



MedSaver

MedSaver provides for private hospitalisation at any hospital, while the 25% savings account covers medical expenses incurred out of hospital. Once savings are depleted, additional out-of-hospital cover is unlocked.

From R3 024 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

Day-to-day benefits

Ample savings

- A 25% savings account is available at the beginning of each year
- Insured benefits for child GP consultations after depletion of savings

Added insured benefits

- Activate benefits for an additional GP visit and R475 for self-medication after completion of health tests and screenings
- Additional comprehensive maternity and baby benefits
- Contraceptive benefits
- Cover for health tests, vaccinations and screenings




Core benefits

- Full cover for 271 PMB conditions and PMB chronic medicine
- Choice of any private hospital with no overall annual limit
- Full trauma and emergency medical cover
- Specialised radiology benefit
- Post-hospital benefit to help you recover after hospitalisation

Contributions

- Savings funds not used accumulate & are transferred to the next year
- You pay child dependant rates until your children turn 26

Monthly contributions

Principal member		R3 024 (R750 savings contribution included per month and R9 000 per year)
Dependant		R2 484 (R618 savings contribution included per month and R7 416 per year)
Child dependant <26 years		R912 (R222 savings contribution included per month and R2 664 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	<p>25% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of available savings: Member = R9 000 per year Member +1 = R16 416 per year Member +2 = R19 080 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.</p>
Additional child benefit	R1 190 per family, after savings are depleted (GP consultations for children ≥2 to <12 years)
Radiography	R1 210 per family
Dentistry (DRC)	Removal of impacted teeth in the dentist's chair
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
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.

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
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screening tests	<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 - R155 per month, up to R2 015 per year Intra-uterine device - R2 420 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) One dietician consultation if BMI is >30 HIV programme

Core benefits

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

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

