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 product for families and individuals with more extensive healthcare needs. You can choose a network of 119 quality hospitals and save 18% in monthly contributions.

### Day-to-day benefits

#### Insured day-to-day benefits
- GP and specialist consultations, physiotherapy, clinical psychology, supplementary health services, medical technologist services, standard radiology, pathology, acute and self-medication
- Member = R9 450 per year
- Member +1 = R15 000 per year
- Member +2 = R17 700 per year
- Member +3+ = R18 700 per year

#### Dentistry
- DRC network applies
- Conservative services (including routine check-ups, fillings, X-rays and oral hygiene)
- Specialised services (including crowns, bridges and orthodontic treatment)

#### External prostheses and medical appliances
- In and out of hospital
  - Benefit per family per 3-year cycle:
    - Artificial eyes – R4 700
    - Speech and hearing aids – R4 700
    - Wheelchairs – R4 700
    - Artificial limbs – R4 700
    - CPAP apparatus – R9 700 per beneficiary per 24-month cycle
    - Medical appliances and hyperbaric oxygen treatment – R1 250 per family per year

#### Optometry
- PPN network applies
- Spectacles or contact lenses per beneficiary per 24-month cycle
  - R800 for a frame/lens enhancements
  - R1 185 for contact lenses

#### 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.

### Monthly contributions

You only pay for two children younger than 18 years, 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.

<table>
<thead>
<tr>
<th></th>
<th>Network</th>
<th>Non-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal member</td>
<td>R2 964</td>
<td>R3 618</td>
</tr>
<tr>
<td>Dependant</td>
<td>R2 508</td>
<td>R3 060</td>
</tr>
<tr>
<td>Child dependent &lt;26 years</td>
<td>R864</td>
<td>R1 056</td>
</tr>
</tbody>
</table>

The monthly contribution does not take any employer subsidy into account.

### 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 PMB condition as the treatment is no longer considered as preventive care and may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctors’ consultations are paid from available day-to-day benefits.
- Subject to pre-authorisation and/or protocols.
- Generic medicine = 100% of MMAP | Original medicine - no generic available = 80% of MT | Choose original medicine – generic is available = 70% of MMAP
**Added insured benefits**

**Women’s health**
- A mammogram for women 40 years and older (per 2-year cycle)
- A pap smear (per 3-year cycle)

**Enhanced maternity benefits**
- Pregnancy and baby programme
- 12 ante- & postnatal consultations
- Two 2D ultrasound scans per family

**Child benefits**
- Two additional GP or specialist visits (babies under 1 year)
- Standard child immunisations for children younger than 7 years

**Over 50s**
- One bone mineral density test for women over 50 years
- A Pneumovax vaccine in a 5-year cycle per person over 55 years
- An FOBT test for people over 50 years

**Core benefits**

**Core benefits**

**Chronic illness/PMB**
100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formulary, networks, protocols and pre-authorisation apply)

**Emergency transport**
Netcare 911
- In country of residence: RSA, Lesotho, Swaziland, Mozambique, Namibia & Botswana – unlimited
- Outside country of residence: Transport by road R2 050 and by air R13 700 per case

**Hospitalisation**
- 100% of the MT
- Non-network: any hospital
- Network: 119 network hospitals

**Post-hospital care**
R1 800 per member and R2 500 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 – R2 635 500 per family per year

**Psychiatric treatment**
R29 300 per beneficiary per year (maximum R39 300 per family per year)

**Organ transplants**
100% of the cost
- Cornea implants – R28 800 per implant

**Other core benefits**
Renal dialysis, oxygen, prostatectomy, hospice, sub-acute care and private nursing services as an alternative to hospitalisation

**Confinement (childbirth)**
- In hospital – 100% of the MT
- Home delivery – R13 000 per event

**Prostheses benefits**
- Health-essential functional prosthesis: R61 900
- 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)
- Intracocular lenses – R4 150 per lens, 2 lenses per beneficiary per year, health essential functional prosthesis benefit applies
- EVARS prosthesis – R130 600
- Vascular/cardiac prosthesis – R55 900
- Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) – R9 600 per family per year
- Implantable hearing devices (including device and components) – R105 100 per beneficiary per year

**Procedure-specific deductibles (payable by the member)**
- Spinal column surgery – R9 100 per admission
- Endoscopic procedures – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
  - In a day clinic – R2 100, in hospital – R3 200
- Specialised radiology – R1 650 per examination
- Dental procedures under general anaesthesia during hospitalisation
  - Removal of impacted teeth (3rd molars, item codes apply on dentist’s account) and extensive dental treatment for children <5 years – R360 per admission