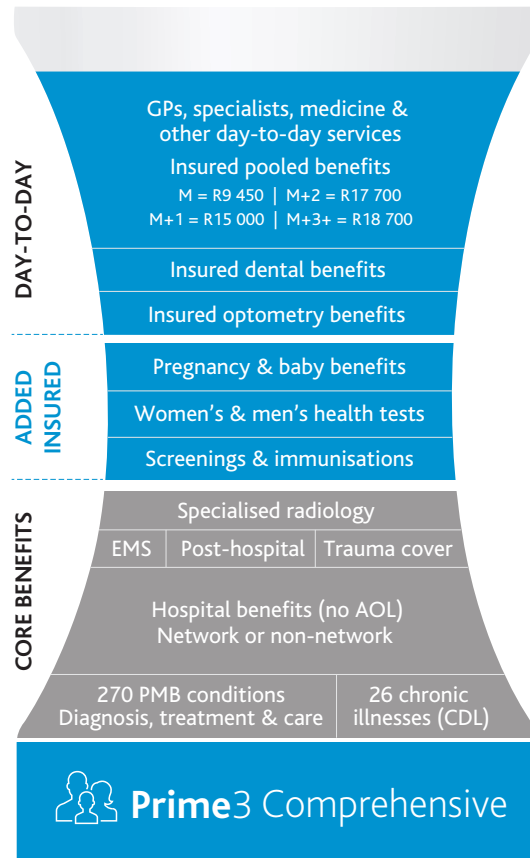





With ample insured cover for day-to-day medical expenses, comprehensive hospital cover at the facility of your choice and added insured benefits, this is the ideal product for families and individuals with more extensive healthcare needs. You can choose a network of 119 quality hospitals and save 18% in monthly contributions.



Monthly contributions

You only pay for two children younger than 18 years, after which child dependant rates will apply from the beginning of the year following the year in which they turn 18, until they are 26 years old.

	Network	Non-network
Principal member 	R2 964	R3 618
Dependant 	R2 508	R3 060
Child dependant <26 years 	R864	R1 056

The monthly contribution does not take any employer subsidy into account

Day-to-day benefits



Insured day-to-day benefits

GP and specialist consultations, physiotherapy, clinical psychology, supplementary health services, medical technologist services, standard radiology, pathology, acute and self-medication

Member = R9 450 per year
 Member +1 = R15 000 per year
 Member +2 = R17 700 per year
 Member +3+ = R18 700 per year



Medicine

PMB chronic medicine

Non-network option – 100% of the MHRP
 Network option – 100% of the MHRP (DSP and formulary apply)



Optometry

PPN network applies
 Spectacles or contact lenses per beneficiary per 24-month cycle
 - R800 for a frame/lens enhancements
 - R1 185 for contact lenses



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 a pregnancy and baby programme and discounts at selected partners.



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 family per 3-year cycle:
 - Artificial eyes – R4 700
 - Speech and hearing aids – R4 700
 - Wheelchairs – R4 700
 - Artificial limbs – R4 700
- CPAP apparatus – R9 700 per beneficiary per 24-month cycle
- Medical appliances and hyperbaric oxygen treatment – R1 250 per family per year

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 PMB condition as the treatment is no longer considered as preventive care and may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctors' consultations are paid from available day-to-day benefits.
- Subject to pre-authorisation and/or protocols.
- Generic medicine = 100% of MMAP | Original medicine - no generic available = 80% of MT | Choose original medicine – generic is available = 70% of MMAP

Added insured benefits



Women's health

- A mammogram for women 40 years and older (per 2-year cycle)
- A pap smear (per 3-year cycle)



Enhanced maternity benefits

- Pregnancy and baby programme
- 12 ante- & postnatal consultations
- Two 2D ultrasound scans per family



Child benefits

- Two additional GP or specialist visits (babies under 1 year)
- Standard child immunisations for children younger than 7 years



Over 50s

- One bone mineral density test for women over 50 years
- A Pneumovax vaccine in a 5-year cycle per person over 55 years
- An FOBT test for people over 50 years



Men's health

- A prostate test (PSA level) for men 40 years and older



Routine screening and immunisation

- A combo test (blood glucose, cholesterol, BMI & blood pressure measurement)/individual blood glucose or cholesterol test
- HIV testing
- 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

- One dietician consultation per registered HealthPrint member if a BMI test result indicates a BMI higher than 30
- Back treatment at a Document Based Care facility
- Chronic Care programme

Core benefits



Chronic illness/PMB

100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formulary, networks, protocols and pre-authorisation apply)



Emergency transport

Netcare 911

In country of residence

RSA, Lesotho, Swaziland, Mozambique, Namibia & Botswana – unlimited

Outside country of residence

Transport by road R2 050 and by air R13 700 per case



Hospitalisation

100% of the MT

Non-network: any hospital

Network: 119 network hospitals



Post-hospital care

R1 800 per member and R2 500 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 – R263 500 per family per year



Confinement (childbirth)

- In hospital – 100% of the MT
- Home delivery – R13 000 per event



Prostheses benefits

- Health-essential functional prosthesis: R61 900
 - 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 150 per lens, 2 lenses per beneficiary per year, health essential functional prosthesis benefit applies
- EVARS prosthesis – R130 600
- Vascular/cardiac prosthesis – R55 900
- Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) – R9 600 per family per year
- Implantable hearing devices (including device and components) – R105 100 per beneficiary per year



Psychiatric treatment

R29 300 per beneficiary per year (maximum R39 300 per family per year)



Organ transplants

100% of the cost

Cornea implants – R28 800 per implant



Other core benefits

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

Procedure-specific deductibles (payable by the member)

- **Spinal column surgery** – R9 100 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
In a day clinic – R2 100, in hospital – R3 200
- **Specialised radiology** – R1 650 per examination
- **Dental procedures under general anaesthesia during hospitalisation**
Removal of impacted teeth (3rd molars, item codes apply on dentist's account) and extensive dental treatment for children <5 years – R960 per admission

AOL-Overall annual limit | BMI-Body mass index | CDL-Chronic Diseases List | 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 | 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)