



A 10% savings account adds value to stretch your day-to-day benefits

Kids pay child dependant rates until 26 years

Separate insured benefit for non-PMB chronic medicine

Added insured benefits

This all-inclusive product offers comprehensive benefits for hospitalisation and a 10% savings plan as well as rich, insured chronic medicine and other insured day-to-day benefits which are further amplified by added insured benefits. This is the ideal option if you are looking for complete peace of mind.

Day-to-day benefits

10% savings account

Once your savings have run out, the overall day-to-day limit and insured 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

Overall annual day-to-day limit

Member = R12 000 per year
Member +1 = R14 000 per year
Member +2 = R16 000 per year
Member +3+ = R18 000 per year

Insured day-to-day benefits

Paid from savings first

GP and specialist consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services

Member = R3 000 per year
Member +1 = R4 000 per year
Member +2 = R5 000 per year
Member +3+ = R6 000 per year

Subject to overall day-to-day limit

Pathology

Paid from savings first

R2 900 per family per year
Subject to overall day-to-day limit

Radiology

Paid from savings first

R2 900 per family per year
Subject to overall day-to-day limit

Medicine

Acute medicine

Paid from savings first

Member = R4 000 per year
Member +1 = R5 000 per year
Member +2 = R6 000 per year
Member +3+ = R7 000 per year

Subject to overall day-to-day limit

Optometry

PPN network applies

Spectacles or contact lenses per beneficiary per 24-month cycle

- R1 000 for a frame/lens enhancements
- R1 680 for contact lenses

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 beneficiary per 3-year cycle:
 - Artificial eyes – R8 200
 - Speech and hearing aids – R8 200
 - Wheelchairs – R6 500
 - Artificial limbs – R6 500
- CPAP apparatus – R10 000 per beneficiary per 2-year cycle
- Medical appliances and hyperbaric oxygen treatment – R1 550 per beneficiary per year

Chronic medicine (non-PMB)

Member = R4 700 per year

Member +1 = R7 100 per year

Member +2 = R9 500 per year

Member +3+ = R10 105 per year

PMB chronic medicine

100% of the MHRP

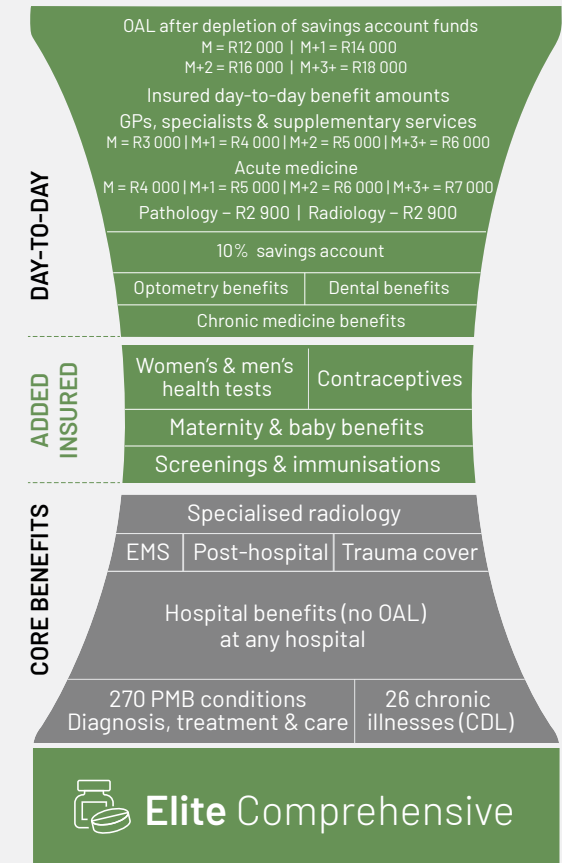
Important:

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-authorisation and/or protocols.
- Medihelp pays generic medicine at 100% of the MMAP, original medicine with no generic at 80% of the MT, and original medicine with a generic at 70% of the MMAP.



Elite Comprehensive



Monthly contributions

Principal member		R5 610 (R564 savings contribution included per month and R6 768 per year)
Dependant		R5 244 (R522 savings contribution included per month and R6 264 per year)
Child dependant <26 years		R1 524 (R150 savings contribution included per month and R1 800 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) – R150 per beneficiary per month, up to R1 800 per year
 - Intra-uterine device every 60 months – R2 400 per beneficiary

Enhanced maternity benefits

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

- 10 antenatal and post-natal consultations at a midwife/GP/gynaecologist
- 2 antenatal and post-natal consultations at a dietician/breastfeeding specialist/antenatal classes
- Two 2D ultrasound scans
- 9 months' antenatal iron supplements
- 9 months' antenatal folic acid supplements

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

Any hospital

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 – R415 600 per family per year

Confinement (childbirth)

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

Refractive surgery

Hospitalisation: 100% of the MT

R20 000 per family per year

(beneficiaries 18-50 years)

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: Subject to DSP if patient qualifies in terms of clinical criteria (only hip and knee replacements). If not, a R20 300 benefit applies for the hospital account and prosthesis components (combined) per admission
 - 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 and external breast prostheses (in and out of hospital) – R9 900 per family per year
- Implantable hearing devices (including device and components) – R270 000 per year

Psychiatric treatment

In and out of hospital

R36 700 per beneficiary per year (maximum R51 000 per family per year)

Organ transplants

PMB only – 100% of the cost

Cornea implants – R29 900 per implant per year

Palliative care

100% of the MT

R26 000 per family per year

Other core benefits

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

Procedure-specific deductibles (payable by the member)

- **Spinal column surgery** – R8 100 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy: In a day clinic/hospital – R2 200 (services should be rendered in a day surgery network to avoid a further 35% deductible)
- **Specialised radiology** – R1 500 per examination in hospital and R1 200 out of hospital
- **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 – R935 per admission

Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | CPAP-Continuous positive airway pressure | 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 | PPN-Preferred Provider Negotiators



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