



medihelp

120⁺
YEARS

All-inclusive family cover

From
R8 922
per month



MedElite

Day-to-day benefits

10% savings
per year



GPs



Specialists



Dentistry



Optometry



Physiotherapy



Medicine

Insured benefits

Once savings account funds are depleted, up to **R22 700** per year for a family.

Added insured benefits



Contraceptives
R2 520/R2 940



10 maternity
consultations



2 GP/specialist
visits for children
under 2 years



Preventive care
Health tests
and screenings

Care extender



1 GP
visit



R1 000
self-medication

Activated after completing certain health screenings/tests

Core benefits



**Trauma and
emergency**
medical cover



Quality **private**
hospitalisation



Care for **271 PMB**
diagnoses and
all CDL conditions



**Specialised
radiology** in and
out of hospital

Monthly contributions

Main member

MedElite

R8 922
(R10 728 savings per year)

Dependant

R8 352
(R10 008 savings per year)

Child dependant <26 years

R2 418
(R2 880 savings per year)

Quality private hospitalisation

Pay child dependant rates
until your children turn 26.

Medihelp is an authorised financial services provider (FSP no 15738).

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.

Monthly contributions

Main member		R8 922 (R894 savings contribution included per month and R10 728 per year)
Dependant		R8 352 (R834 savings contribution included per month and R10 008 per year)
Child dependant <26 years		R2 418 (R240 savings contribution included per month and R2 880 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	10% savings available at the beginning of the year (see monthly contributions): Example of available savings: Member = R10 728 per year Member +1 = R20 736 per year Member +2 = R23 616 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.
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Insured day-to-day benefits (available after depletion of your savings)

Overall annual day-to-day benefit	M: R15 200 M+1: R17 700 M+2: R20 200 M+3+: R22 700
GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing, and supplementary health services	M: R3 850 M+1: R5 000 M+2: R6 300 M+3+: R7 550 Subject to annual day-to-day benefit

Medicine

Acute medicine	M: R5 000 M+1: R6 300 M+2: R7 550 M+3+: R8 850 Subject to annual day-to-day benefit
Non-PMB chronic medicine	M: R5 950 M+1: R8 950 M+2: R11 900 M+3+: R12 800

Other day-to-day benefits

External prostheses and medical appliances	Per person per three-year cycle - Artificial eyes – R10 200 - Speech and hearing aids – R10 200 - Wheelchairs – R8 140 - Artificial limbs – R8- 100 CPAP apparatus – R12 495 per person per two-year cycle Medical appliances and hyperbaric oxygen treatment – R1 890 per person
Optometry (Opticlear network)	Per person per 24-month cycle - Eye test - R1 190 for a frame/lens enhancements - R1 925 for contact lenses
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges, and orthodontic treatment
Standard radiology	R3 600 per family Subject to annual day-to-day benefit
Pathology (Ampath, Lancet, and PathCare Vermaak)	R3 600 per family Subject to annual day-to-day benefit

Care extender benefit

One additional GP consultation	Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits
R1 000 for self-medication dispensed at a network pharmacy	Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits

Important

This is only a summary of the available benefits and co-payments that may apply to certain benefits. Please consult the registered Rules of Medihelp and the Member guide 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

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when Medihelp receives your verified biometric details from your health screening results from Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

Maternity benefits	- Ten antenatal and postnatal consultations at a midwife/GP/ gynaecologist - Two antenatal and postnatal consultations at a dietician/ lactation specialist/antenatal classes - Two 2D ultrasound scans - Nine months' antenatal iron supplements - Nine months' antenatal folic acid supplements - Hearing screening for newborns up to 8 weeks, in and out of hospital
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screening tests	One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
Preventive care benefits	- A tetanus vaccine - A flu vaccine - A mammogram* every two years - A Pap smear* every three years - A prostate test* - Faecal occult blood test (FOBT)* - A bone mineral density test* every two years - Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years
Contraceptives	- Oral/injectable/implantable contraceptives – R190 per month, up to R2 520 per year - Intra-uterine device – R2 940 every 60 months

Core benefits

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

Hospitalisation	No overall annual limit Any private hospital, and day procedure facilities apply for certain day procedures
Hospital medicine on discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine	R630 per admission
Refractive surgery	R25 000 per family (beneficiaries 18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	- In hospital – unlimited - Home delivery – R17 100 per event
Specialised radiology	MRI, and CT imaging – R40 000 per family per year
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 415 per member and R3 465 per family, including discharge from a day procedure facility
Emergency transport (Netcare 911)	- In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) - Outside country of residence R2 600 for road transport and R17 700 for air transport
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	R504 000 per family
Mental health (psychiatric treatment)	- Hospitalisation and professional psychiatric services: R46 400 per beneficiary per year to a maximum of R64 300 per family per year, including one educational psychologist consultation per beneficiary per year to diagnose autism - Treatment of depression out of hospital, subject to registration on the mental health programme: R5 250 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses - Medicine: R145 per beneficiary per month, subject to the in-hospital limit
Health-essential functional prostheses	- R81 200 per person - Intra-ocular lenses – R5 750 per lens, two lenses per person - Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury - Hip, knee, and shoulder replacements due to wear and tear – a R25 700 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject to a DSP if the patient qualifies in terms of clinical criteria
Other prostheses	- EVARS prosthesis – R171 400 per person - Vascular/cardiac prosthesis – R73 200 per person - Prosthesis with reconstructive or restorative surgery and external breast prostheses – R12 300 per family - Implantable hearing devices (including device and components) – R341 300 per person - Out-of-hospital benefit: R168 000 sub-limit per beneficiary per 5-year period for replacement of the sound processor
Organ transplants	- PMB – unlimited - Cornea implants – R37 600 per implant
Palliative care	R32 800 per family
Wound care	Unlimited, subject to pre-authorisation and clinical protocols, alternative to hospitalisation
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

