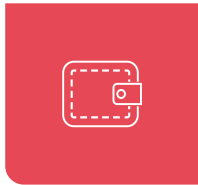




medihelp

medical scheme



Benefit options 2019

# Contact us

## Medihelp

### Medihelp Customer Care centre

Tel: 086 0100 678

Fax: 012 336 9540

enquiries@medihelp.co.za

www.medihelp.co.za

### Application forms (new business)

newbusiness@medihelp.co.za

### Membership enquiries

Fax: 012 336 9532

membership@medihelp.co.za

### Subscriptions enquiries

subscriptions@medihelp.co.za

### E-services

Access the secured site for members via [www.medihelp.co.za](http://www.medihelp.co.za)

Download the member app from iStore/Google Play store

### Submission of claims

Fax: 012 336 9556

claims@medihelp.co.za

### Hospital admissions (all hospital admissions must be pre-authorised)

Electronic pre-authorisations: [www.medihelp.co.za](http://www.medihelp.co.za) (members' secured site)

Tel: 086 0200 678

Fax: 012 336 9535

hospitalauth@medihelp.co.za

### Chronic and PMB medicine and more than 30 days' medicine supply

Tel: 086 0100 678

Fax: 012 334 2466 (chronic and PMB medicine)

Fax: 012 334 2425 (more than 30 days' supply)

medicineapp@medihelp.co.za

### Prescribed minimum benefits (PMB)

Tel: 086 0100 678

Fax: 086 0064 762

enquiries@medihelp.co.za

### MRI and CT imaging

Tel: 086 0200 678

### Oncology

#### Disease management programme

Tel: 086 0100 678

Fax: 086 0064 762

oncology@medihelp.co.za

### Oncology medicine (Prime network options only)

#### Dis-Chem Oncology

Tel: 010 003 8948

Fax: 086 597 0573

oncology@dischem.co.za

or

#### Medipost

Tel: 012 404 4430

Fax: 086 680 3319

oncology@medipost.co.za

### Private nursing, hospice and sub-acute care facilities

Tel: 086 0100 678

Fax: 012 336 9523

hmanagement@medihelp.co.za

### Chronic renal dialysis & oxygen administered at home

Tel: 086 0100 678

Fax: 012 336 9540

preauth@medihelp.co.za

### Medihelp fraudline

Tel: 012 334 2428

Fax: 012 336 9538

fraud@medihelp.co.za

### MobileMeds (Prime network options only)

PMB chronic medicine

Tel: 086 0100 678

Fax: 012 336 9544

mobilemeds@medihelp.co.za

## Partners

### Netcare 911 (emergency medical transport)

Tel: 082 911

### DRC (dental services)

Tel: 012 741 5143

Fax: 086 687 1285

enquiries@dentalrisk.com

claims@dentalrisk.com

auth@dentalrisk.com

www.dentalrisk.com

### HIV/Aids programme & post-exposure prophylaxis (PEP)

#### Disease management programme

##### LifeSense

Tel: 0860 50 60 80

SMS: 31271 for a call back

Fax: 0860 80 49 60

Enquiries: enquiry@lifesense.co.za

Scripts & pathology: results@lifesense.co.za

www.lifesensedm.co.za

##### Medicine

#### Dis-Chem Direct

Tel: 011 589 2788

Fax: 086 641 8311

direct@dischem.co.za

or

#### Medipost

Tel: 012 426 4000

Fax: 086 688 9867

life@medipost.co.za

### PPN (optometry)

Tel: 086 1103 529 or 086 1101 477

info@ppn.co.za

www.ppn.co.za

### Council for Medical Schemes

Tel: 086 1123 267

complaints@medicalschemes.com

www.medicalschemes.com



# Contents

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	Added insured benefits		Day-to-day benefits		Prime hospital network
	HealthPrint		Chronic illness/PMB		Our healthcare partners
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## General disclaimer

This brochure is intended for marketing purposes and contains only a summary of Medihelp's benefits. On joining Medihelp, members will receive detailed information. In case of a dispute, the registered Rules of Medihelp apply, which are available on request. The information in this brochure is subject to approval by the Council for Medical Schemes. The content of this brochure may change from time to time. Please refer to Medihelp's website for an updated brochure or consult Medihelp's Rules for the latest information. We encourage you to seek financial advice about your healthcare cover by speaking to your financial adviser.

# Why Medihelp

With a value-driven mindset, we focus on fulfilling your health and wellness needs by customising our products and services to ensure an individualised experience when interacting with the Scheme in terms of the following four key areas: Products, services, value and engagement.

## Always there for you

There are various ways in which Medihelp ensures consistent interactive **engagement** and **service** delivery:

- **Phone** Medihelp's Customer Care centre
- **Email** or **write** to us
- Use the **live chat** feature on Medihelp's website to receive instant online support
- Get answers to Medihelp questions with our **Quick Answers** functionality on the website
- Make use of Medihelp's **digital service platforms**, where you can:
  - view and share your Medihelp e-membership card,
  - download your annual tax certificate,
  - update your contact details,
  - get hassle-free e-authorisation for hospitalisation,
  - submit and track claims,
  - monitor your available benefits,
  - access your health data and share it with a healthcare provider,
  - create and update your unique health profile, and
  - find a healthcare provider near you.

## Peace of mind

### Stability

- Medihelp's **solvency level** is consistently well above the industry requirement
- Being self-administered allows for reduced **administration costs** and a hands-on approach
- Medihelp also has **more than a century's experience** in the medical schemes industry
- **AA-** rating for claims payment ability by Global Credit Rating for 9 consecutive years

### Sustainable risk pool

- Medihelp's customer base continues to grow at an **average age of 37 years**, contributing to a healthy risk pool
- **One of the five largest** open medical schemes in South Africa

# Why Medihelp (continued)

## Products

tailored for different healthcare needs

With a range of ten options to choose from, including comprehensive, savings and income-based options as well as a product for students and an affordable hospital plan, we have options to suit a variety of lifestyles and health profiles.

### Full cover

270 prescribed minimum benefits & 26 chronic conditions

### No overall limit

on hospital cover

### Unlimited cover

for trauma and emergencies

### Added insured benefits

Access to screening, preventive, maternity and child benefits

### Networks – pay less

by using quality networks of private hospitals and healthcare providers

## Care programmes

to assist members with specific healthcare needs, such as our Chronic Care and back treatment programmes

## Large family

On Prime options you only pay for two children younger than 18 years, the rest receive free cover

## Kids are grown up

- Children pay child dependant rates until they are 26 years old
- Ask your adviser about the option specifically for full-time students

## Adding value to your Medihelp experience

- HealthPrint is Medihelp's free online wellness programme which provides relevant health support and value
- Wellness days for corporate groups
- An emergency app that ensures you and your loved ones can be located in an emergency



 <b>Necesses</b> Student	 <b>Prime 1</b> Hospital plan	 <b>Prime 1N</b> Hospital plan	 <b>Prime 2</b> Savings	 <b>Prime 2N</b> Savings	 <b>Unify</b> Savings	 <b>Prime 3</b> Comprehensive	 <b>Prime 3N</b> Comprehensive	 <b>Elite</b> Comprehensive
--	---	--	---	--	---	---	--	---

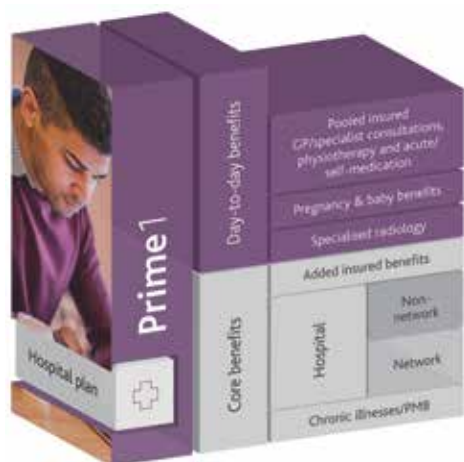
# Summary of benefits



## Prime 1

Hospital plan

This hospital plan is ideal if you are healthy and want access to private healthcare at an affordable price. You get cover for hospital admissions at any private facility, minor day-to-day medical expenses and added insured benefits such as pregnancy consultations and flu immunisation. Save 22% in monthly contributions when choosing a network of 113 quality private hospitals as an alternative.



