



MedAdd



medihelp
Medical Aid in Action

As you progress through life, MedAdd will provide the layers of benefits you seek. Add a 15% savings account to provide for flexibility and out-of-hospital expenses, built on a solid foundation of private hospital and emergency cover and additional out-of-hospital benefits.

From R2 148 per month

Choose a medical aid in action

We lead

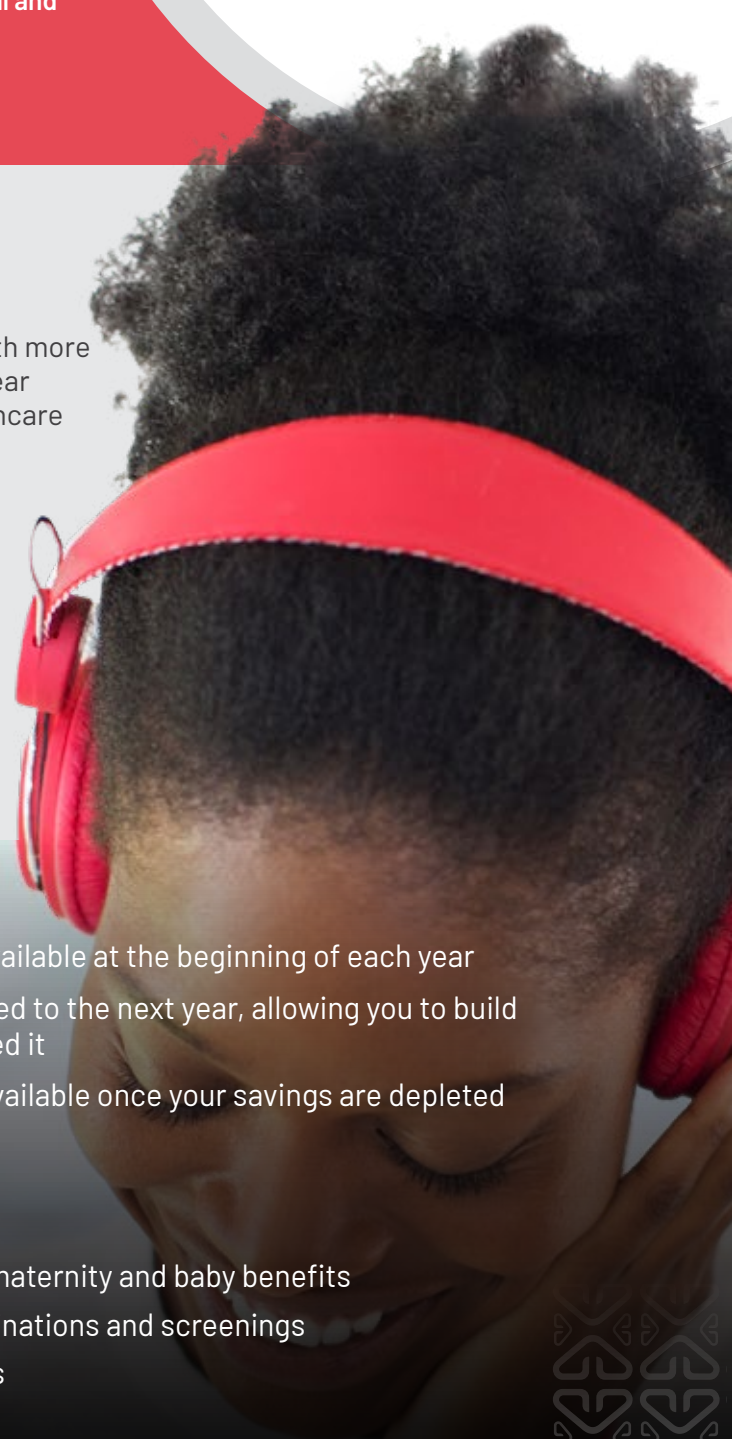
We are one of the largest medical aids in the country, and with more than a lifetime of experience as our foundation, we have a clear understanding of what matters and how to provide the healthcare cover and care that members require

We listen

Medihelp engages and delivers service across a multitude of platforms - from apps to self-service websites and call centres to online chats

We provide

Medihelp's ability to pay claims is rated amongst the highest in the industry, and is backed by a reserve level which far exceeds the legal requirement, ensuring your peace of mind



Cover that adds up

- A 15% savings account is available at the beginning of each year
- Unused funds are transferred to the next year, allowing you to build a nest egg for when you need it
- Insured benefits become available once your savings are depleted
- Dental and optical benefits

Day-to-day

- A care extender benefit
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations and screenings
- A benefit for contraceptives

