



15% savings account

Insured day-to-day benefits

Generous hospital benefits with a choice of network or non-network hospital cover

Added insured benefits

Only pay for 2 kids younger than 18 years and child dependant rates apply until they are 26 years old

The combination of a savings account, an insured benefit activated after depletion of the savings account and a basket of preventive and insured benefits for every life stage takes care of your healthcare needs. Prime 2 provides extensive hospital cover either at any facility or through a quality network (pay 22% less for the network option).

Day-to-day benefits

15% savings account

Once your savings have run out, the insured pooled day-to-day benefits apply

- A credit facility equalling 12 months' savings contributions is available at the start of each financial year
- Unclaimed savings accumulate interest and will be added to your savings for the next year
- Choose to include or exclude in-hospital deductibles/shortfalls

Insured day-to-day benefits

Paid from savings first

GP and specialist consultations, physiotherapy, acute medicine and self medication, including visits to emergency units

Member = R1 250 per year

Member+ = R2 500 per year

Network option

GP network and specialist referrals from a network GP apply

Optometry

Savings account

Medicine

Non-PMB chronic medicine

Paid from available benefits for acute medicine/savings account

PMB chronic medicine

Non-network option - 100% of the MHRP

Network option - 100% of the MHRP

(DSP and formulary apply)

External prostheses and medical appliances

In and out of hospital

- Savings account
- Hyperbaric oxygen treatment - R650 per family per year

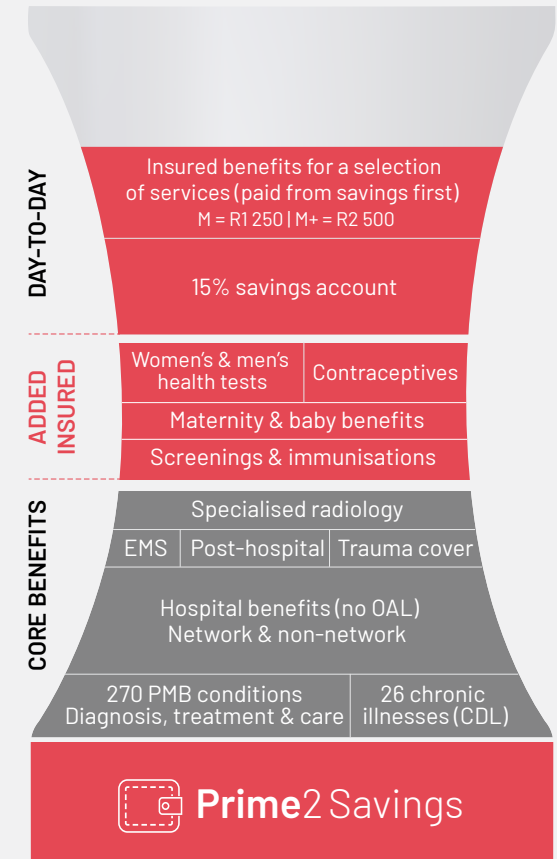
Dentistry

DRC network applies

- Conservative and specialised dental services - savings account
 - 100% of the MT for dental procedures for the removal of impacted teeth (3rd molars only) under conscious sedation in the dentist's chair (sedation cost)
- Dentist's account - item codes apply



Prime2 Savings



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 savings/day-to-day benefits.
- Benefits may be subject to pre-authorization and/or protocols.

Monthly contributions

| | Network | Non-network |
|---------------------------|---|---|
| Principal member | R2 286 (R342 savings contribution included per month and R4 104 per year) | R2 934 (R438 savings contribution included per month and R5 256 per year) |
| Dependant | R1 884 (R282 savings contribution included per month and R3 384 per year) | R2 412 (R360 savings contribution included per month and R4 320 per year) |
| Child dependant <26 years | R684 (R102 savings contribution included per month and R1 224 per year) | R882 (R132 savings contribution included per month and R1 584 per year) |

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) - R135 per beneficiary per month, up to R1 620 per year
 - Intra-uterine device every 60 months - R2 200 per beneficiary

Enhanced maternity benefits

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

- 10 antenatal and post-natal consultations with a midwife/GP/gynaecologist
- 2 antenatal and post-natal consultations at a dietician/breastfeeding specialist/antenatal classes
- Two 2D ultrasound scans

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.

Men's health

- A prostate test (PSA level) requested by a medical doctor (men 40 years and older)

Over 50s

- One bone mineral density test requested by a medical doctor (women >50 years)
- A Pneumovax vaccine in a 5-year cycle per person older than 55 years (if registered for asthma or COPD)
- An FOBT test for people over 50 years

Routine screening and immunisation

Available at network pharmacy clinics per person:

- A combo test (blood glucose, cholesterol, BMI & blood pressure measurement)/individual test (blood glucose or cholesterol)
- HIV testing, counselling & support
- A tetanus vaccine
- A flu vaccination
- Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years

Supporting wellness

- Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery)
- Chronic Care programme
- One dietician consultation if a BMI measurement indicates a BMI higher than 30
- Early Detection programme
- Bipolar programme (from 1 April 2021)

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

Non-network: any hospital

Network: 113 network hospitals

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 and CT imaging
100% of the MT - unlimited (see deductibles)
- Angiography
100% of the MT - unlimited

Oncology

In and out of hospital

- PMB - 100% of the MT
- Non-PMB - R240 840 per family per year

Palliative care

100% of the MT

R22 000 per family per year

Confinement (childbirth)

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

Prostheses benefits

- Health-essential functional prosthesis: R64 300
 - Hip, knee and shoulder replacements (non-PMB):
Acute injuries where replacement is the only treatment option -
Hospitalisation: 100% of the MT
Prosthesis: Health-essential functional prosthesis benefit applies
Wear and tear: no benefits
 - 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 (in and out of hospital) - R9 900 per family per year

Psychiatric treatment

In and out of hospital

R25 300 per beneficiary per year (maximum R34 800 per family per year)

Organ transplants

PMB only - 100% of the cost

Cornea implants - R29 900 per implant per year

Other core benefits

Renal dialysis, oxygen, hospice, sub-acute care and private nursing services as an alternative to hospitalisation

Procedure-specific deductibles (payable by the member)

- **Spinal column surgery** - R10 850 per admission
- **All endoscopic procedures** (in hospital/day clinic) - R4 050 (services should be rendered in a day surgery network to avoid a further 35% deductible)
- **Specialised radiology** (in and out of hospital) - R2 500 per examination
- **Dental procedures under general anaesthesia during hospitalisation**
Removal of impacted teeth (3rd molars - only specific item codes are paid on the dentist's account) and extensive dental treatment for children <7 years - R3 430 per admission
- **Hysterectomy and endometrial ablation** - R6 000 per admission
- **Prostatectomy** (conventional/laparoscopic procedures only) - R6 000 per admission

Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | 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 | PMB-Prescribed minimum benefits



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