## Prime 2

Savings

The Prime 2 savings option is ideal for young, healthy couples and provides the value of private hospital cover at a facility of your choice. This is combined with a 15% savings account and added preventive care and insured benefits such as pregnancy and baby benefits, and screening tests. Save 22% in monthly contributions when choosing a network of 113 quality private hospitals as an alternative.



## Prime 3

Comprehensive

With ample insured cover for day-to-day medical expenses, comprehensive hospital cover at the facility of your choice, and added insured benefits, this is the ideal plan for families and individuals with more extensive healthcare needs. You can choose a network of 113 quality private hospitals and save 20% in monthly contributions.



## Elite













Comprehensive

Elite is a top-of-the-range medical aid plan for those who have more extensive healthcare needs. It offers a wide range of medical benefits varying from extensive in-hospital cover to generous insured day-to-day and chronic benefits.







# Contribution table

This table provides a guideline for contributions based on your family's composition. You pay child dependant rates for kids until they are 26 years old and you only pay for the first two children under 18 on the **Prime range**. Please note that late-joiner penalties and employer subsidies were not taken into consideration. Speak to your accredited adviser to obtain a more detailed quotation based on your information.

	 <b>Prime 1</b> Hospital plan		 <b>Prime 2</b> Savings		 <b>Prime 3</b> Comprehensive		 <b>Elite</b> Comprehensive
	Network	Non-network	Network	Non-network	Network	Non-network	
Principal member 	R1 488	R1 902	R1 974 (R294 savings contribution included per month and R3 528 per year)	R2 532 (R378 savings contribution included per month and R4 536 per year)	R2 586	R3 234	R4 698
Dependant 	R1 212	R1 566	R1 626 (R246 savings contribution included per month and R2 952 per year)	R2 082 (R312 savings contribution included per month and R3 744 per year)	R2 184	R2 736	R4 392
Child dependant <26 years 	R450	R576	R594 (R90 savings contribution included per month and R1 080 per year)	R762 (R114 savings contribution included per month and R1 368 per year)	R750	R942	R1 278
	R2 700	R3 468	R3 600 (R540 savings contribution included per month and R6 480 per year)	R4 614 (R690 savings contribution included per month and R8 280 per year)	R4 770	R5 970	R9 090
	R1 938	R2 478	R2 568 (R384 savings contribution included per month and R4 608 per year)	R3 294 (R492 savings contribution included per month and R5 904 per year)	R3 336	R4 176	R5 976
	R2 388	R3 054	R3 162 (R474 savings contribution included per month and R5 688 per year)	R4 056 (R606 savings contribution included per month and R7 272 per year)	R4 086	R5 118	R7 254
	R3 150	R4 044	R4 194 (R630 savings contribution included per month and R7 560 per year)	R5 376 (R804 savings contribution included per month and R9 648 per year)	R5 520	R6 912	R10 368
	R3 600	R4 620	R4 788 (R720 savings contribution included per month and R8 640 per year)	R6 138 (R918 savings contribution included per month and R11 016 per year)	R6 270	R7 854	R11 646
* 	R3 600	R4 620	R4 788 (R720 savings contribution included per month and R8 640 per year)	R6 138 (R918 savings contribution included per month and R11 016 per year)	R6 270	R7 854	





\* You only pay for two children younger than 18 years on the **Prime range**, after which child dependant rates will apply from the beginning of the year following the year in which they turn 18, until they are 26 years old. If you join **Prime 2** after January, your savings amount will be calculated by counting the remaining months in the year.

# Summary of benefits

		 <b>Prime 1</b> Hospital plan		 <b>Prime 2</b> Savings		 <b>Prime 3</b> Comprehensive		 <b>Elite</b> Comprehensive				
		Network	Non-network	Network	Non-network	Network	Non-network					
Core benefits	<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>					
	113 network facilities		Any hospital		113 network facilities		Any hospital		113 network facilities		Any hospital	
	<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL DSPs & specialist network apply			
	<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge			
	<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R1 600 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R1 600 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R1 600 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R1 600 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R1 100 per examination Balance paid at 100% of the MT			
	<b>TRAUMA-RELATED BENEFITS</b> Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV		<b>TRAUMA-RELATED BENEFITS</b> Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV		<b>TRAUMA-RELATED BENEFITS</b> Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV		<b>TRAUMA-RELATED BENEFITS</b> Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV		<b>TRAUMA-RELATED BENEFITS</b> Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV			
EMS	<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 Unlimited within RSA			



# Summary of benefits (continued)

								
	Network	Non-network	Network	Non-network	Network	Non-network	Network	Non-network
Day-to-day benefits	<b>INSURED DAY-TO-DAY BENEFITS</b> M = R1 150 per year M+ = R2 300 per year GPs, specialists, physiotherapy, acute and self-medication		<b>DAY-TO-DAY MEDICAL EXPENSES</b> 15% medical savings account		<b>INSURED DAY-TO-DAY POOLED BENEFITS</b> M = R9 000 per year M+1 = R14 300 per year M+2 = R16 800 per year M+3+ = R17 800 per year <ul style="list-style-type: none"> <li>• GPs &amp; specialists</li> <li>• Clinical psychology &amp; physiotherapy</li> <li>• Supplementary health services</li> <li>• Acute medicine and self-medication</li> <li>• Standard radiology and pathology</li> </ul>		<b>INSURED DAY-TO-DAY POOLED BENEFITS</b> M = R2 650 per year M+1 = R4 500 per year M+2 = R5 550 per year M+3+ = R6 700 per year <ul style="list-style-type: none"> <li>• GPs &amp; specialists</li> <li>• Clinical psychology &amp; physiotherapy</li> <li>• Supplementary health services</li> </ul>	
					<b>INSURED DENTISTRY BENEFITS</b> Conservative & specialised		<b>CHRONIC MEDICINE BENEFITS (Non-PMB)</b> M = R4 300 per year M+1 = R6 500 per year M+2 = R8 700 per year M+3+ = R9 300 per year	
					<b>INSURED OPTICAL BENEFITS</b> Spectacles/contact lenses		<b>ACUTE MEDICINE BENEFITS</b> M = R4 050 per year M+1 = R6 850 per year M+2 = R8 400 per year M+3+ = R9 000 per year	
							<b>STANDARD RADIOLOGY BENEFITS</b> R2 650 per family per year	
							<b>PATHOLOGY BENEFITS</b> R2 650 per family per year	
							<b>INSURED DENTISTRY BENEFITS</b> Conservative & specialised	
							<b>INSURED OPTICAL BENEFITS</b> Spectacles/contact lenses	

CDL – Chronic Diseases List  
 DSP – Designated service provider  
 EMS – Emergency medical services  
 GP – General practitioner

M – Member  
 MT – Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price  
 OAL – Overall annual limit

PMB – Prescribed minimum benefits

# Added insured benefits

These benefits are provided in addition to other insured benefits and available annually unless otherwise indicated.

## Women's health

Women have access to benefits for:

- A pap smear requested by a medical doctor
- A mammogram for women 40 years and older requested by a medical doctor
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics

## Enhanced maternity benefits

- Free registration for and participation in the Medihelp HealthPrint pregnancy and baby programme with support and baby goodies
- Up to 12 antenatal and postnatal consultations per family at a gynaecologist, GP or midwife (up to 8 on Prime 2)
- One amniocentesis screening per pregnancy
- Two 2D ultrasound scans per family
- Flu vaccination during your pregnancy at Clicks/Dis-Chem pharmacy clinics

## Child benefits

- Child flu vaccination at Clicks/Dis-Chem pharmacy clinics
- Babies under a year receive two additional visits to a GP or specialist
- Full schedule of standard child immunisations covered up to 7 years at Dis-Chem and Clicks pharmacy clinics

## Routine screening and immunisation benefits

Available at Clicks/Dis-Chem pharmacy clinics per person:

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

## Men's health

- A prostate test (PSA level) requested by a medical doctor for men 40 years and older
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics

## Additional screenings and immunisation for over 50s

- An FOBT test for people over 50 years
- Women over 50 years have access to one bone mineral density test requested by a medical doctor
- A Pneumovax vaccine in a 5-year cycle per person older than 55 years registered on Medihelp's asthma/COPD programme
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics



## Supporting wellness

### Maintain a healthy weight

- Free registration for and participation in Medihelp's HealthPrint BMI programme
- One dietician consultation per registered HealthPrint member if a BMI test result at Clicks/Dis-Chem indicates a BMI higher than 30

### An alternative to surgery

- Back treatment at a Document-Based Care facility for patients who qualify for this benefit

### Chronic Care programme

- People who suffer from high blood pressure, high cholesterol and diabetes simultaneously have access to Medihelp's Chronic Care programme, which will provide personal support through a care coordinator to assist in maintaining and optimising their well-being

# HealthPrint

HealthPrint is a free online health and wellness education platform specifically designed for Medihelp members, to add value in a unique and individualised manner to members' Medihelp experience.

## How to join

Any member of Medihelp may register via the Medihelp website to join HealthPrint.

After free registration you will be able to download the Medihelp member app which will also give you access to certain HealthPrint functionalities.

## What does HealthPrint offer?

Once you've joined, you will have access to the following functionalities and value:

### Run and cycle for FREE

HealthPrint members enjoy FREE participation in all Medihelp-sponsored running and cycling events.



### Access, update and share health data

Apart from enabling you to check your available benefits, HealthPrint also lets you view and forward a detailed record of your Medihelp claims history and results of screening tests to a healthcare provider. The programme also integrates with certain fitness devices and displays your activity updates online.



### Medihelp MultiSport

Runners/walkers in the Gauteng North area and cyclists nationwide may join Medihelp MultiSport and only pay R265 for their annual membership. You also get the following:

- A free club starter pack with goodies
- 50% discount on club cycling and running gear
- The club will support you at various events throughout the year with refreshments at the club gazebo
- Other club branded clothing items, such as jackets, are available at 25% discount



### Pregnancy and baby programme

- Once you've registered for the baby programme, you will receive a special gift for your baby.
- You will also receive vouchers and other value on reaching certain milestones, such as your HealthPrint Dis-Chem card with which you can earn double points on certain Dis-Chem purchases and double double points on selected clinic services. Once you've reached 30 weeks and earned enough points at Dis-Chem, you'll be spoiled with a baby bag filled with gifts and samples.
- Through HealthPrint you can also access information about your pregnancy benefits and the procedures to access benefits, as well as receive a regular newsletter.
- Children of members of Medihelp MultiSport get free membership of MultiSport and a kids' MultiSport T-shirt (under 12 years).



### A healthy weight

If your BMI is 30 and higher, you can register on HealthPrint for a 12-week weight loss support programme, and HealthPrint will also assist you on your journey to a healthier weight in other ways:

- A special discounted rate of R200 per year and a free joining pack apply when members with a BMI of 30 and higher join Medihelp MultiSport for runners, walkers and cyclists.
- Participants in the healthy weight programme who haven't yet joined Planet Fitness and whose BMI is higher than 30, also get a free in-body assessment and a one-week free pass to the gym.
- You also qualify for a free Medihelp goodie bag after completing your 12-week programme to help you continue on your journey.



### Gold status on Clicks ClubCard

HealthPrint members will automatically qualify for gold ClubCard status and earn double points at all Clicks stores on every purchase. Cashback is automatically loaded every two months on the member's ClubCard. Cashback can be spent on anything at Clicks and is valid for 12 months.



### Special offer on Planet Fitness gym membership

HealthPrint members have access to a special discount offer from Planet Fitness for gym membership, which includes one FREE Black Tag for any gym partner joining you for a gym session during your membership period.



### Discount on complementary health products

HealthPrint has negotiated special discounts ranging between 30% and 10% on health-related products. These products include gap cover, a cancer policy, dental top-up and international travel insurance.



# Benefit comparison

The following provides a detailed comparison of the benefits provided by each benefit option.

## Core benefits

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>CHRONIC ILLNESS AND PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL (please refer to page 18) Subject to protocols, pre-authorisation and DSPs	100% of the cost* Unlimited	100% of the cost* Unlimited	100% of the cost* Unlimited	100% of the cost* Unlimited
<b>TRAUMA BENEFITS</b> Benefits for major trauma that necessitates hospitalisation in the case of: <ul style="list-style-type: none"> <li>• Motor vehicle accidents</li> <li>• Stab wounds</li> <li>• Gunshot wounds</li> <li>• Head trauma</li> <li>• Burns</li> <li>• Near drowning</li> </ul> Subject to authorisation, PMB protocols and case management	100% of the cost* Unlimited	100% of the cost* Unlimited	100% of the cost* Unlimited	100% of the cost* Unlimited
<b>POST-EXPOSURE PROPHYLAXIS (for HIV/Aids)</b>				
<b>EMERGENCY TRANSPORT SERVICES</b> Netcare 911 Subject to pre-authorisation and protocols <b>In beneficiary's country of residence</b> In the RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana <ul style="list-style-type: none"> <li>• Transport by road</li> <li>• Transport by air</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>Outside beneficiary's country of residence</b> <ul style="list-style-type: none"> <li>• Transport by road</li> </ul>	100% of the MT R1 950 per case	100% of the MT R1 950 per case	100% of the MT R1 950 per case	100% of the MT R1 950 per case
<ul style="list-style-type: none"> <li>• Transport by air</li> </ul>	100% of the MT R13 000 per case	100% of the MT R13 000 per case	100% of the MT R13 000 per case	100% of the MT R13 000 per case

# Core benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>HOSPITALISATION</b> <b>(State and private hospitals and day clinics)</b> Subject to pre-authorization, protocols and case management <ul style="list-style-type: none"> <li>Intensive and high-care wards</li> <li>Ward accommodation</li> <li>Theatre fees</li> <li>Treatment and ward medicine</li> <li>Consultations, surgery and anaesthesia</li> </ul>	100% of the MT Unlimited Any hospital  Prime 1 Network 113 network hospitals	100% of the MT Unlimited Any hospital  Prime 2 Network 113 network hospitals	100% of the MT Unlimited Any hospital  Prime 3 Network 113 network hospitals	100% of the MT Unlimited Any hospital
<b>CONFINEMENT (childbirth)</b> Subject to pre-authorization, protocols and case management	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>HOME DELIVERY</b> Subject to pre-authorization <ul style="list-style-type: none"> <li>Professional nursing fees</li> <li>Equipment</li> <li>Material and medicine</li> </ul>	100% of the MT R12 400 per event	100% of the MT R12 400 per event	100% of the MT R12 400 per event	100% of the MT R12 400 per event
<b>STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES</b> In hospital Subject to clinical protocols	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>RADIOGRAPHY (services by radiographers)</b> In and out of hospital Subject to clinical protocols	100% of the MT R1 000 per family per year	100% of the MT R1 000 per family per year	100% of the MT R1 000 per family per year	100% of the MT R1 000 per family per year
<b>SPECIALISED RADIOLOGY</b> In and out of hospital On request of a specialist and subject to clinical protocols <ul style="list-style-type: none"> <li>MRI and CT imaging (subject to pre-authorization)</li> </ul>	100% of the MT Unlimited Member pays the first R1 600 per examination	100% of the MT Unlimited Member pays the first R1 600 per examination	100% of the MT Unlimited Member pays the first R1 600 per examination	100% of the MT Unlimited Member pays the first R1 100 per examination
<ul style="list-style-type: none"> <li>Angiography</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>ORGAN TRANSPLANTS</b> Subject to pre-authorization and clinical protocols	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>Cornea implants</li> </ul>	100% of the MT R27 400 per implant per year	100% of the MT R27 400 per implant per year	100% of the MT R27 400 per implant per year	100% of the MT R27 400 per implant per year

