



Freedom of choice with a 25% savings account

GP child care benefit after savings account funds have run out

Kids pay child dependant rates until 26 years

Added insured benefits

A generous 25% medical savings account for day-to-day medical expenses, supplemented by a rich basket of maternity and baby benefits, as well as a wealth of other life stage-specific insured benefits. Add to that freedom of choice in terms of hospitalisation with excellent hospital cover and you have a smart choice in Unify.

Day-to-day benefits

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25% savings account

- A credit facility equalling 12 months' savings contribution is available at the start of each financial year
- Unclaimed savings accumulate interest and will be added to your savings for the next year
- Choose to include or exclude in-hospital deductibles/shortfalls

Child care benefit

R1 100 per family per year

A special benefit for GP consultations for children ≥2 to <12 years old is activated after savings account has run out

Medicine

Non-PMB chronic medicine

Medicine is funded from the savings account

PMB chronic medicine

100% of the MHRP

Dentistry

DRC network applies

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

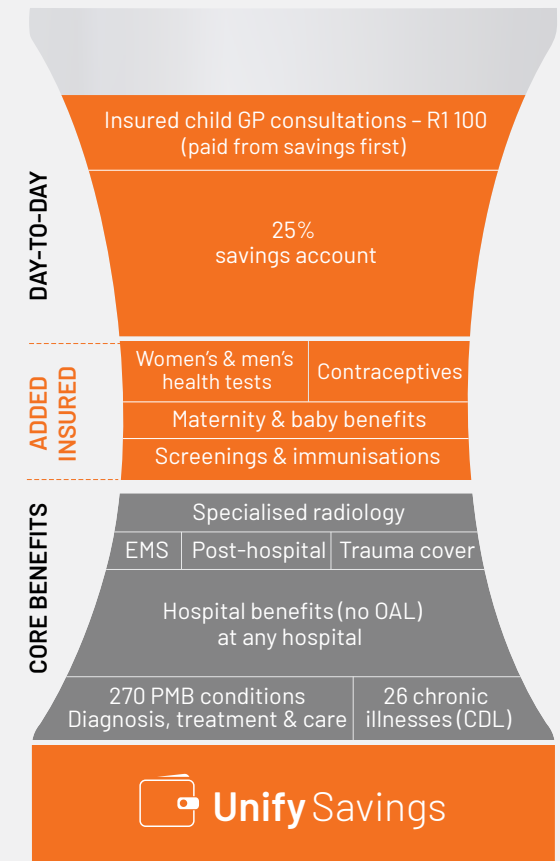
Optometry

Savings account

External prostheses and medical appliances

In and out of hospital

- Savings account
- Hyperbaric oxygen treatment in hospital – R650 per family per year



Monthly contributions

Principal member		R2 748 (R684 savings contribution included per month and R8 208 per year)
Dependant		R2 256 (R564 savings contribution included per month and R6 768 per year)
Child dependant <26 years		R828 (R204 savings contribution included per month and R2 448 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 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-authorization and/or protocols.

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) - R135 per beneficiary per month, up to R1 620 per year
 - Intra-uterine device every 60 months - R2 200 per beneficiary

Enhanced maternity benefits

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

- 10 antenatal and post-natal consultations with a midwife/GP/gynaecologist
- 2 antenatal and post-natal consultations at a dietician/breastfeeding specialist/antenatal classes
- Two 2D ultrasound scans

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.

Procedure-specific deductibles (payable by the member)

- **Spinal column surgery** - R10 850 per admission
- **Endoscopic procedures** (in hospital/day clinic) - R4 050 (services should be rendered in a day surgery network to avoid a further 35% deductible)
- **Specialised radiology** (in and out of hospital) - R2 500 per examination
- **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 - R3 430 per admission
- **Hysterectomy and endometrial ablation** - R6 000 per admission
- **Prostatectomy** (conventional/laparoscopic procedures only) - R6 000 per admission

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)

Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | 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

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 - R240 840 per family per year

Confinement (childbirth)

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

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: no benefits
 - 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 (in and out of hospital) - R9 900 per family per year

Psychiatric treatment

In and out of hospital

R25 300 per beneficiary per year (maximum R34 800 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

R22 000 per family per year

Other core benefits

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



086 0100 678 www.medihelp.co.za

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