



Unify

Savings

2019



medihelp

medical scheme



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General disclaimer

This brochure is intended for marketing purposes and contains only a summary of Medihelp's benefits. On joining Medihelp, members will receive detailed information. In case of a dispute, the registered Rules of Medihelp apply, which are available on request. The information in this brochure is subject to approval by the Council for Medical Schemes. The content of this brochure may change from time to time. Please refer to Medihelp's website for an updated brochure or consult Medihelp's Rules for the latest information. We encourage you to seek financial advice about your healthcare cover by speaking to your financial adviser.

Why Medihelp

With a value-driven mindset, we focus on fulfilling your health and wellness needs by customising our products and services to ensure an individualised experience when interacting with the Scheme in terms of the following four key areas:
Products, services, value and engagement

Peace of mind

Stability

- Medihelp's **solvency level** is consistently well above the industry requirement
- Being self-administered allows for reduced administration costs and a hands-on approach
- Medihelp also has **more than a century's experience** in the medical schemes industry
- **AA- rating** for claims payment ability by Global Credit Rating for 9 consecutive years

Sustainable risk pool

- Medihelp's customer base continues to grow at an **average age of 37 years**, contributing to a healthy risk pool
- **One of the five largest** open medical schemes in South Africa

Always there for you

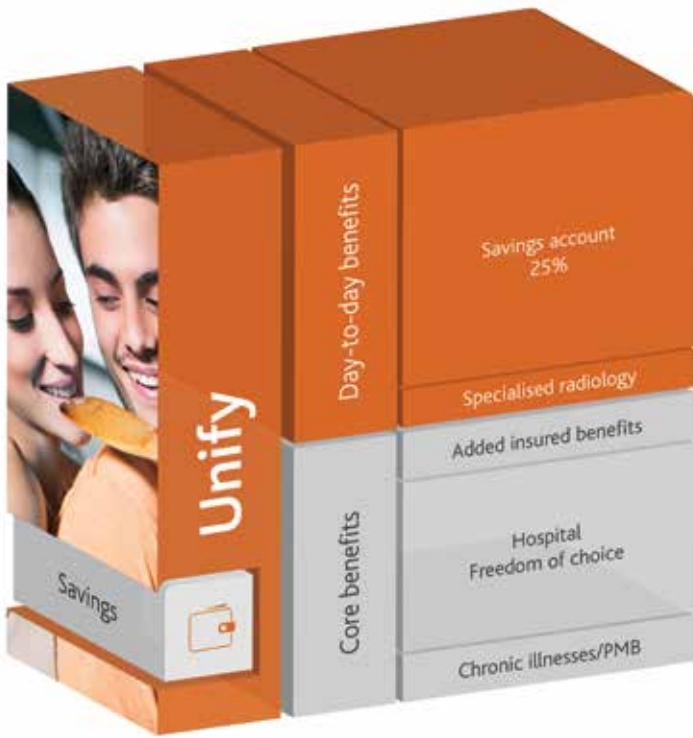
There are various ways in which Medihelp ensures consistent interactive **engagement** and **service delivery**:

- **Phone** Medihelp's Customer Care centre
- **Email** or **write** to us
- Use the **live chat** feature on Medihelp's website to receive instant online support
- Get answers to Medihelp questions with our **Quick Answers** functionality on the website
- Make use of Medihelp's **digital service platforms**, where you can:
 - view and share your Medihelp e-membership card,
 - download your annual tax certificate,
 - update your contact details,
 - get hassle-free e-authorisation for hospitalisation,
 - submit and track claims,
 - monitor your available benefits,
 - access your health data and share it with a healthcare provider,
 - create and update your unique health profile, and
 - find a healthcare provider near you.

Adding value to your Medihelp experience

- HealthPrint is Medihelp's **free online wellness programme** which provides relevant health support and value
- **Wellness days** for corporate groups
- An **emergency app** that ensures you and your loved ones can be located in an emergency





Unify Savings

This option provides you with a 25% medical savings account that earns interest on unused funds, which accumulate and are carried over to the next year. Coupled with generous hospital benefits, this is a smart investment for people seeking control over their healthcare expenses.

Contributions

		Contribution per month	Annual savings amount
Principal member	👤	R2 304 (R576 savings contribution included per month)	Annual savings amount R6 912
Dependant	👤	R1 896 (R474 savings contribution included per month)	Annual savings amount R5 688
Child dependant <26 years	👤	R696 (R174 savings contribution included per month)	Annual savings amount R2 088
	👤👤	R4 200 (R1 050 savings contribution included per month)	Annual savings amount R12 600
	👤👤	R3 000 (R750 savings contribution included per month)	Annual savings amount R9 000
	👤👤👤	R3 696 (R924 savings contribution included per month)	Annual savings amount R11 088
	👤👤👤	R4 896 (R1 224 savings contribution included per month)	Annual savings amount R14 688
	👤👤👤👤	R5 592 (R1 398 savings contribution included per month)	Annual savings amount R16 776
	👤👤👤👤	R6 288 (R1 572 savings contribution included per month)	Annual savings amount R18 864

This table provides a guideline for contributions based on your family's composition. Children pay child dependant rates until they are 26 years old.

A credit facility equalling the monthly contribution to the personal medical savings account multiplied by 12 months, will be available at the beginning of each financial year. If you join Medihelp after January, your savings amount will be calculated based on the remaining months in the year.

Please note that late-joiner penalties and employer subsidies were not taken into consideration. You are advised to obtain a detailed quotation from your accredited adviser based on your information.

HealthPrint

HealthPrint is a free online health and wellness education platform specifically designed for Medihelp members, to add value in a unique and individualised manner to members' Medihelp experience

How to join

Any member of Medihelp may register via the Medihelp website to join HealthPrint.

After free registration you will be able to download the Medihelp member app which will also give you access to certain HealthPrint functionalities.

What does HealthPrint offer?

Once you've joined, you will have access to the following functionalities and value:

Run and cycle for FREE

HealthPrint members enjoy FREE participation in all Medihelp-sponsored running and cycling events.

Access, update and share health data

Apart from enabling you to check your available benefits, HealthPrint also lets you view and forward a detailed record of your Medihelp claims history and results of screening tests to a healthcare provider. The programme also integrates with certain fitness devices and displays your activity updates online.

Pregnancy and baby programme

- Once you've registered for the baby programme, you will receive a special gift for your baby.
- You will also receive vouchers and other value on reaching certain milestones, such as your HealthPrint Dis-Chem card with which you can earn double points on certain Dis-Chem purchases and double double points on selected clinic services. Once you've reached 30 weeks and earned enough points at Dis-Chem, you'll be spoiled with a baby bag filled with gifts and samples.
- Through HealthPrint you can also access information about your pregnancy benefits and the procedures to access benefits, as well as receive a regular newsletter.
- Children of members of Medihelp MultiSport get free membership of MultiSport and a kids' MultiSport T-shirt (under 12 years).

Medihelp MultiSport

Runners/walkers in the Gauteng North area and cyclists nationwide may join Medihelp MultiSport and only pay R265 for their annual membership. You also get the following:

- A free club starter pack with goodies
- 50% discount on club cycling and running gear
- The club will support you at various events throughout the year with refreshments at the club gazebo
- Other club branded clothing items, such as jackets, are available at 25% discount

Special offer on Planet Fitness gym membership

HealthPrint members have access to a special discount offer from Planet Fitness for gym membership, which includes one FREE Black Tag for any gym partner joining you for a gym session during your membership period.

A healthy weight

If your BMI is 30 and higher, you can register on HealthPrint for a 12-week weight loss support programme, and HealthPrint will also assist you on your journey to a healthier weight in other ways:

- A special discounted rate of R200 per year and a free joining pack apply when members with a BMI of 30 and higher join Medihelp MultiSport for runners, walkers and cyclists.
- Participants in the healthy weight programme who haven't yet joined Planet Fitness and whose BMI is higher than 30, also get a free in-body assessment and a one-week free pass to the gym.
- You also qualify for a free Medihelp goodie bag after completing your 12-week programme to help you continue on your journey

Gold status on Clicks ClubCard

HealthPrint members will automatically qualify for gold ClubCard status and earn double points at all Clicks stores on every purchase. Cashback is automatically loaded every two months on the member's ClubCard. Cashback can be spent on anything at Clicks and is valid for 12 months.

Discount on complementary health products

HealthPrint has negotiated special discounts ranging between 30% and 10% on health-related products. These products include gap cover, a cancer policy, dental top-up and international travel insurance.

Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated.