CT – Computerised tomography  
 MRI – Magnetic resonance imaging

MT – Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price

# Core benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>POST-HOSPITAL CARE</b> Professional services relating to a Medihelp authorised private hospital admission, required for up to 30 days after discharge <ul style="list-style-type: none"> <li>• Speech therapy</li> <li>• Occupational therapy</li> <li>• Physiotherapy</li> </ul>	100% of the MT M = R1 750 per year M+ = R2 400 per year	100% of the MT M = R1 750 per year M+ = R2 400 per year	100% of the MT M = R1 750 per year M+ = R2 400 per year	100% of the MT M = R1 750 per year M+ = R2 400 per year
<b>SUPPLEMENTARY HEALTH SERVICES</b> In hospital <ul style="list-style-type: none"> <li>• Occupational and speech therapy, audiometry, podiatry, massage, orthoptic, chiropractic, homeopathic, herbal and naturopathic, osteopathic and biokinetic services</li> </ul> <hr/> <ul style="list-style-type: none"> <li>• Physiotherapy and dietician services on referral by the attending medical doctor</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>OXYGEN</b> In hospital	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>NEUROSTIMULATORS</b> Subject to pre-authorisation and clinical protocols <ul style="list-style-type: none"> <li>• Device and components</li> </ul>	100% of the MT R106 200 per beneficiary per year	100% of the MT R106 200 per beneficiary per year	100% of the MT R106 200 per beneficiary per year	100% of the MT R106 200 per beneficiary per year
<b>RENAL DIALYSIS</b> In and out of hospital Subject to pre-authorisation and clinical protocols	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>APPLICABLE PRESCRIPTION MEDICINE DISPENSED AND CHARGED BY THE HOSPITAL ON DISCHARGE FROM THE HOSPITAL (TTO)</b> (excluding PMB chronic medicine)	100% of the MT R340 per admission	100% of the MT Savings account	100% of the MT R340 per admission	100% of the MT R350 per admission
<b>PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION</b> Subject to pre-authorisation, protocols and services rendered in an approved/network hospital/facility and prescribed by a medical doctor <ul style="list-style-type: none"> <li>• Professional services rendered in and out of hospital by a psychiatrist</li> <li>• General ward accommodation</li> <li>• Medicine supplied during the period of the treatment in the institution</li> <li>• Outpatient consultations</li> </ul>	100% of the MT R18 400 per beneficiary per year (maximum R27 800 per family per year)	100% of the MT R23 200 per beneficiary per year (maximum R31 800 per family per year)	100% of the MT R27 800 per beneficiary per year (maximum R37 300 per family per year)	100% of the MT R33 600 per beneficiary per year (maximum R46 600 per family per year)

# Core benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>ONCOLOGY</b> Subject to pre-authorization and registration on the Medihelp Oncology Management Programme. Protocols, DSP and MORP apply <b>PMB cases</b> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation)</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>Non-PMB cases</b> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine</li> </ul>	100% of the MT R200 000 per family per year	100% of the MT R220 000 per family per year	100% of the MT R250 000 per family per year	100% of the MT R300 000 per family per year
<b>HOSPICE SERVICES AND SUB-ACUTE CARE FACILITIES AS AN ALTERNATIVE TO HOSPITALISATION</b> Subject to pre-authorization Services rendered in an approved facility and prescribed by a medical doctor	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>PRIVATE NURSING AS AN ALTERNATIVE TO HOSPITALISATION</b> Subject to pre-authorization (Excluding general day-to-day care)	100% of the MT	100% of the MT	100% of the MT	100% of the MT
<b>APPENDECTOMY</b> Subject to pre-authorization <ul style="list-style-type: none"> <li>Conventional or laparoscopic procedure</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>PROSTATECTOMY</b> Subject to pre-authorization <ul style="list-style-type: none"> <li>Conventional or laparoscopic procedure</li> </ul>	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>Robotic assisted laparoscopic procedure</li> </ul>	100% of the MT Hospitalisation: R105 400 per beneficiary	100% of the MT Hospitalisation: R105 400 per beneficiary	100% of the MT Hospitalisation: R105 400 per beneficiary	100% of the MT Hospitalisation: R105 400 per beneficiary

# Core benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>INTERNALLY IMPLANTED PROSTHESES</b> All hospital admissions and prostheses are subject to pre-authorisation, protocols and case management	100% of the MT	100% of the MT	100% of the MT	100% of the MT
• EVARS prosthesis	R32 900 per beneficiary per year	R124 000 per beneficiary per year	R124 000 per beneficiary per year	R124 000 per beneficiary per year
• Vascular/cardiac prosthesis	R32 900 per beneficiary per year	R53 100 per beneficiary per year	R53 100 per beneficiary per year	R53 100 per beneficiary per year
• Health-essential functional prosthesis	R21 900 per beneficiary per year	R58 800 per beneficiary per year	R58 800 per beneficiary per year	R58 800 per beneficiary per year
• Hip, knee and shoulder replacements (non-PMB) • In case of acute injury where replacement is the only clinically appropriate treatment modality	Hospitalisation: 100% of the MT  Prosthesis: Health-essential functional prosthesis benefits apply	Hospitalisation: 100% of the MT  Prosthesis: Health-essential functional prosthesis benefits apply	Hospitalisation: 100% of the MT  Prosthesis: Health-essential functional prosthesis benefits apply	Hospitalisation: 100% of the MT  Prosthesis: Health-essential functional prosthesis benefits apply
• In case of wear and tear	This option does not cover this benefit	This option does not cover this benefit	This option does not cover this benefit	Subject to DSP if patient qualifies in terms of clinical criteria (only hip and knee replacements) If not, a R18 600 benefit applies for the hospital account and prosthesis components (combined)
• Intra-ocular lenses	<b>Sub-limit subject to health-essential functional prosthesis benefit</b> 2 lenses per beneficiary per year, R3 950 per lens	<b>Sub-limit subject to health-essential functional prosthesis benefit</b> 2 lenses per beneficiary per year, R3 950 per lens	<b>Sub-limit subject to health-essential functional prosthesis benefit</b> 2 lenses per beneficiary per year, R3 950 per lens	<b>Sub-limit subject to health-essential functional prosthesis benefit</b> 2 lenses per beneficiary per year, R3 950 per lens
• Implantable hearing devices (including devices and components)	This option does not cover this benefit	This option does not cover this benefit	R99 800 per beneficiary per year	R99 800 per beneficiary per year
• Prosthesis with reconstructive or restorative surgery In and out of hospital	R4 050 per family per year	R9 150 per family per year	R9 150 per family per year	R9 150 per family per year
• External breast prostheses in and out of hospital		Savings account		



