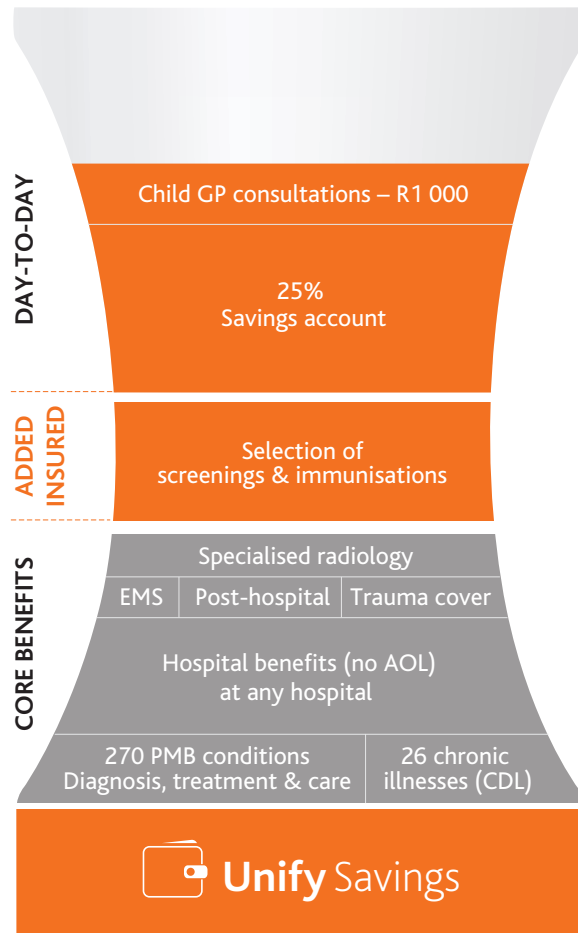


This product has a generous 25% medical savings account for day-to-day medical expenses that earns interest on unused funds which are carried over to the next year. A special GP consultation benefit for children provides cover when your savings are depleted, whilst a basket of insured preventive care benefits keeps your health in check. Add to that generous hospital benefits and Unify is a smart choice to make.



## Day-to-day benefits



### Day-to-day benefits

25% savings account

- Credit facility equalling 12 months' savings contributions is available at the beginning of each financial year
- Unclaimed savings funds will accumulate interest and be added to your available savings for the next year
- Flexible payment option to include or exclude in-hospital co-payments and shortfalls



### Child care benefit

R1 000 per family per year

A special benefit for GP consultations for children  $\geq 2$  to  $< 12$  years old is activated after depletion of the savings account



### Medicine

**PMB chronic medicine**

100% of the MHRP



### Dentistry

DRC network applies

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



### Optometry

Savings account






### External prostheses and medical appliances

In and out of hospital

- Savings account
- Hyperbaric oxygen treatment R630 per family per year – in hospital

## Monthly contributions

Principal member		R2 598 (R648 savings contribution included per month and R7 776 per year)
Dependant		R2 136 (R534 savings contribution included per month and R6 408 per year)
Child dependant <26 years		R780 (R192 savings contribution included per month and R2 304 per year)

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.

## Added insured benefits



### Routine screening and immunisation

- A combo test (blood glucose, cholesterol, BMI & blood pressure measurement)/individual blood glucose or cholesterol test
- HIV testing
- A tetanus vaccine
- A flu vaccination
- A pap smear (per 3-year cycle)



### Supporting wellness

- One dietician consultation per registered HealthPrint member if a BMI test result indicates a BMI higher than 30
- 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.

## 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, 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  
Any hospital



### 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



### Psychiatric treatment

R24 400 per beneficiary per year (maximum R33 500 per family per year)



### Oncology

- In and out of hospital
- PMB – 100% of the MT
  - Non-PMB – R231 800 per family per year



### Confinement (childbirth)

- In hospital – 100% of the MT
- Home delivery – R13 000 per event



### Organ transplants

100% of the cost  
Cornea implants – R28 800 per implant



### Specialised radiology

- In and out of hospital
- MRI and CT imaging  
100% of the MT – Unlimited (see deductibles)
  - Angiography  
100% of the MT – Unlimited



### 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)
- Intra-ocular 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 (in and out of hospital) – R9 600 per family per year



### Other core benefits

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

#### Procedure-specific deductibles (payable by the member)

- **Spinal column surgery** – R10 400 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy  
In a day clinic – R2 750, in hospital – R3 850
- **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 (dentist's account payable from savings account) – R3 300 per admission

AOL-Overall annual limit | BMI-Body mass index | CDL-Chronic Diseases List |  
CT-Computerised tomography | DRC-Dental Risk Company | DSP-Designated service provider | EMS-Emergency medical services | EVARS-Endovascular aortic replacement surgery | GP-General Practitioner | MHRP-Medihelp Reference 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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Medihelp is an authorised financial services provider (FSP No 15738)