Supporting wellness

Maintain a healthy weight

- Free registration for and participation in Medihelp's HealthPrint BMI programme
- One dietician consultation per registered HealthPrint member if a BMI test result at Clicks/Dis-Chem indicates a BMI higher than 30

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



Routine screening and immunisation benefits

Available at Clicks/Dis-Chem pharmacy clinics per person:

- One combo test (blood glucose, cholesterol, BMI and blood pressure measurement) or individual blood glucose or cholesterol test
- HIV testing, counselling and support
- A tetanus vaccine
- A flu vaccination

This is a summary of the added insured benefits – please consult the member guide for details.

Chronic illness and PMB

We offer 100% cover for 270 conditions and the following 26 chronic diseases treated by designated service providers and networks according to treatment protocols:

- | | | |
|---|------------------------------|--|
| 1. Addison's disease | 9. Coronary artery disease | 18. Hyperlipidaemia |
| 2. Asthma | 10. Crohn's disease | 19. Hypertension |
| 3. Bipolar mood disorder | 11. Diabetes insipidus | 20. Hypothyroidism |
| 4. Bronchiectasis | 12. Diabetes mellitus type 1 | 21. Multiple sclerosis |
| 5. Cardiac failure | 13. Diabetes mellitus type 2 | 22. Parkinson's disease |
| 6. Cardiomyopathy | 14. Dysrhythmia | 23. Rheumatoid arthritis |
| 7. Chronic obstructive pulmonary disease (COPD) | 15. Epilepsy | 24. Schizophrenia |
| 8. Chronic renal disease | 16. Glaucoma | 25. Systemic lupus erythematosus (SLE) |
| | 17. Haemophilia A and B | 26. Ulcerative colitis |

Core benefits

Core benefits include major medical benefits such as hospitalisation, post-hospital care, emergency benefits and home care as an alternative to hospitalisation.

Description	Benefit
<p>CHRONIC ILLNESS AND PMB Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the Chronic Diseases List (CDL) Subject to protocols, pre-authorisation and DSPs</p>	<p>100% of the cost* Unlimited</p>
<p>BENEFITS FOR MAJOR TRAUMA THAT NECESSITATES HOSPITALISATION IN THE CASE OF: Motor vehicle accidents</p> <ul style="list-style-type: none"> • Stab wounds • Gunshot wounds • Head trauma • Burns • Near drowning <p>Subject to authorisation, PMB protocols and case management</p>	<p>100% of the cost* Unlimited</p>
<p>POST-EXPOSURE PROPHYLAXIS (for HIV/Aids)</p>	
<p>EMERGENCY TRANSPORT SERVICES Netcare 911 Subject to pre-authorisation and protocols In beneficiary's country of residence In the RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana</p> <ul style="list-style-type: none"> • Transport by road • Transport by air 	<p>100% of the MT Unlimited</p>
<p>Outside beneficiary's country of residence</p> <ul style="list-style-type: none"> • Transport by road 	<p>100% of the MT R1 950 per case</p>
<ul style="list-style-type: none"> • Transport by air 	<p>100% of the MT R13 000 per case</p>
<p>HOSPITALISATION (state and private hospitals and day clinics) Subject to pre-authorisation, protocols and case management</p> <ul style="list-style-type: none"> • Intensive and high-care wards • Ward accommodation • Theatre fees • Treatment and ward medicine • Consultations, surgery and anaesthesia 	<p>100% of the MT Unlimited</p>
<p>CONFINEMENT (childbirth) Subject to pre-authorisation, protocols and case management</p>	<p>100% of the MT Unlimited</p>
<p>HOME DELIVERY Subject to pre-authorisation</p> <ul style="list-style-type: none"> • Professional nursing fees • Equipment • Material and medicine 	<p>100% of the MT R12 400 per event</p>
<p>STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES In hospital Subject to clinical protocols</p>	<p>100% of the MT Unlimited</p>
<p>RADIOGRAPHY (services by radiographers) In and out of hospital Subject to clinical protocols</p>	<p>100% of the MT R1 000 per family per year</p>

* Contracted tariffs may apply

Core benefits (continued)