# Day-to-day benefits

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>GPs AND SPECIALISTS</b> Consultations and follow-up consultations	100% of the MT M = R1 150 per year M+ = R2 300 per year Pooled benefit for GP and specialist consultations, physiotherapy, acute medicine and self-medication			*100% of the MT M = R2 650 per year M+1 = R4 500 per year M+2 = R5 550 per year M+3+ = R6 700 per year
<b>PHYSIOTHERAPY</b> Treatment and material				
<b>CLINICAL PSYCHOLOGY AND PSYCHIATRIC NURSING</b> In and out of hospital	This option does not cover these benefits	100% of the MT Savings account	100% of the MT M = R9 000 per year M+1 = R14 300 per year M+2 = R16 800 per year M+3+ = R17 800 per year	100% of the MT R2 650 per family per year
<b>SUPPLEMENTARY HEALTH SERVICES</b> Occupational and speech therapy, dietician services, audiometry, podiatry, massage, orthoptic, chiropractic, homeopathic, herbal and naturopathic, osteopathic and biokinetic services				
<b>PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES</b> Out of hospital Subject to clinical protocols and requested by a medical doctor				
<b>STANDARD RADIOLOGY</b> Out of hospital Subject to clinical protocols and requested by a medical doctor or chiropractor (black and white X-rays only)				100% of the MT R2 650 per family per year
<b>MEDICINE</b> Medicine obtained in the Medihelp Preferred Pharmacy Network and prescribed/dispensed by a medical doctor • Acute generic medicine Including medicine dispensed at an emergency unit and self-medication, immunisations, contraceptives and homeopathic, herbal, naturopathic and osteopathic medicine Please note: • Original medicine when no generic equivalent is available – 80% of the MT will apply • Voluntary use of original medicine when generic equivalent is available – 70% of the MMAP will apply	100% of the MMAP Generic medicine  M = R1 150 per year M+ = R2 300 per year  See GP and specialist consultations – pooled benefit for acute and self-medication, GP and specialist consultations and physiotherapy		100% of the MMAP Generic medicine	100% of the MMAP Generic medicine  M = R4 050 per year M+1 = R6 850 per year M+2 = R8 400 per year M+3+ = R9 000 per year

GP – General practitioner  
MMAP – Maximum Medical Aid Price

MT – Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price

\* Elite has no limit for medical and surgical treatment, anaesthesia as well as material and medicines used during a consultation, but consultations are subject to the consultations benefit.

# Day-to-day benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<ul style="list-style-type: none"> <li>Non-PMB generic chronic medicine Subject to pre-authorisation and registration on Medihelp's chronic medicine management programme               <ul style="list-style-type: none"> <li>Original medicine when no generic equivalent is available – 80% of the MT will apply</li> <li>Voluntary use of original medicine when generic equivalent is available – 70% of the MMAP will apply</li> </ul> </li> </ul>	This option does not cover this benefit	100% of the MT Savings account	This option does not cover this benefit	100% of the MMAP Generic medicine  M = R4 300 per year M+1 = R6 500 per year M+2 = R8 700 per year M+3+ = R9 300 per year
<ul style="list-style-type: none"> <li>PMB chronic medicine Subject to pre-authorisation and registration on Medihelp's PMB medicine management programme</li> </ul>	100% of the MHRP  Prime 1 Network DSP & formulary apply	100% of the MHRP  Prime 2 Network DSP & formulary apply	100% of the MHRP  Prime 3 Network DSP & formulary apply	100% of the MHRP
<b>OXYGEN</b> Out of hospital Subject to pre-authorisation, clinical protocols and services prescribed by a medical doctor	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
<b>OPTOMETRY</b> Subject to pre-authorisation by PPN and services should be obtained from a PPN provider			100% of the MT 1 composite examination per beneficiary per 24-month cycle	100% of the MT 1 composite examination per beneficiary per 24-month cycle
<ul style="list-style-type: none"> <li>Spectacles or contact lenses Benefits are limited to either spectacles or contact lenses               <ul style="list-style-type: none"> <li>Spectacles                   <ul style="list-style-type: none"> <li>Frames and/or lens enhancements</li> </ul> </li> <li>Lenses (one pair of standard clear Aquity lenses)</li> </ul> </li> </ul>	This option does not cover these benefits	100% of the MT Savings account	R800 per beneficiary for a frame and/or lens enhancements per 24-month cycle	R1 000 per beneficiary for a frame and/or lens enhancements per 24-month cycle
			Single vision or bifocal lenses per beneficiary per 24-month cycle (multifocal lenses paid at the cost of bifocal lenses)	Single vision, bifocal or multifocal lenses per beneficiary per 24-month cycle
<ul style="list-style-type: none"> <li>Contact lenses</li> </ul>			R1 185 per beneficiary per 24-month cycle	R1 635 per beneficiary per 24-month cycle

# Day-to-day benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>EXTERNAL PROSTHESES AND MEDICAL APPLIANCES</b> Services in and out of hospital				
• Artificial eyes	100% of the MT R4 500 per family per 3-year cycle		100% of the MT R4 500 per family per 3-year cycle	100% of the MT R7 500 per beneficiary per 3-year cycle
• Speech and hearing aids	100% of the MT R4 500 per family per 3-year cycle	100% of the MT Savings account	100% of the MT R4 500 per family per 3-year cycle	100% of the MT R7 500 per beneficiary per 3-year cycle
• Artificial limbs	100% of the MT R4 500 per family per 3-year cycle		100% of the MT R4 500 per family per 3-year cycle	100% of the MT R6 000 per beneficiary per 3-year cycle
• Wheelchairs	100% of the MT R4 500 per family per 3-year cycle	100% of the MT Savings account	100% of the MT R4 500 per family per 3-year cycle	100% of the MT R6 000 per beneficiary per 3-year cycle
• Medical appliances	This option does not cover these benefits	100% of the MT Savings account	100% of the MT R1 200 per family per year	100% of the MT R1 450 per beneficiary per year
• Hyperbaric oxygen treatment in and out of hospital		R600 per family per year		
• Stoma components • Incontinence products/supplies	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited	100% of the MT Unlimited
• CPAP apparatus Prescribed by a medical doctor	100% of the MT R9 250 per beneficiary per 24-month cycle	100% of the MT Savings account	100% of the MT R9 250 per beneficiary per 24-month cycle	100% of the MT R9 250 per beneficiary per 24-month cycle

