospital Mediclinic Kloof Mediclinic Legae Mediclinic Medforum Mediclinic Muelmed Montana Private Hospital Medkin Clinic (dental procedures only) Pretoria North Day Clinic (dental procedures only)
Soweto/Lenasia	Lenmed Clinic Limited Lenmed Daxina Private Hospital
Springs	Netcare N17 Hospital
Vanderbijlpark	Mediclinic Emfuleni PJ Schutte Theatre Unit (dental procedures only)
Vereeniging	Mediclinic Vereeniging

Northern Cape

Kathu	Lenmed Health Kathu Private Hospital
Kimberley	Mediclinic Kimberley
Upington	Mediclinic Upington

Western Cape

Atlantis	Wesfleur Private Clinic
Cape Town	Christiaan Barnard Memorial Hospital (paediatric cardiology only) Mediclinic Cape Gate Mediclinic Cape Town Mediclinic Constantiaberg Mediclinic Durbanville Mediclinic Durbanville Day Hospital Mediclinic Louis Leipoldt Mediclinic Milnerton Mediclinic Panorama Melomed Gatesville
Ceres	Ceres Private Hospital
George	Mediclinic Geneva Mediclinic George
Hermanus	Mediclinic Hermanus
Knysna	Knysna Private Hospital
Mossel Bay	Bayview Hospital
Oudtshoorn	Mediclinic Klein Karoo
Paarl	Mediclinic Paarl
Plettenberg Bay	Mediclinic Plettenberg Bay
Somerset West	Mediclinic Vergelegen
Stellenbosch	Mediclinic Stellenbosch
Strand	Mediclinic Strand
Vredenburg	West Coast Private Hospital
Worcester	Mediclinic Worcester

Eastern Cape

East London	Life Beacon Bay Hospital
Grahamstown	Settlers Hospital
Humansdorp	Isivivana Private Hospital (maternity & neonatal only)
Port Alfred	Port Alfred Hospital
Port Elizabeth	Greenacres Hospital Medical Forum Theatre
Queenstown	Life Queenstown Private Hospital
Uitenhage	Cuyler Clinic

KwaZulu-Natal

Amazimtoti	Kingsway Hospital
Ballito	Alberlito Hospital
Durban	Chatsmed Garden Hospital Bluff Medical & Dental Centre St Augustine's Hospital Parklands Hospital Malvern Medical & Dental Centre
Empangeni	Empangeni Garden Clinic
Howick	Mediclinic Howick
Kokstad	Kokstad Private Hospital
Margate	Margate Private Hospital
Newcastle	Mediclinic Newcastle
Nongoma	Nongoma Private Hospital
Pietermaritzburg	Mediclinic Pietermaritzburg
Pinetown	Pinetown Medicross Theatre
Pongola	Pongola Hospital
Port Shepstone	Hibiscus Hospital
Richards Bay	The Bay Hospital
Shelly Beach	Shelly Beach Day Clinic
Tongaat	Victoria Hospital
Umhlanga	Umhlanga Hospital

North West

Brits	Mediclinic Brits
Klerksdorp	Sunningdale Hospital Wilmed Park Private Hospital
Marikana	Andrew Saffy Memorial Hospital
Potchefstroom	Mediclinic Potchefstroom
Rustenburg	Peglerae Hospital Ferncrest Hospital
Vryburg	Vryburg Private Hospital

Mpumalanga

eMalahleni	eMalahleni Private Hospital Advanced De La Vie Day Hospital
Ermelo	Mediclinic Ermelo
Middelburg	Life Midmed Hospital
Nelspruit	Mediclinic Nelspruit
Secunda	Mediclinic Secunda
Trichardt	Mediclinic Highveld

Free State

Bethlehem	Mediclinic Hoogland
Bloemfontein	Mediclinic Bloemfontein
Kroonstad	Koinonia Day Theatre (Dr LJ van Wyk) (dental procedures only) Kroon Hospital
Welkom	Mediclinic Welkom Welkom medical centre

Limpopo

Bela Bela	St Vincent's Hospital
Lephalale	Mediclinic Lephalale
Makhado	Zoutpansberg Private Hospital
Polokwane	Mediclinic Limpopo Mediclinic Limpopo Day Clinic
Thabazimbi	Mediclinic Thabazimbi
Tzaneen	Mediclinic Tzaneen



Why Medihelp

Peace of mind

While you study, you can rest assured that we've got you covered:

- Medihelp has more than a century's experience in the medical schemes industry
- We're one of the five largest open medical schemes in the country

Adding value to your Medihelp experience

- **HealthPrint** is Medihelp's **free online wellness programme** which provides relevant health support and value –
 - Special offer on Planet Fitness gym membership (and for a gym buddy)
 - You can run and cycle for FREE at Medihelp-sponsored events
 - Join Medihelp's Multisport club for runners and cyclists
 - Link your fitness tracker
 - View your health test results
- An **emergency app** that ensures you can be located in an emergency

Always there for you

Get in touch with us and use our digital platforms to easily navigate your healthcare cover:

- Use the **Live Chat** feature on Medihelp's website to receive instant online support from our customer care consultants
- Get answers to Medihelp questions with our **Quick Answers** functionality on the website
- Download the member **app** to –
 - View and share your digital membership card
 - Find network providers near you
 - View your available benefits
- Use the secured website to get hassle-free e-authorisation for hospitalisation

You can also –

- **Phone** Medihelp's Customer Care centre
- **Email** or **write** to us equiries@medihelp.co.za

Explanation of terms

An **emergency medical condition** means any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner. Emergencies qualify for PMB and must therefore also be registered for PMB (see also "PMB").

Hospital benefits refer to benefits for services rendered by a hospital during a patient's stay in hospital. Services include ward accommodation and ward medicine, standard radiology, pathology and consultations during hospitalisation. Hospital benefits are subject to pre-authorisation and an 80% benefit will apply to the hospital account if the admission is not pre-authorised. Emergency admissions must be registered on the first workday following the admission. A 65% benefit applies for voluntary admission to a non-network hospital.

Network benefit options offer benefits to members in collaboration with a medical provider network. Members must make use of the network to qualify for benefits and prevent deductibles.

PMB – Prescribed minimum benefits are paid for 26 chronic conditions on the CDL and 270 diagnoses with their treatments as published in the Regulations under the Medical Schemes Act 131 of 1998. In terms of these Regulations, medical schemes are compelled to grant benefits for the diagnosis, treatment and care costs of any of these conditions as well as emergency medical conditions (that meet the published definition) without imposing any limits. PMB are subject to pre-authorisation, protocols and the utilisation of designated service providers, where applicable, e.g. Lancet/PathCare for pathology tests and a specialist in the Necesses specialist network. PMB services are first funded from the related day-to-day benefits. Visit www.medihelp.co.za for a list of providers, or use the member app.



086 0100 678

www.medihelp.co.za



medihelp

medical scheme

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