



# MedAdd

The flexibility of a 15% savings account, additional insured cover once savings are depleted, cover for dental and eye care, as well as pregnancy benefits make this a popular choice for young families. Pay 24% less for MedAdd Elect, the network alternative of this option.

**From R2 310 per month**



**medihelp**  
Medical Aid in Action

## Reasons to choose Medihelp

### Experienced

117 years' experience instils 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



### Cover that adds up

- A 15% savings account is available at the beginning of each year
- Insured benefits become available once your savings are depleted
- Dental and optical benefits

### Day-to-day benefits

### Added insured benefits

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

### Core benefits

### All the essentials you need




- Cover for quality private hospitalisation with no overall annual limit
- Full trauma and emergency medical cover
- Full cover for 271 PMB conditions and PMB chronic medicine

### Contributions

### Family contributions

- Pay 24% less when opting for MedAdd Elect, the network alternative of this plan
- You pay for only 2 children younger than 18, and you pay child dependant rates until they turn 26
- Unused savings are carried over to the next year

## Monthly contributions

		MedAdd Elect	MedAdd
Principal member		R2 310 (R348 savings contribution included per month and R4 176 per year)	R2 796 (R420 savings contribution included per month and R5 040 per year)
Dependant		R1 722 (R258 savings contribution included per month and R3 096 per year)	R2 364 (R354 savings contribution included per month and R4 248 per year)
Child dependant <26 years		R804 (R120 savings contribution included per month and R1 440 per year)	R948 (R144 savings contribution included per month and R1 728 per year)

Pay for only 2 children under the age of 18 and pay child dependant rates until they turn 26

## Core benefits

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

Hospitalisation	No overall annual limit MedAdd: Any private hospital, and day procedure facilities apply for certain day procedures MedAdd Elect: Network hospitals and day procedure network applies to certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> <li>In hospital – unlimited</li> <li>Home delivery – R14 900 per event</li> </ul>
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"> <li>In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia &amp; Botswana)</li> <li>Outside country of residence R2 320 for road transport and R15 400 for air transport</li> </ul>
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"> <li>PMB – unlimited</li> <li>Non-PMB – R262 000 per family</li> </ul>
Mental health (psychiatric treatment)	R27 600 per person to a maximum of R38 000 per family
Health-essential functional prostheses	<ul style="list-style-type: none"> <li>R70 300 per person</li> <li>Intra-ocular lenses – R4 700 per lens, 2 lenses per person</li> <li>Hip, knee and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury</li> </ul>
Other prostheses	<ul style="list-style-type: none"> <li>EVARS prosthesis – R148 200 per person</li> <li>Vascular/cardiac prosthesis – R63 400 per person</li> <li>Prosthesis with reconstructive or restorative surgery – R10 800 per family</li> </ul>
Organ transplants	PMB – unlimited Cornea implants – R32 600 per implant
Palliative care	R24 000 per family per year
Other core benefits	Including renal dialysis, 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.

## Day-to-day benefits

Savings account	15% savings available at the beginning of the year (see monthly contributions) Example of available savings: <b>MedAdd:</b> Member = R5 040 per year Member +1 = R9 288 per year Member +2 = R11 016 per year <b>MedAdd Elect:</b> Member = R4 176 per year Member +1 = R7 272 per year Member +2 = R8 712 per year Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.
GP and specialist visits, virtual consultations, physiotherapy, acute medicine, self-medication and visits to emergency units	Paid from savings first Member = R1 400 per year Family = R2 700 per year MedAdd Elect: GP network and specialist referrals by a network GP apply
Radiography	R1 210 per family
Dentistry (DRC network)	<ul style="list-style-type: none"> <li>Conservative dental benefits for children &lt;18 years</li> <li>Removal of impacted teeth in the dentist's chair</li> </ul>
Optometry (PPN)	Per person per 24-month cycle <ul style="list-style-type: none"> <li>Eye test</li> <li>R285 for a frame/lens enhancements</li> <li>R670 for contact lenses</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
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.

Contraceptives	<ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives – R155 per month, up to R2 015 per year</li> <li>Intra-uterine device – R2 420 every 60 months</li> </ul>
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)** <b>or</b> 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>
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>One dietician consultation if BMI is &gt; 30</li> <li>HIV programme</li> <li>Oncology programme</li> </ul>

086 0100 678 [www.medihelp.co.za](http://www.medihelp.co.za)

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