CPAP – Continuous positive airway pressure

MT – Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price

# Day-to-day benefits (continued)

Description	Prime1 Hospital plan	Prime2 Savings	Prime3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>DENTAL SERVICES*</b> Subject to DSP's managed care protocols <b>Conservative dental services</b>		100% of the MT Savings account 2 per beneficiary per year (once every 6 months)	100% of the MT  2 per beneficiary per year (once every 6 months)	100% of the MT  2 per beneficiary per year (once every 6 months)
<ul style="list-style-type: none"> <li>Routine check-ups</li> </ul>				
<ul style="list-style-type: none"> <li>Oral hygiene               <ul style="list-style-type: none"> <li>Scale and polish treatments</li> </ul> </li> </ul>		100% of the MT Savings account 2 per beneficiary per year (once every 6 months)	100% of the MT 2 per beneficiary per year (once every 6 months)	100% of the MT 2 per beneficiary per year (once every 6 months)
<ul style="list-style-type: none"> <li>Fluoride treatment for children &gt;5 and &lt;13 years</li> </ul>	This option does not cover these benefits	100% of the MT Savings account	100% of the MT	100% of the MT
<ul style="list-style-type: none"> <li>Fissure sealants for children younger than 16 years only</li> </ul>		100% of the MT Savings account	100% of the MT	100% of the MT
<ul style="list-style-type: none"> <li>Fillings (treatment plans and X-rays may be requested for multiple fillings)</li> </ul>		100% of the MT Savings account 1 filling per tooth in 365 days	100% of the MT 1 filling per tooth in 365 days	100% of the MT 1 filling per tooth in 365 days
<ul style="list-style-type: none"> <li>Tooth extractions and root canal treatment in the dentist's chair</li> </ul>		100% of the MT Savings account	100% of the MT	100% of the MT
<ul style="list-style-type: none"> <li>Laughing gas (in the dentist's chair)</li> </ul>				
<ul style="list-style-type: none"> <li>Dental procedures under conscious sedation in the dentist's chair (sedation cost) Subject to pre-authorisation and managed care protocols</li> </ul>	100% of the MT Removal of impacted teeth only (Dentist's account – item codes apply)	100% of the MT Removal of impacted teeth only (Dentist's account – item codes apply)	100% of the MT Removal of impacted teeth Extensive treatment for children <12 years	100% of the MT Removal of impacted teeth Extensive treatment for children <12 years
<ul style="list-style-type: none"> <li>Plastic dentures</li> </ul>		100% of the MT Savings account	100% of the MT 1 set per beneficiary in a 4-year period	100% of the MT 1 set per beneficiary in a 4-year period
<ul style="list-style-type: none"> <li>X-rays               <ul style="list-style-type: none"> <li>Intra-oral X-rays</li> </ul> </li> </ul>	This option does not cover these benefits	100% of the MT Savings account	100% of the MT	100% of the MT
<ul style="list-style-type: none"> <li>Extra-oral X-rays</li> </ul>		100% of the MT Savings account 1 per beneficiary in a 3-year period	100% of the MT 1 per beneficiary in a 3-year period	100% of the MT 1 per beneficiary in a 3-year period

# Day-to-day benefits (continued)

Description	Prime 1 Hospital plan	Prime 2 Savings	Prime 3 Comprehensive	Elite Comprehensive
	Benefit	Benefit	Benefit	Benefit
<b>Specialised dental services</b> Subject to pre-authorisation and DSP's managed care protocols <ul style="list-style-type: none"> <li>Partial metal frame dentures</li> </ul>	This option does not cover these benefits	100% of the MT Savings account	100% of the MT 1 partial frame (upper or lower jaw) per beneficiary in a 5-year period	100% of the MT 2 partial frames (upper and lower jaw) per beneficiary in a 5-year period
<ul style="list-style-type: none"> <li>Maxillofacial surgery and oral pathology               <ul style="list-style-type: none"> <li>Surgery in the dentist's chair</li> </ul>               Benefits for temporomandibular joint (TMJ) therapy are limited to non-surgical interventions/treatment             </li> </ul>		100% of the MT Savings account	100% of the MT	100% of the MT
<ul style="list-style-type: none"> <li>Crowns and bridges Subject to pre-authorisation</li> </ul>		100% of the MT Savings account	100% of the MT 1 crown per family per year, once per tooth in a 5-year period	100% of the MT 2 crowns per family per year, once per tooth in a 5-year period
<ul style="list-style-type: none"> <li>Implants Subject to pre-authorisation</li> </ul>		100% of the MT Savings account	This option does not cover this benefit	This option does not cover this benefit
<ul style="list-style-type: none"> <li>Orthodontic treatment (only one beneficiary per family may begin orthodontic treatment per calendar year) Subject to pre-authorisation and orthodontic needs analysis</li> </ul>		100% of the MT Savings account Once per lifetime for beneficiaries < 18 years Payment from date of authorisation, until the patient turns 18	100% of the MT R8 650 once per lifetime per beneficiary < 18 years Payment from date of authorisation, until the patient turns 18	100% of the MT R11 300 once per lifetime per beneficiary < 18 years old Payment from date of authorisation, until the patient turns 18
<ul style="list-style-type: none"> <li>Periodontal treatment (conservative non-surgical therapy only) Subject to pre-authorisation and a treatment plan</li> </ul>		100% of the MT Savings account	100% of the MT	100% of the MT

## Chronic illness/PMB

We offer 100% cover for 270 conditions and the following 26 chronic diseases treated by designated service providers and networks according to treatment protocols:





- |                          |   |                              |                          |  |
|--------------------------|---|------------------------------|--------------------------|--|
| 1. Addison's disease     | 7. Chronic obstructive pulmonary disease (COPD) | 12. Diabetes mellitus type 1 | 18. Hyperlipidaemia      | 24. Schizophrenia                      |
| 2. Asthma                | 8. Chronic renal disease                        | 13. Diabetes mellitus type 2 | 19. Hypertension         | 25. Systemic lupus erythematosus (SLE) |
| 3. Bipolar mood disorder | 9. Coronary artery disease                      | 14. Dysrhythmia              | 20. Hypothyroidism       | 26. Ulcerative colitis                 |
| 4. Bronchiectasis        | 10. Crohn's disease                             | 15. Epilepsy                 | 21. Multiple sclerosis   |  |
| 5. Cardiac failure       | 11. Diabetes insipidus                          | 16. Glaucoma                 | 22. Parkinson's disease  |  |
| 6. Cardiomyopathy        |   | 17. Haemophilia A and B      | 23. Rheumatoid arthritis |  |

# Deductibles

Visiting network service providers, making use of DSPs, following the correct pre-authorisation process and negotiating tariffs with your doctor are just some of the ways in which you can manage or reduce out-of-pocket medical expenses.

## Procedure-specific deductibles

There are a limited number of low-incidence procedures that require a procedure-specific payment.

Description				
<b>NECK AND BACK FUSIONS</b> Subject to protocols and pre-authorisation	Member pays the first R11 100 per admission	Member pays the first R9 950 per admission	Member pays the first R8 650 per admission	Member pays the first R7 400 per admission
<b>ENDOSCOPIC PROCEDURES</b> Subject to protocols and pre-authorisation Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy <ul style="list-style-type: none"> <li>• In a day clinic</li> </ul> <hr style="border-top: 1px dashed #ccc;"/> <ul style="list-style-type: none"> <li>• In a hospital</li> </ul>	Member pays the first R2 000 per admission	Member pays the first R2 650 per admission	Member pays the first R2 000 per admission	Member pays the first R2 000 per admission
<b>DENTAL PROCEDURES UNDER GENERAL ANAESTHESIA</b> In hospital Subject to pre-authorisation and DSP's managed care protocols <ul style="list-style-type: none"> <li>• Removal of impacted teeth*</li> </ul> <hr style="border-top: 1px dashed #ccc;"/> <ul style="list-style-type: none"> <li>• Extensive treatment for children younger than 5 years – once per lifetime*</li> </ul>	Member pays the first R3 000 per admission	Member pays the first R3 000 per admission	Member pays the first R880 per admission	Member pays the first R820 per admission
<b>SPECIALISED RADIOLOGY</b> In and out of hospital Subject to pre-authorisation, clinical protocols and services must be requested by a specialist MRI and CT imaging	Member pays the first R1 600 per examination	Member pays the first R1 600 per examination	Member pays the first R1 600 per examination	Member pays the first R1 100 per examination
<b>PRIME NETWORK OPTIONS</b> <ul style="list-style-type: none"> <li>• Out-of-network hospital used by choice</li> </ul> <hr style="border-top: 1px dashed #ccc;"/> <ul style="list-style-type: none"> <li>• PMB chronic medicine outside the formulary and/or not obtained from the DSP</li> </ul>	65% of the benefit applies  40% of the benefit applies			Not applicable

\* On Prime 1 and 2, item codes may apply on dentist's account for removal of impacted teeth, and for extensive dental treatment, the dentist's account is for the member's/savings account.