Added insured

All the essentials you need

- Cover for quality private hospitalisation with no overall annual limit
- Full trauma and emergency medical cover
- Full cover for 270 PMB conditions and PMB chronic medicine

Core benefits




Family contributions

- Pay 24% less when opting for MedAdd Elect, the network alternative of this plan
- You only pay for 2 children younger than 18, and you pay child dependant rates until they turn 26

Contributions



Monthly contributions

	MedAdd Elect	MedAdd
Principal member 	R2 148 (R324 savings contribution included per month and R3 888 per year)	R2 598 (R390 savings contribution included per month and R4 680 per year)
Dependant 	R1 602 (R240 savings contribution included per month and R2 880 per year)	R2 202 (R330 savings contribution included per month and R3 960 per year)
Child dependant <26 years 	R750 (R114 savings contribution included per month and R1 368 per year)	R882 (R132 savings contribution included per month and R1 584 per year)

Pay for only 2 children under the age of 18 and pay child dependant rates until they turn 26

Core benefits

In-hospital treatment and life-essential services (insured benefits)

Hospitalisation	No overall annual limit MedAdd: Any private hospital MedAdd Elect: Network hospitals and day procedure network applies to certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital - unlimited Home delivery - R14 100 per event
Specialised radiology	Angiography, MRI and CT imaging - unlimited
Post-hospital care for speech therapy, occupational therapy and physiotherapy	R2 000 per member and R2 800 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia & Botswana) Outside country of residence R2 210 for road transport and R14 700 for air transport
Treatment of life-threatening conditions	Unlimited Includes 270 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> PMB - unlimited Non-PMB - R250 000 per family
Mental health (psychiatric treatment)	R26 300 per person to a maximum of R36 200 per family
Health-essential functional prostheses	R67 000 per person <ul style="list-style-type: none"> Intra-ocular lenses - R4 480 per lens, 2 lenses per person Hip, knee and shoulder replacement - non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	<ul style="list-style-type: none"> EVARS prosthesis - R141 200 per person Vascular/cardiac prosthesis - R60 400 per person Prosthesis with reconstructive or restorative surgery - R10 300 per family
Organ transplants	PMB - unlimited Cornea implants - R31 100 per implant
Palliative care	R22 900 per family per year
Other core benefits	Including renal dialysis, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation

Important:

This is only a summary of the available benefits and deductibles may apply to certain benefits. Please consult the registered Rules of Medihelp and your plan's brochure for more details. 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 the patient has registered the medical condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care.

Day-to-day benefits

Savings account	15% savings available at the beginning of the year (see monthly contributions) Example of available savings: MedAdd: Member = R4 680 per year Member +1 = R8 640 per year Member +2 = R10 224 per year MedAdd Elect: Member = R3 888 per year Member +1 = R6 768 per year Member +2 = R8 136 per year Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.
GP and specialist visits, virtual consultations, physiotherapy, acute medicine, self-medication and visits to emergency units	Paid from savings first Member = R1 300 per year Family = R2 600 per year MedAdd Elect: GP network and specialist referrals by a network GP apply
Radiography	R1 150 per family
Dentistry (DRC network)	<ul style="list-style-type: none"> Conservative dental benefits for children <18 years Removal of impacted teeth in the dentist's chair
Optometry (PPN)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R275 for a frame/lens enhancements R650 for contact lenses
Care extender benefit	
One additional GP consultation	Activates for the family once the first claim for a specified health test* is paid from your added insured benefits
R450 for self-medication	Activates for the family once the first claim for a combo health screening** is paid from your added insured benefits

Added insured benefits

These benefits are provided in addition to your insured day-to-day benefits and are activated when you register on HealthPrint. Medihelp's free wellness programme for members, on the Member Zone. Your health screening results from Dis-Chem or Clicks will automatically upload to your health record on HealthPrint.

Maternity benefits	<ul style="list-style-type: none"> 10 antenatal and post-natal consultations at a midwife/GP/gynaecologist 2 antenatal and post-natal consultations at a dietician/lactation specialist/antenatal classes Two 2D ultrasound scans
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screenings	<ul style="list-style-type: none"> One combo health screening (blood glucose, cholesterol, BMI & blood pressure measurement)** or an individual test (blood glucose or cholesterol) HIV testing, counselling & support
Preventive care benefits	<ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every 2 years A Pap smear* every 3 years A prostate test* A Pneumovax vaccine An FOBT test* A bone mineral density test* every 2 years 2 HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years
Contraceptives	<ul style="list-style-type: none"> Oral/injectable/implantable contraceptives - R145 per month, up to R1 690 per year Intra-uterine device - R2 300 every 60 months
Supporting wellness	<ul style="list-style-type: none"> Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery) Chronic Care programme One dietician consultation if BMI is > 30

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

