




Necessé product summary

This is a summary of the income-based Necessé network benefit option. Children pay child dependant rates until they are 21 years old.



This income-based option provides quality private cover through an extensive network of private hospitals and healthcare providers for medical expenses incurred in and out of hospital. Necessé is an affordable healthcare solution for students and corporates alike.

Gross monthly income	Full-time students R0 - R600	R601 - R11 000	R11 001 +
Principal member 	R529	R1 956	R2 280
Dependant 	R529	R1 524	R1 782
Child dependant <21 years 	R529	R858	R990

The monthly contribution does not take any employer subsidy into account

Core benefits



Chronic illness/PMB

- 100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation



Emergency transport (Netcare 911)

Transport by road or air within the borders of South Africa

100% of the MT
Unlimited



Emergency unit services and non-network consultations

- Member = R1 050
- Member+ = R2 150
- Outpatient emergency unit services, non-network doctors' visits and medicine and services rendered by a non-network medical doctor - 80% of the MT
- Radiology – 65% of the MT
- Pathology – DSPs apply (Lancet/PathCare)



Hospitalisation

100% of the MT
Unlimited
123 quality private network hospitals



Confinement (childbirth)

PMB
100% of the MT

Non-PMB
R25 000 per confinement for an elective caesarean section

Home delivery
R12 400 per event



Specialised radiology

In and out of hospital
Services requested by a specialist on referral by a network GP

- MRI and CT imaging (subject to pre-authorisation) and angiography
- 100% of the MT
R15 700 per family per year



Standard radiology, pathology (Lancet/PathCare only) and medical technologist services

In hospital
100% of the MT
R29 000 per family per year

Core benefits

continued



Physiotherapy and occupational therapy

In hospital
R9 350 per family per year
(Physiotherapy on referral of the attending medical doctor)



Internally implanted prostheses benefits

PMB

100% of the cost

Non-PMB

100% of the MT

R21 900 per beneficiary per year

- EVARS prosthesis
- Vascular/cardiac prosthesis
- Health-essential functional prosthesis



Oncology

- PMB only -100% of the MT

Prostatectomy

- Conventional/laparoscopic procedure - unlimited
- Robotic assisted laparoscopy - hospitalisation: R105 400



Organ transplants

100% of the cost

- Cornea implants - R27 400 per implant per year

Sub-acute care and private nursing services

As an alternative to hospitalisation
R21 200 per family per year

Clinical technologist services

In hospital
R21 200 per family per year

Added insured benefits

These benefits are provided in addition to other insured benefits, may be subject to available day-to-day benefits and must be requested by a Necesses network GP unless otherwise indicated.



Women's health

- A pap smear
- A mammogram for women 40 years and older
- Women over 50 years have access to one bone mineral density test
- One blood glucose and one cholesterol test



Enhanced maternity benefits

- Free registration and participation in the Medihelp HealthPrint pregnancy and baby programme with support and baby goodies
- 2 consultations per beneficiary at a gynaecologist, if referred by a Necesses network GP and pre-authorized
- Two 2D ultrasound scans per beneficiary



Routine screening and immunisation benefits

- HIV testing, counselling and support by a Necesses network GP
- A tetanus vaccine
- A flu vaccination by a Necesses network GP or at a network pharmacy (payable from over-the-counter medicine benefit)



Men's health

- A prostate test (PSA level) for men 40 years and older
- One blood glucose and one cholesterol test



Supporting wellness

An alternative to surgery

- Back treatment at a Document-Based Care facility for patients who qualify for this benefit

Chronic Care programme

- People who suffer from high blood pressure, high cholesterol and diabetes simultaneously have access to Medihelp's Chronic Care programme, which will provide personal support through a care coordinator to assist in maintaining and optimising their well-being

Day-to-day benefits



GP services within the Necesses network

9 consultations per beneficiary per year, including:

- Necesses network GP consultations
 - Medical and surgical services as well as anaesthesia
 - Material and discretionary medicine used during services
 - Pre- and post-natal pregnancy care provided by a Necesses network GP
 - Midwife services
 - Pre- and post-natal care by a registered nursing practitioner
- 100% of the MT

Specialist care

Subject to referral by a Necesses network GP, clinical protocols and pre-authorisation, which includes one follow-up consultation.

Member = R3 050 per year

Member+ = R4 300 per year



Medicine

- Acute medicine obtained from a dispensing Necesses network GP (formulary applies)
 - 100% of the MT
- Formulary medicine obtained from a network pharmacy and prescribed by a Necesses network GP or the network dentist for dental services
 - 100% of the MMAP according to the Necesses formularies
- Self-medication obtained from a network pharmacy
 - 100% of the MMAP
 - R100 per event or R280 per beneficiary per year
- Approved PMB chronic medicine obtained from a network pharmacy according to the formulary
 - 100% of the MHRP
 - Unlimited

Standard radiology and pathology (Lancet/PathCare only)

Out of hospital:

100% of the MT
Subject to a list of codes and referral by a Necesses network GP, and protocols apply

Physiotherapy and occupational therapy

On request of a Necesses network GP

Member = R1 950 per year
Member+ = R3 050 per year



Optometry

PPN network and benefits per beneficiary per 24-month cycle apply

- 1 composite examination
- Spectacles or contact lenses
 - Spectacles: R550 for a frame and 1 pair of standard clear Aquity lenses
 - R730 for contact lenses



Conservative dental benefits

Subject to DRC managed care protocols and services rendered by a DRC network dentist



Medical appliances

In and out of hospital
100% of the MT

- Wheelchairs - R4 500 per family in a 3-year cycle
- CPAP apparatus - R9 250 per beneficiary per 24-month cycle

HealthPrint

HealthPrint is a free wellness programme available to all Medihelp members which offers:

- Pregnancy and baby programme (newsletters, free goodies and value at HealthPrint's partner)
- Weight loss support programme
- Medihelp MultiSport – a club for runners and cyclists with a free joining pack and club support at selected events (club joining fee applies)
- Free entries to Medihelp sponsored cycling and running events
- Discount on a selection of short-term financial and wellness products
- Complete online health questionnaires to determine mental/physical health and receive newsletters based on your results
- Access to health tips
- Detailed history of claims and preventive care test results and ability to share/forward it to your doctor

At your service

Through our various platforms, Medihelp ensures consistent interactive engagement and service delivery:

- Web chat on Medihelp website
- Member app
- Secured site for members
- Call Centre
- Email us
- Write to us
- Engage with us on social media

086 0100 678 | www.medihelp.co.za

CT – Computerised tomography | CPAP – Continuous positive airway pressure | DRC – Dental Risk Company
DSP – Designated service provider | EVARS – Endovascular aortic replacement surgery | GP – General practitioner
MHRP – Medihelp Reference Price | MMAP – Maximum Medical Aid Price | MRI – Magnetic resonance imaging
MT – Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price
PMB – Prescribed minimum benefits | PPN – Preferred Provider Negotiators

Important:

This is only a summary of the available benefits. Please consult the registered Medihelp Rules for more information and details of services that are excluded from benefits. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes).

Benefits may be subject to pre-authorisation and protocols relating to specific item codes, age and gender. Benefits are paid at 100% of the MT. The Necesses network GP must be the starting point for all services and must refer Necesses patients for radiology, pathology and treatment by specialists.