# Deductibles (continued)

Description				
<p><b>NO PRE-AUTHORISATION OBTAINED</b></p> <ul style="list-style-type: none"> <li>All planned hospital admissions</li> <li>Oxygen for out-of-hospital use</li> <li>Dental procedures under conscious sedation (sedation cost) in the dentist's chair</li> <li>Specialised dental services</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Emergency transport services</li> </ul>		80% of the benefit applies		
<hr/> <ul style="list-style-type: none"> <li>Emergency transport services</li> </ul>		50% of the benefit applies		

## Summary of exclusions

Please refer to Medihelp's Rules for the medical conditions, procedures and services, appliances, medicines, consumables and other products that are excluded from benefits, with the exception of services which qualify for PMB and authorised by Medihelp. The following is an extract from the Rules:

- Services which are not mentioned in the Rules as well as services which in the opinion of the Board of Trustees, are not aimed at the generally accepted medical treatment of an actual or a suspected medical condition or handicap, which is harmful or threatening to necessary bodily functions (the process of ageing is not considered to be a suspected medical condition or handicap).
- Travelling and accommodation/lodging costs, including meals as well as administration costs of a beneficiary and/or service provider.
- Operations, treatments and procedures of own choice, for cosmetic purposes, and obesity related treatment, with the exception of services which qualify for PMB and are approved beforehand by Medihelp.
- Costs exceeding the Medihelp tariff for a service or the maximum benefit to which a member is entitled, subject to PMB.
- Appointments not kept.
- The treatment of infertility, other than that stipulated in the Regulations under the Medical Schemes Act, 1998.
- Treatment of alcoholism and drug abuse as well as services rendered by institutions which are registered in terms of the Prevention of and Treatment for Substance Abuse Act 70 of 2008 or other institutions whose services are of a similar nature, other than stipulated in the Regulations published under the Medical Schemes Act, 1998.
- The cost of transport with an ambulance/emergency vehicle from a hospital/other institution to a residence/medical doctor's rooms if the visit does not pertain to a hospital admission.
- Emergency room facility fees.
- Physiotherapy services associated with the removal of impacted wisdom teeth.
- Dietician and physiotherapy services rendered in hospital not referred by the attending medical doctor.

CT – Computerised tomography  
 DSP – Designated service provider

MRI – Magnetic resonance imaging  
 PMB – Prescribed minimum benefits

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply (which are subject to approval by the Council for Medical Schemes). If a beneficiary joins during the course of a financial year, the benefits are calculated pro rata according to the remaining number of months per year.

# Prime hospital network

Members of the Prime network benefit options must be admitted to one of the network hospitals or day clinics below when they need to undergo planned procedures.



Our website lists all the network hospitals.

Visit [www.medihelp.co.za](http://www.medihelp.co.za).



Download our **Medihelp member app**, which is available on iOS, Android and Windows devices.

## Gauteng

Alberton	Clinton Clinic Union Hospital
Benoni	Linmed Hospital
Florida	Mayo Clinic
Johannesburg	Garden City Clinic Mulbarton Hospital Park Lane Clinic Rand Clinic
Kempton Park	Birchmed Surgical Centre Ekurhuleni Surgiklin Day Clinic
Krugersdorp	Netcare Bell Street Hospital Krugersdorp Private Hospital Netcare Pinehaven Hospital
Midrand	Cure Day Clinics (Midstream)
Pretoria	Akasia Hospital Brooklyn Surgical Centre Cure Day Clinics (Erasmuskloof) Intercare Day Hospital (Hazeldean) Jakaranda Hospital Louis Pasteur Hospital Medkin Clinic Montana Private Hospital Pretoria East Private Hospital Unitas Hospital Zuid-Afrikaans Hospital
Springs	Netcare N17 Hospital
Vanderbijlpark	Cormed Clinic Mediclinic Emfuleni PJ Schutte Theatre Unit (dental procedures only)
Vereeniging	Mediclinic Vereeniging Midvaal Private Hospital

## Mpumalanga

eMalaheni	Advanced De La Vie Day Hospital eMalaheni Private Hospital
Ermelo	Mediclinic Ermelo
Middelburg	Life Midmed Hospital
Nelspruit	Kiaat Private Hospital Lowveld Hospital Mediclinic Nelspruit
Secunda	Mediclinic Secunda

## KwaZulu-Natal

Amanzimtoti	Kingsway Hospital
Ballito	Alberlito Hospital
Durban	Chatsmed Garden Hospital Busamed Hillcrest Private Hospital Nu-Shifa Hospital St Augustine's Hospital Mediclinic Howick
Howick	La Verna Hospital
Ladysmith	Mediclinic Newcastle
Newcastle	Mediclinic Pietermaritzburg
Pietermaritzburg	St Anne's Hospital The Crompton Hospital
Pinetown	Hibiscus Hospital
Port Shepstone	The Bay Hospital
Richards Bay	Shelly Beach Day Clinic
Shelly Beach	Umhlanga Hospital
Umhlanga	KZN Day Clinic

## Western Cape

Cape Town	Christiaan Barnard Memorial Hospital Kuilsvier Private Hospital Mediclinic Cape Gate Mediclinic Durbanville Mediclinic Durbanville Day Hospital Mediclinic Louis Leipoldt Mediclinic Milnerton Mediclinic Strand Melomed Bellville Melomed Gatesville N1 City Hospital Vincent Pallotti Hospital Mediclinic Geneva Mediclinic George
George	Mediclinic Hermanus
Hermanus	Bayview Hospital
Mossel Bay	Mediclinic Klein Karoo
Oudtshoorn	Cure Day Clinics (St Stephen's Paarl) Mediclinic Paarl
Paarl	Mediclinic Plettenberg Bay
Plettenberg Bay	Mediclinic Vergelegen
Somerset West	Mediclinic Stellenbosch
Stellenbosch	West Coast Private Hospital
Vredenburg	Mediclinic Worcester
Worcester	

## Limpopo

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

## North West

Klerksdorp	Sunningdale Hospital Wilmed Park Private Hospital
Potchefstroom	Mediclinic Potchefstroom Potchefstroom Medical and Dental Centre
Rustenburg	Ferncrest Hospital
Vryburg	Vryburg Private Hospital

## Northern Cape

Kimberley	Mediclinic Kimberley
Upington	Mediclinic Upington

## Eastern Cape

East London	Life Beacon Bay Hospital St Dominic's Hospital St James Operating Theatres
Grahamstown	Settlers Hospital
Humansdorp	Isivivana Private Hospital
Port Alfred	Port Alfred Hospital
Port Elizabeth	Greenacres Hospital Medical Forum Theatre
Queenstown	Life Queenstown Private Hospital
Uitenhage	Cuyler Clinic

## Free State

Bethlehem	Bethlehem Medical Centre Mediclinic Hoogland
Bloemfontein	Citymed Theatre Horizon Eye Care Centre Mediclinic Bloemfontein Universitas Private Hospital
Kroonstad	Kroon Hospital
Welkom	Mediclinic Welkom Welkom Medical Centre



# Our healthcare partners

We partner with preferred providers and networks to give you access to affordable, quality care.



## Dental Risk Company

Dental Risk Company (DRC) specialises in offering effective dental managed care solutions and provides Medihelp's dental benefits in partnership with more than 2 200 dentists across South Africa. Members may visit any dentist of their choice, but benefits are managed by DRC and granted in accordance with DRC protocols.



## Medihelp Preferred Pharmacy Network

Medihelp's Preferred Pharmacy Network consists of more than 1 900 pharmacies who offer Medihelp members the most cost-effective professional fee structure for prescribed medicine. This means that members who visit network pharmacies will not have to pay any excess amounts for higher professional fees which non-network pharmacies charge to dispense medicine items.



