



MedElite

This option offers extensive benefits for private hospitalisation, a savings account and rich, insured benefits for out-of-hospital medical expenses, including chronic medicine, to offer complete peace of mind.

From R6 324 per month



medihelp
Medical Aid in Action

Reasons to choose Medihelp

Experienced

117 years' experience instills confidence in the medical cover we provide

Involved

We don't outsource services but personally take care of your membership and claims

Stable

We maintain a solvency level well above what is legally required

Trusted

As one of the five largest open medical aids, we take care of close to 200 000 South Africans' healthcare needs

Day-to-day benefits

- **Comprehensive day-to-day benefits**
- 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 benefits

- Activate an additional GP visit and R475 for self-medication after completion of health tests and screenings
- 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 271 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

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|---------------------------|---|---|
| Principal member |  | R6 324 (R630 savings contribution included per month and R7 560 per year) |
| Dependant |  | R5 922 (R594 savings contribution included per month and R7 128 per year) |
| Child dependant <26 years |  | R1 716 (R168 savings contribution included per month and R2 016 per year) |

Children pay child dependant rates until they turn 26

Day-to-day benefits

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| Savings account | <p>10% savings available at the beginning of the year (see monthly contributions):</p> <p>Example of available savings:</p> <p>Member = R7 560 per year Member +1 = R14 688 per year Member +2 = R16 704 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 = R13 300 Member +1 = R15 400 Member +2 = R17 600 Member +3+ = R19 800</p> |
| GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services | <p>Member = R3 400 Member +1 = R4 400 Member +2 = R5 500 Member +3+ = R6 600 Subject to annual day-to-day benefit</p> |
| Medicine | |
| Acute medicine | <p>Member = R4 400 Member +1 = R5 500 Member +2 = R6 600 Member +3+ = R7 700 Subject to annual day-to-day benefit</p> |
| Non-PMB chronic medicine | <p>Member = R5 200 Member +1 = R7 800 Member +2 = R10 400 Member +3+ = R11 200</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 900 Speech and hearing aids – R8 900 Wheelchairs – R7 050 Artificial limbs – R7 050 <p>CPAP apparatus – R10 900 per person per 2-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 700 per person</p> |
| Optometry (PPN) | <p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> Eye test R1 030 for a frame/lens enhancements R1 730 for contact lenses |
| 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 190 per family Subject to annual day-to-day benefit |
| Pathology (Ampath) | R3 190 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 |
| R475 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.

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| 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 – R170 per month, up to R2 210 per year Intra-uterine device – R2 600 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) One dietician consultation if BMI is >30 |

Core benefits

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

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| Hospitalisation | No overall annual limit Any private hospital, and day procedure facilities apply for certain day procedures |
| Refractive surgery | R21 800 per family (beneficiaries 18-50 years) |
| Trauma that necessitates hospitalisation | Unlimited |
| Childbirth | <ul style="list-style-type: none"> In hospital – unlimited Home delivery – R14 900 per event |
| Specialised radiology | Angiography, MRI and CT imaging – unlimited |
| Post-hospital care for speech therapy, occupational therapy and physiotherapy | R2 100 per member and R3 000 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 320 for road transport and R15 400 for air transport |
| Treatment of life-threatening conditions | Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions |
| PMB medicine | Unlimited |
| Cancer treatment | <ul style="list-style-type: none"> PMB – unlimited Non-PMB – R454 000 per family |
| Mental health (psychiatric treatment) | R40 100 per person to a maximum of R55 700 per family |
| Health-essential functional prostheses | <p>R70 300 per person</p> <ul style="list-style-type: none"> Intra-ocular lenses – R4 700 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 – a R22 300 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject to DSP if patient qualifies in terms of clinical criteria. |
| Other prostheses | <ul style="list-style-type: none"> EVARS prosthesis – R148 200 per person Vascular/cardiac prosthesis – R63 400 per person Prosthesis with reconstructive or restorative surgery and external breast prostheses – R10 800 per family Implantable hearing devices (including device and components) – R295 000 per person |
| Organ transplants | PMB – unlimited Cornea implants – R32 600 per implant |
| Palliative care | R28 500 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.