Description	Benefit
<p>SPECIALISED RADIOLOGY In and out of hospital On request of a specialist and subject to clinical protocols</p> <ul style="list-style-type: none"> • MRI and CT imaging (subject to pre-authorization) 	100% of the MT Unlimited Member pays the first R1 600 per examination
<ul style="list-style-type: none"> • Angiography 	100% of the MT
<p>ORGAN TRANSPLANTS Subject to pre-authorization and clinical protocols PMB only</p>	100% of the cost
<ul style="list-style-type: none"> • Cornea implants 	100% of the cost R27 400 per implant per year
<p>SUPPLEMENTARY HEALTH SERVICES In hospital</p> <ul style="list-style-type: none"> • Occupational and speech therapy, audiometry, podiatry, massage, orthoptic, chiropractic, homeopathic, herbal and naturopathic, osteopathic and biokinetic services 	100% of the MT Unlimited
<ul style="list-style-type: none"> • Physiotherapy and dietician services on referral by the attending medical doctor 	
<p>OXYGEN Subject to pre-authorization and clinical protocols In and out of hospital</p>	100% of the MT Unlimited
<ul style="list-style-type: none"> • Hyperbaric oxygen treatment In hospital 	R600 per family per year
<p>NEUROSTIMULATORS Subject to pre-authorization and clinical protocols</p> <ul style="list-style-type: none"> • Device and components 	100% of the MT R106 200 per beneficiary per year
<p>RENAL DIALYSIS PMB only In and out of hospital Subject to pre-authorization and clinical protocols</p>	100% of the cost
<p>APPLICABLE PRESCRIPTION MEDICINE DISPENSED AND CHARGED BY THE HOSPITAL ON DISCHARGE FROM THE HOSPITAL (TTO) (PMB chronic medicine not included)</p>	100% of the MT Savings account
<p>PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION Subject to pre-authorization, protocols and services rendered in an approved hospital/facility and prescribed by a medical doctor</p> <ul style="list-style-type: none"> • Professional services rendered in and out of hospital by a psychiatrist • General ward accommodation • Medicine supplied during the period of the treatment in the facility • Outpatient consultations 	100% of the MT R23 200 per beneficiary per year (maximum R31 800 per family per year)
<p>ONCOLOGY Subject to pre-authorization and registration on the Medihelp Oncology Management Programme. Protocols, DSP and MORP apply.</p> <ul style="list-style-type: none"> • PMB cases Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation) 	100% of the MT Unlimited
<ul style="list-style-type: none"> • Non-PMB cases Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine 	100% of the MT R220 000 per family per year

Core benefits (continued)

Description	Benefit
HOSPICE SERVICES AND SUB-ACUTE CARE FACILITIES AS AN ALTERNATIVE TO HOSPITALISATION Subject to pre-authorisation Services rendered in an approved facility and prescribed by a medical doctor	100% of the MT Unlimited
PRIVATE NURSING AS AN ALTERNATIVE TO HOSPITALISATION Subject to pre-authorisation (excluding general day-to-day care)	100% of the MT
APPENDECTOMY Subject to pre-authorisation <ul style="list-style-type: none"> Conventional or laparoscopic procedure 	100% of the MT Unlimited
PROSTATECTOMY Subject to pre-authorisation <ul style="list-style-type: none"> Conventional or laparoscopic procedure 	100% of the MT Unlimited
<ul style="list-style-type: none"> Robotic assisted laparoscopic procedure 	100% of the MT Hospitalisation: R105 400 per beneficiary
DENTAL PROCEDURES UNDER GENERAL ANAESTHESIA In hospital Subject to pre-authorisation and DSP's managed care protocols	100% of the MT Member pays the first R3 000 per admission Only for removal of impacted teeth (dentist's account – item codes apply)
POST-HOSPITAL CARE Professional services relating to a Medihelp authorised private hospital admission, required for up to 30 days after discharge <ul style="list-style-type: none"> Speech therapy Occupational therapy Physiotherapy 	100% of the MT M = R1 750 per year M+ = R2 400 per year
INTERNALLY IMPLANTED PROSTHESES All hospital admissions and prostheses are subject to pre-authorisation, protocols and case management	100% of the MT
<ul style="list-style-type: none"> EVARS prosthesis 	R124 000 per beneficiary per year
<ul style="list-style-type: none"> Vascular/cardiac prosthesis 	R53 100 per beneficiary per year
<ul style="list-style-type: none"> Health-essential functional prosthesis <ul style="list-style-type: none"> Hip, knee and shoulder replacements <ul style="list-style-type: none"> In case of acute injury where replacement is the only clinically appropriate treatment modality Protocols apply 	R58 800 per beneficiary per year Hospitalisation: 100% of the MT Prosthesis: Health-essential functional prosthesis benefits apply (non-PMB)
<ul style="list-style-type: none"> In case of wear and tear 	This option does not cover this benefit
<ul style="list-style-type: none"> Intra-ocular lenses 	Sub-limit subject to health-essential functional prosthesis benefit: 2 lenses per beneficiary per year R3 950 per lens
<ul style="list-style-type: none"> Prosthesis with reconstructive or restorative surgery In and out of hospital 	R9 150 per family per year