## LifeSense, Dis-Chem Direct and Medipost

LifeSense Disease Management is the managed healthcare partner for HIV/Aids-related services and post-exposure prophylaxis, while Dis-Chem Direct and Medipost are the designated service providers (DSPs) for HIV/Aids medicine.



## Specialist networks

Two specialist networks (for Medihelp's non-network range and the Prime network range) effectively manage any PMB specialist care that our members may require, while reducing their out-of-pocket expenses. For members of our network options, specific specialist networks also ensure streamlined care between the specialist and the network hospital, especially with regard to PMB services.



## Netcare 911

Netcare 911 is our partner in providing emergency medical services.



## ICON

ICON is the Independent Clinical Oncology Network to which more than 80% of the country's oncologists belong. They provide the highest quality cancer care through a countrywide footprint of high-tech chemotherapy and radiotherapy facilities. ICON is Medihelp's designated service provider for oncology treatment.



## DBC

Medihelp's back treatment programme is offered in cooperation with Document-Based Care (DBC). Each programme is developed by an inter-disciplinary medical team according to the individual's clinical profile.



## PPN (optometry network)

The Preferred Provider Negotiators (PPN) provide Medihelp's optical benefits (in options which cover optometry) in partnership with more than 2 700 optometrists across South Africa. Medihelp members may visit any optometrist and benefits are paid according to PPN tariffs.



## DSPs for the Prime network range only

### MobileMeds

Members must obtain their PMB chronic medicine from a designated service provider (DSP) to avoid a 60% deductible. Order your authorised PMB chronic medicine from MobileMeds.

### Dis-Chem Oncology and Medipost

Dis-Chem Oncology and Medipost are the DSPs for oncology medicine.

# Explanation of terms

The **back treatment programme** provided by Document-Based Care (DBC) is a non-surgical intervention in lieu of surgery for the management of spinal column disease/conditions/abnormalities. This approach to the treatment of back and neck pain involves an inter-disciplinary team handling the rehabilitation programme, which is individualised for each patient based on the patient's needs and clinical diagnosis. Patients are assessed to ascertain if they are eligible to participate in the programme.

The **Chronic Care programme** provides members who suffer from a combination of high blood pressure, diabetes and high cholesterol with the support they need to contribute to their optimum health. Participation in the programme entails support by a registered nurse who coordinates the member's care to ensure optimal utilisation of medicine and consultations within available benefits, with the objective of improving members' lifestyle and well-being.

**Chronic medicine** is medicine used for the long-term treatment (three months or longer) of a chronic condition, and which meets the following requirements:

- It must be used to prevent and treat a serious medical condition;
- It must be used for an uninterrupted period of three months or longer;
- It must be used to sustain life, to delay the progress of a disease, and to repair natural physiology;
- It must be registered in South Africa for the treatment of the medical condition for which it is prescribed; and
- It must be the accepted treatment according to local and international treatment protocols and algorithms.

**Contraceptives** refer to injectable, implantable, intra-uterine, trans- and subdermal as well as oral contraceptives.

**Cost** means the cost of PMB services, payable in full by Medihelp if the services are registered with Medihelp as qualifying for PMB and rendered by DSPs according to accepted PMB treatment protocols.

**CPAP** is an apparatus which provides continuous positive airway pressure to assist breathing.

A **cycle** means the stated length of the benefit cycle, commencing on the date of the first service and thereafter calculated from the date of each subsequent service after the completion of a previous cycle, regardless of a break in membership or registration, or change in benefit option.

**Deductibles** are the difference between the cover provided by Medihelp and the cost/tariff charged for the medical service, and are payable directly to the service provider. Deductibles are applicable in the following cases:

- When doctors and other providers of medical services charge fees which exceed Medihelp's tariffs, the member is responsible for paying the difference between the amount charged and the amount which Medihelp pays;
- When Medihelp's benefit allocation is not 100% (e.g. for original acute medicine), or where the cost exceeds the limit available for the service (e.g. for medical appliances); and
- When the member chooses not to obtain services from a designated service provider (e.g. ICON in the case of oncology) or when a pre-determined deductible is applicable to a specific benefit as indicated per benefit option.

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").

**EVARS** prosthesis means endovascular aortic replacement surgery and is considered when the patient suffers from an aortic aneurysm with an accompanying risk for anaesthesia.

**Formulary** means a list of preferred items (medicine, pathology, prosthetic or otherwise) based on its safety, efficacy and cost-effectiveness, used in the diagnosis and/or treatment of a medical condition (Prime network options only).

**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 Medihelp pays 80% of the hospital account if the admission is not pre-authorized. 65% benefits are paid on the Prime network options in case of a voluntary admission to a non-network hospital. Procedure-specific deductibles may apply. Emergency admissions must be registered on the first workday following the admission (see also "emergency medical condition").

# Explanation of terms (continued)

**MMAP** – The **Maximum Medical Aid Price** is the reference price used by Medihelp to determine benefits for acute and chronic medicine. The MMAP is the average price of all the available generic equivalents for an ethical patented medicine item.

**MHRP** – The **Medihelp Reference Price** is applicable to all pre-authorized PMB medicine. The price is determined according to the most cost-effective treatment based on evidence-based principles. The MHRP will differ for the different benefit options and is subject to change (e.g. when new generic equivalents are introduced to the market). Please visit Medihelp's website at [www.medihelp.co.za](http://www.medihelp.co.za) (the secured site for members) for the latest MHRP. Members are advised to consult their doctor when using PMB medicine to make sure they use medicine on the MHRP where possible and so prevent or reduce deductibles.

**MT – Medihelp tariff** refers to the tariff paid by Medihelp for different medical services, and can include the contracted tariff for services agreed with certain groups of service providers such as hospitals, the Medihelp Dental Tariff for dental services, and the single exit price for acute medicine. The various tariffs are defined in the Rules of Medihelp.

**Network benefit options** offer benefits to members in collaboration with a medical provider network. Members on these options must make use of the network to qualify for benefits and prevent deductibles. Please visit [www.medihelp.co.za](http://www.medihelp.co.za) for details of the network providers for your benefit option.

**Oncology:** 98% of all oncology cases qualify for prescribed minimum benefits (PMB), which Medihelp will cover at 100% of the cost in accordance with the protocols as set out in the Regulations published under the Act, while non-PMB oncology is covered at specific benefit amounts per option, provided that oncology is rendered by oncologists within the Independent Clinical Oncology Network (ICON). All oncology treatments will be evaluated on an individual

basis according to ICON's protocols and must adhere to ICON's oncology treatment programmes. Medihelp covers PMB bone marrow/stem cell transplants subject to the applicable PMB legislation. Oncology received outside ICON or that deviates from the protocols is subject to deductibles.

**Period** refers to the specific duration described per benefit, e.g. dentistry, or the date of enrolment as a beneficiary.

**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-authorization, protocols, and the utilisation of designated service providers, where applicable, e.g. ICON for cancer treatment. Benefits for PMB services are first funded from the related day-to-day benefits.

**Protocol** means a set of clinical guidelines in relation to the optimal sequence of diagnostic testing and treatments for specific conditions and includes, but is not limited to, clinical practice guidelines, standard treatment guidelines, disease management guidelines, treatment algorithms, clinical pathways and formularies.

**Savings account** means an account which is held by Medihelp as part of the funds of Medihelp. Funds in the savings account are used to pay for qualifying medical expenses and funds not used, accumulate.

**Vascular/cardiac prostheses** include artificial aortic valves, pacemakers and related or connected functional prostheses.



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medical scheme

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

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