



MedElite



medihelp
Medical Aid in Action

This all-inclusive plan is the ideal solution for families and individuals with extensive healthcare needs.

From R5 832 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

Comprehensive day-to-day benefits

Day-to-day

- A 10% savings account is available at the beginning of each year
- Immediate day-to-day cover once savings are depleted - no self funding gap
- Non-PMB chronic medicine benefits
- Separate comprehensive dental and optometry cover

Added insured

- A care extender benefit
- Additional rich maternity and baby benefits
- Cover for health tests, vaccinations and screenings in every life stage

Core benefits

Extensive in-hospital cover

- Cover for quality private hospitalisation with no overall annual limit
- Full cover for 270 PMB conditions and PMB chronic medicine
- Excellent cover for specialised radiology and post-hospital care
- Cover for emergency conditions and transport

Contributions

Family contributions

- Unused savings are carried over from one year to the next
- You pay child dependant rates until your children turn 26



Monthly contributions

Principal member		R5 832 (R582 (10%) savings contribution included per month and R6 984 per year)
Dependant		R5 454 (R546 (10%) savings contribution included per month and R6 552 per year)
Child dependant <26 years		R1 584 (R156 (10%) savings contribution included per month and R1 872 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	<p>10% savings available at the beginning of the year (see monthly contributions):</p> <p>Example of available savings:</p> <p>Member = R6 984 per year Member +1 = R13 536 per year Member +2 = R15 408 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available</p>
Insured day-to-day benefits (available after depletion of your savings)	
Overall annual day-to-day benefit	<p>Member = R12 600 Member +1 = R14 600 Member +2 = R16 700 Member +3+ = R18 800</p>
GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services	<p>Member = R3 200 Member +1 = R4 200 Member +2 = R5 300 Member +3+ = R6 300 Subject to annual day-to-day benefit</p>
Medicine	
Acute medicine	<p>Member = R4 200 Member +1 = R5 300 Member +2 = R6 300 Member +3+ = R7 300 Subject to annual day-to-day benefit</p>
Non-PMB chronic medicine	<p>Member = R4 900 Member +1 = R7 400 Member +2 = R9 900 Member +3+ = R10 600</p>
Other day-to-day benefits	
External prostheses and medical appliances	<p>Per person per 3-year cycle</p> <ul style="list-style-type: none"> Artificial eyes – R8 500 Speech and hearing aids – R8 500 Wheelchairs – R6 750 Artificial limbs – R6 750 <p>CPAP apparatus – R10 400 per person per 2-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 600 per person</p>
Optometry (PPN)	<p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> Eye test R1 000 for a frame/lens enhancements R1 680 for contact lenses Replacement of lost/broken spectacles
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges and orthodontic treatment
Standard radiology	R3 030 per family Subject to annual day-to-day benefit
Pathology	R3 030 per family Subject to annual day-to-day benefit
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 9 months' antenatal iron supplements 9 months' antenatal folic acid supplements
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screening tests	<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 – R160 per month, up to R1 900 per year Intra-uterine device – R2 500 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

Core benefits

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

Hospitalisation	No overall annual limit Any private hospital
Refractive surgery	R20 800 per family per event (18-50 years)
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 – R433 000 per family
Mental health (psychiatric treatment)	R38 200 per person to a maximum of R53 100 per family
Health-essential functional prostheses	<p>R67 000 per person</p> <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 Hip, knee and shoulder replacements due to wear & tear – subject to DSP if patient qualifies in terms of clinical criteria, or else a R21 200 benefit applies to the hospital account and prosthesis components (combined) per admission
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 and external breast prostheses – R10 300 per family Implantable hearing devices (including device and components) – R281 000 per person
Organ transplants	PMB – unlimited Cornea implants – R31 100 per implant
Palliative care	R27 100 per family
Other core benefits	Including renal dialysis, prostatectomy, 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.

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

