



MedPlus



medihelp
Medical Aid in Action

Medihelp's top-of-the-range plan offers the most extensive cover for medical emergencies, private hospitalisation and preventive care, as well as substantial provision for acute and chronic medicine, radiology, pathology and other day-to-day medical expenses.

From R10 122 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

- Generous cover for GP and specialist consultations
- Excellent cover for acute and chronic medicine, radiology and pathology
- Dental & 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 trauma and emergency medical cover
- Full cover for 270 PMB conditions and PMB chronic medicines

Contributions

- You pay child dependant rates until your children turn 26



Monthly contributions

| | | |
|---------------------------|---|---------|
| Principal member |  | R10 122 |
| Dependant |  | R10 122 |
| Child dependant <26 years |  | R2 526 |

Children pay child dependant rates until they turn 26

Day-to-day benefits

| | |
|--|--|
| GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services | R3 900 per person (pooled per family) |
| Acute medicine | R7 000 per person (pooled per family) |
| Non-PMB chronic medicine | R20 000 per person |
| External prostheses and medical appliances | Per person per 3-year cycle <ul style="list-style-type: none"> Artificial eyes – R17 100 Speech and hearing aids – R17 100 Wheelchairs – R9 300 Artificial limbs – R9 300 Wigs – R2 000 |
| | CPAP apparatus – R10 400 per person per 2-year cycle |
| | Medical appliances and hyperbaric oxygen treatment – R2 000 per person |
| Optometry (PPN) | Per person per 24-month cycle <ul style="list-style-type: none"> 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, implants, bridges and orthodontic treatment |
| Standard radiology | Unlimited |
| Radiography | R1 150 per family |
| Pathology | Unlimited |
| 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 |

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"> 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 screenings | <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 | Unlimited |
| Trauma that necessitates hospitalisation | Unlimited |
| Childbirth | <ul style="list-style-type: none"> In hospital – unlimited Home delivery – R14 100 per event |
| Specialised radiology | <ul style="list-style-type: none"> Angiography, MRI and CT imaging – unlimited PET scans – R24 000 per case |
| 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 | Unlimited |
| Mental health (psychiatric treatment) | R46 600 per person to a maximum of R63 500 per family |
| Health-essential functional prostheses | R67 000 per person <ul style="list-style-type: none"> Intra-ocular lenses – R4 480 per lens, 2 lenses per person Hip, knee and shoulder replacement – PMB and non-PMB |
| 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) – R291 000 per person |
| Organ transplants | PMB only – unlimited Cornea implants – R31 100 per implant Bone marrow/stem cell transplants – R342 000 per person |
| Palliative care | R29 200 per family |
| Other core benefits | Including renal dialysis, prostatectomy, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation |

