



MedElect's quality networks offer the assurance of comprehensive cover at an affordable price in and out of hospital.

**From R2 226 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

### Insured day-to-day benefits through a quality network

#### Day-to-day

- Network GPs & virtual consultations
- Medicine benefits
- Provision for out-of-network GP visits
- Physiotherapy & occupational therapy
- Dental and optical care

#### Added insured

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

### Extensive in-hospital cover

#### Core benefits




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

#### Contributions

- Students pay only R702 per month



## Monthly contributions

		Monthly income	
		R0 - R800 (Student)	R801+
Principal member		R702	R2 226
Dependant		R702	R1 740
Child dependant <21 years		R702	R720

Children pay child dependant rates until they turn 21

## Day-to-day benefits

Day-to-day benefit	Member = R3 000 Member +1 = R5 300 Member +2 = R6 100 Member +3 = R6 500 Member +4+ = R7 000
Specialist consultations and services, standard radiology, pathology, acute medicine and clinical psychology services	Subject to day-to-day benefit
Self-medication (non-prescribed medicine)	Member = R530 Family = R1 570 Subject to day-to-day benefit
Network GP consultations	Member = R2 100 Member +1 = R3 700 Member +2 = R4 350 Member +3 = R4 650 Member +4+ = R5 200
Non-network GP consultations	Member = R1 200 Family = R2 450
Medical appliances	R1 000 per family
Physiotherapy and occupational therapy	Member = R2 200 Family = R3 450
Radiography	R1 150 per family
Dentistry (DRC)	Routine check-ups, fillings, X-rays, oral hygiene and removal of impacted wisdom teeth
Optometry (PPN)	Per person per 24-month cycle <ul style="list-style-type: none"> <li>Eye test</li> <li>R550 for a frame/lens enhancements</li> <li>R750 for contact lenses</li> <li>Replacement of lost/broken spectacles</li> </ul>
<b>Care extender benefit</b>	
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

### 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.

## 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"> <li>10 antenatal and post-natal consultations at a midwife/ GP/gynaecologist</li> <li>2 antenatal and post-natal consultations at a dietician/lactation specialist/antenatal classes</li> <li>Two 2D ultrasound scans</li> </ul>
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"> <li>One combo health screening (blood glucose, cholesterol, BMI &amp; blood pressure measurement)**</li> <li>or an individual test (blood glucose or cholesterol)</li> <li>HIV testing, counselling &amp; support</li> </ul>
Preventive care benefits	<ul style="list-style-type: none"> <li>A tetanus vaccine</li> <li>A flu vaccine</li> <li>A mammogram* every 2 years</li> <li>A Pap smear* every 3 years</li> <li>A prostate test*</li> <li>A Pneumovax vaccine</li> <li>An FOBT test*</li> <li>A bone mineral density test* every 2 years</li> <li>2 HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years</li> </ul>
Contraceptives	<ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives - R140 per month, up to R1 600 per year</li> <li>Intra-uterine device - R2 100 every 60 months</li> </ul>
Supporting wellness	<ul style="list-style-type: none"> <li>Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery)</li> <li>Chronic Care programme</li> <li>One dietician consultation if BMI is &gt;30</li> </ul>

## Core benefits

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

Hospitalisation	No overall annual limit Network hospitals Day procedure network applies for certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> <li>In hospital - unlimited</li> <li>Home delivery - R14 100 per event</li> </ul>
Standard radiology	Unlimited during hospitalisation
Specialised radiology	Angiography, MRI and CT imaging - unlimited
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> <li>In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia &amp; Botswana)</li> <li>Outside country of residence R2 210 for road transport and R14 700 for air transport</li> </ul>
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"> <li>PMB - unlimited</li> <li>Non-PMB - R220 000 per family</li> </ul>
Mental health (psychiatric treatment)	R20 800 per person to a maximum of R31 600 per family
Internally implanted prostheses	PMB only - unlimited
Organ transplants	PMB only - unlimited Cornea implants - R31 100 per implant
Palliative care	R18 800 per family
Other core benefits	Including renal dialysis, prostatectomy, oxygen, subacute care and private nursing services as an alternative to hospitalisation

