

# Generic medicine



## Full cover for generic medicine

Medihelp is constantly looking for ways to deliver tangible value and decrease members' out-of-pocket expenses. That's why we offer you 100% cover when you use generic medicines.

## Your medicine benefits

If you have available day-to-day benefits and your benefit option covers acute and non-PMB chronic medicine, your medicine benefits will work as follows:

Generic medicine	100% of the MMAP* subject to benefits available
Original medicine where no generic is available	80% of the MT** subject to benefits available
Voluntary use of the original medicine where a generic is available	70% of the MMAP* subject to benefits available
Necesses	Most formulary medicines are generic and therefore qualify for 100% of the MMAP

MT – Medihelp tariff | MMAP – Maximum Medical Aid Price  
Unify & Prime 2 – Medicine is paid from savings account.

## What is generic medicine?

We often hear people compare original medicine with generic medicine, but is there a difference?

 Dosage form	 Strength	 Active ingredients	 Cost
Generic ✓ Original ✓	Generic ✓ Original ✓	Generic ✓ Original ✓	Generic ✓ Original ✗

There is only one difference - the cost

Generic medicine is exactly the same as the original medicine, but will cost you less. You can ask your doctor or pharmacist for the generic equivalent of original medicine. The benefits are that you will have no co-payments and more available benefits.

## Why are generic medicines much cheaper?

Before a new medicine becomes available to the public, extensive research is required to ensure it is effective and safe. This research costs millions of rand, and pharmaceutical companies register a patent on the medicine to recover some of these research and development costs.

After the patent rights have expired, other pharmaceutical companies may use the same dosage form, active ingredient and strength, but with a different brand name. These companies do not have to repeat all the research, making the generic so much cheaper. The generic manufacturer has to prove that their medicine is just as effective and of the same quality as the original.

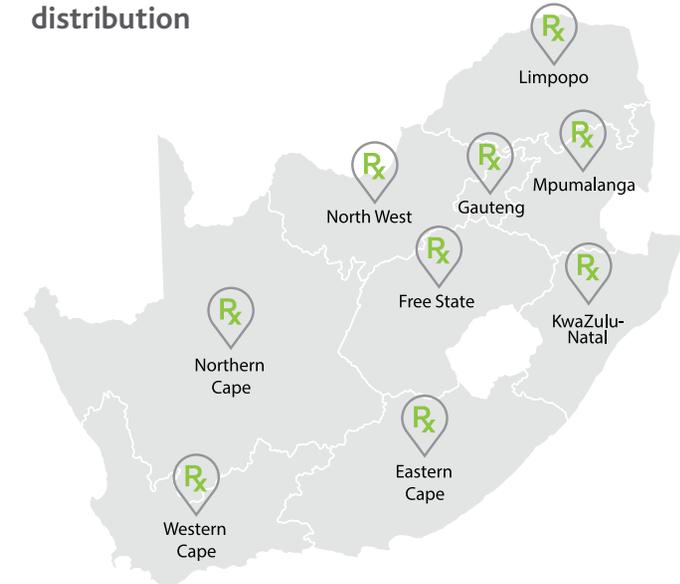


Watch a video about generic medicine at [www.medihelp.co.za](http://www.medihelp.co.za)

## Medihelp's preferred pharmacy network

More than 1 900 pharmacies across South Africa form part of the Medihelp Preferred Pharmacy Network. These pharmacies charge a professional fee on medicine dispensed equal to Medihelp's funding principle, ensuring that you receive your medicine at the most cost-effective dispensing fee.

## Pharmacy network distribution



086 0100 678  
[www.medihelp.co.za](http://www.medihelp.co.za)

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