Day-to-day benefits

Description	Benefit
DAY-TO-DAY SERVICES <ul style="list-style-type: none"> • GP consultations • Specialists • Emergency units • Physiotherapy • Clinical psychology • Standard radiology & pathology • Psychiatric nursing • Supplementary health services • External prostheses and medical appliances • Optometry • Hyperbaric oxygen treatment (out of hospital) • Acute and chronic medicine 	100% of the MT Savings account
<ul style="list-style-type: none"> • Stoma components • Incontinence products/supplies 	100% of the MT Unlimited
<ul style="list-style-type: none"> • PMB chronic medicine Subject to pre-authorisation and registration on Medihelp's PMB medicine management programme 	100% of the MHRP
DENTAL SERVICES* Subject to DSP's managed care protocols Conservative dental services <ul style="list-style-type: none"> • Routine check-ups 	100% of the MT Savings account 2 per beneficiary per year (once every 6 months)
<ul style="list-style-type: none"> • Oral hygiene <ul style="list-style-type: none"> • Scale and polish treatments 	100% of the MT Savings account 2 per beneficiary per year (once every 6 months)
<ul style="list-style-type: none"> • Fluoride treatment for children >5 and <13 years 	100% of the MT Savings account
<ul style="list-style-type: none"> • Fissure sealants for children younger than 16 years only (permanent teeth only) 	100% of the MT Savings account
<ul style="list-style-type: none"> • Fillings (treatment plans and X-rays may be requested for multiple fillings) 	100% of the MT Savings account 1 filling per tooth in 365 days
<ul style="list-style-type: none"> • Tooth extractions and root canal treatment in the dentist's chair 	100% of the MT Savings account
<ul style="list-style-type: none"> • Laughing gas (in the dentist's chair) 	100% of the MT Savings account
<ul style="list-style-type: none"> • Dental procedures under conscious sedation in the dentist's chair (sedation cost) Subject to pre-authorisation and managed care protocols 	100% of the MT Removal of impacted teeth only (dentist's account – item codes apply)
<ul style="list-style-type: none"> • Plastic dentures 	100% of the MT Savings account
<ul style="list-style-type: none"> • X-rays <ul style="list-style-type: none"> • Intra-oral X-rays 	100% of the MT Savings account
<ul style="list-style-type: none"> • Extra-oral X-rays 	100% of the MT Savings account 1 per beneficiary in a 3-year period

Day-to-day benefits (continued)

Description	Benefit
Specialised dental services Subject to pre-authorisation and DSP's managed care protocols <ul style="list-style-type: none"> Partial metal frame dentures 	100% of the MT Savings account
<ul style="list-style-type: none"> Maxillofacial surgery and oral pathology <ul style="list-style-type: none"> Surgery in the dentist's chair Benefits for temporomandibular joint (TMJ) therapy are limited to non-surgical interventions/treatment 	100% of the MT Savings account
<ul style="list-style-type: none"> Crowns and bridges Subject to pre-authorisation 	100% of the MT Savings account
<ul style="list-style-type: none"> Implants Subject to pre-authorisation 	100% of the MT Savings account
<ul style="list-style-type: none"> Orthodontic treatment (only one beneficiary per family may begin orthodontic treatment per calendar year) Subject to pre-authorisation and orthodontic needs analysis 	100% of the MT Savings account Once per lifetime for beneficiaries < 18 years Payment from date of authorisation, until the patient turns 18
<ul style="list-style-type: none"> Periodontal treatment (conservative non-surgical therapy only) Subject to pre-authorisation and a treatment plan 	100% of the MT Savings account

* Benefits for the retreatment of a tooth are subject to managed care protocols, and specific item codes may apply.

