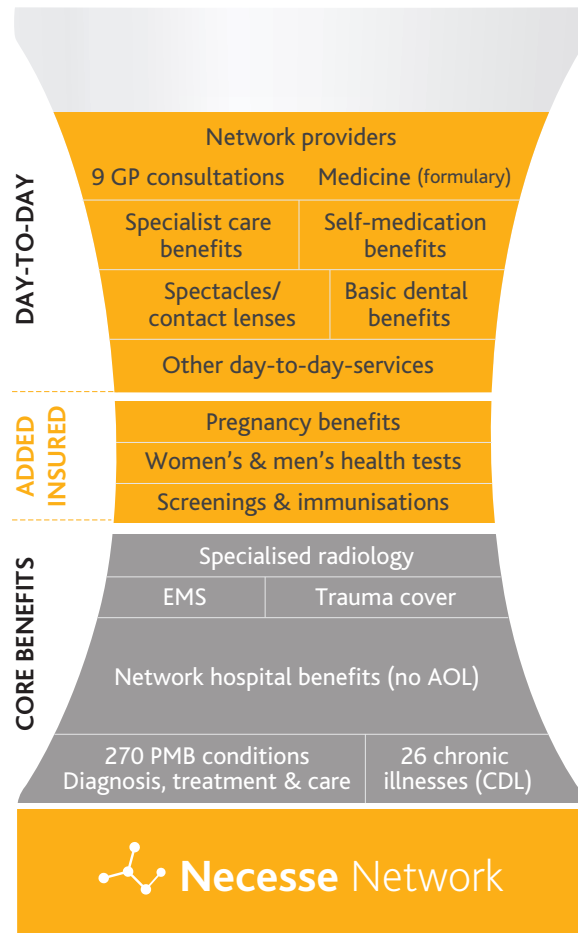





This comprehensive product provides quality cover through an extensive network of private hospitals and healthcare providers for medical expenses incurred in and out of hospital. With a special student rate, Necesse is also the ideal healthcare solution for full-time students.




Monthly contributions

| Gross monthly income | Full-time students R0 - R600 | R601 + |
|---------------------------|--|--------|
| Principal member |  R597 | R2 551 |
| Dependant |  R597 | R1 994 |
| Child dependant <21 years |  R597 | R1 108 |

The monthly contribution does not take any employer subsidy into account

Day-to-day benefits

 **GP services within the Necesse network**
9 consultations per beneficiary per year

Specialist care

Subject to referral by a Necesse network GP, clinical protocols and pre-authorisation, which includes one follow-up consultation
Member = R3 200 per year
Member+ = R4 500 per year

 **Medical appliances**

In and out of hospital – 100% of the MT

- Wheelchairs – R4 700 per family in a 3-year cycle
- CPAP apparatus – R9 700 per beneficiary per 24-month cycle

 **Medicine**

- Acute medicine and PMB chronic medicine Necesse GP network, pharmacy network and formularies apply
- Self-medication obtained from a network pharmacy – 100% of the MMAP (R100 per event or R290 per beneficiary per year)

 **Conservative dental benefits**

Subject to DRC managed care protocols and services rendered by a DRC network dentist

 **Optometry**


PPN network and benefits per beneficiary per 24-month cycle apply

- 1 composite examination
- Spectacles or contact lenses
 - Spectacles: R550 for a frame/lens enhancements and 1 pair of standard clear Aquity lenses
 - R730 for contact lenses

 **Standard radiology and pathology**

100% of the MT

- List of item codes and protocols apply
- DSP for pathology is Lancet or PathCare

 **Physiotherapy and occupational therapy**

On request of a Necesse network GP
Member = R2 050 per year
Member+ = R3 200 per year

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).

Benefits may be subject to pre-authorisation and protocols relating to specific item codes, age and gender. Benefits are paid at 100% of the MT. The Necesse network GP must be the starting point for all services and must refer Necesse patients for radiology, pathology and treatment by specialists.

Added insured benefits



Women's health

- A pap smear
- A mammogram for women 40 years and older
- Women over 50 years have access to one bone mineral density test



Enhanced maternity benefits

- Pregnancy and baby programme
- 2 consultations per beneficiary at a gynaecologist, if referred by a Necesses network GP and pre-authorized
- Two 2D ultrasound scans per beneficiary



Supporting wellness

- Back treatment at a Document Based Care facility
- Chronic Care programme



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 a pregnancy and baby programme and discounts at selected partners.



Men's health

- A prostate test (PSA level) for men 40 years and older



Routine screening and immunisation benefits

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

Core benefits



Chronic illness/PMB

100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorization apply)



Emergency transport

Netcare 911

Transport by road or air within South Africa

100% of the MT – unlimited



Emergency unit services and non-network consultations

80% of the MT

- Member = R1 100 | Member+ = R2 250

Outpatient emergency unit services, non-network doctors' visits, medicine and services rendered by a non-network medical doctor and radiology requested by a non-network medical doctor

100% of the MT

- Pathology at Lancet and PathCare apply



Hospitalisation

100% of the MT – unlimited

131 quality private network hospitals



Confinement (childbirth)

PMB – 100% of the MT

Non-PMB – R26 300 per confinement for an elective caesarean section

Home delivery – R13 000 per event



Physiotherapy and occupational therapy

In hospital – R9 850 per family per year

Physiotherapy on request of the attending medical doctor



Specialised radiology

In and out of hospital

Services requested by a specialist on referral by a network GP

- MRI and CT imaging (subject to pre-authorization) and angiography

100% of the MT – R16 500 per family per year



Standard radiology, pathology and medical technologist services

In hospital – 100% of the MT

R30 500 per family per year



Internally implanted prostheses benefits

PMB only – 100% of the cost

R23 000 per beneficiary per year

- EVARS prosthesis
- Vascular/cardiac prosthesis
- Health-essential functional prosthesis



Oncology

PMB only – 100% of the MT



Organ transplants

PMB

100% of the cost

Cornea implants – R28 800 per implant per year



Sub-acute care and private nursing services

As an alternative to hospitalisation – R22 300 per family per year



Clinical technologist services

In hospital – R22 300 per family per year