- BMI – Body mass index
- CT – Computerised tomography
- DSP – Designated service provider
- EVARS – Endovascular aortic replacement surgery
- GP – General practitioner
- M – Member
- MHRP – Medihelp Reference Price
- MORP – Medihelp Oncology Reference 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
- TTO – To take out (medicine)

Deductibles

Visiting network service providers, following the correct pre-authorisation process and negotiating tariffs with your doctor are just some of the ways in which you can manage or reduce out-of-pocket medical expenses.

Procedure-specific deductibles

There are a limited number of low-incidence procedures that require a procedure-specific deductible.

Description	Deductible
NECK AND BACK FUSIONS Subject to protocols and pre-authorisation	Member pays the first R9 950 per admission
ENDOSCOPIC PROCEDURES Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy <ul style="list-style-type: none"> • In the doctor's rooms 	Savings account
<ul style="list-style-type: none"> • In a day clinic 	Member pays the first R2 650 per admission
<ul style="list-style-type: none"> • In a hospital 	Member pays the first R3 700 per admission
DENTAL PROCEDURES UNDER GENERAL ANAESTHESIA In hospital Subject to pre-authorisation and DSP's managed care protocols Removal of impacted teeth (dentist's account – item codes apply)	Member pays the first R3 000 per admission
SPECIALISED RADIOLOGY In and out of hospital Subject to pre-authorisation, clinical protocols and services must be requested by a specialist <ul style="list-style-type: none"> • MRI and CT imaging 	Member pays the first R1 600 per examination

Pre-authorisation is important

The following services and procedures are paid at 100% of the Medihelp tariff if pre-authorised:

- All planned hospital admissions (protocols and case management apply)
- Oxygen for out-of-hospital use (protocols and case management apply)
- Dental procedures under conscious sedation (sedation cost) in the dentist's chair (managed care protocols apply)

Should these services not be pre-authorised, an 80% benefit will apply.

Emergency transport services (Netcare 911) by road and by air in and outside the member's country of residence must be pre-authorised to qualify for the applicable benefit. If it is not pre-authorised, a 50% benefit will apply, except in the case of emergency medical conditions.

Oncology is subject to pre-authorisation and registration on the Medihelp Oncology Management Programme. To avoid deductibles, patients must use the designated service provider and follow their treatment protocols. The Medihelp Oncology Reference Price applies to oncology medicine.

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply (which are subject to approval by the Council for Medical Schemes). If a beneficiary joins during the course of a financial year, the benefits are calculated pro rata according to the remaining number of months per year.

Our healthcare partners

We partner with preferred providers and networks to give you access to affordable, quality care.



LifeSense, Dis-Chem Direct and Medipost

LifeSense Disease Management is the managed healthcare partner for HIV/Aids-related services and post-exposure prophylaxis, while Dis-Chem Direct and Medipost are the designated service providers (DSPs) for HIV/Aids medicine.



Specialist network

A specialist network effectively manages any specialist care that you may require, especially for PMB services, while reducing your out-of-pocket expenses. See which specialists are on the network for your option by visiting www.medihelp.co.za.



DBC

Medihelp's back treatment programme is offered in cooperation with Document-Based Care (DBC). Each programme is developed by an inter-disciplinary medical team according to the individual's clinical profile.



ICON

ICON is the Independent Clinical Oncology Network to which more than 80% of the country's oncologists belong. They provide the highest quality cancer care through a countrywide footprint of high-tech chemotherapy and radiotherapy facilities. ICON is Medihelp's designated service provider for oncology treatment.



Netcare 911

Netcare 911 is our partner in providing emergency medical services.



Dental Risk Company

Dental Risk Company (DRC) specialises in offering effective dental managed care solutions and provides Medihelp's dental benefits in partnership with more than 2 200 dentists across South Africa. Members may visit any dentist of their choice, but benefits are managed by DRC and granted in accordance with DRC protocols.

Explanation of terms

The **back treatment programme** provided by Document-Based Care (DBC) is a non-surgical intervention in lieu of surgery for the management of spinal column disease/conditions/abnormalities. This approach to the treatment of back and neck pain involves an interdisciplinary team handling the rehabilitation programme, which is individualised for each patient based on the patient's needs and clinical diagnosis. Patients are assessed to ascertain if they are eligible to participate in the programme.

The **Chronic Care programme** provides members who suffer from a combination of high blood pressure, diabetes and high cholesterol with the support they need to contribute to their optimum health. Participation in the programme entails support by a registered nurse who coordinates the member's care to ensure optimal utilisation of medicine and consultations within available benefits, with the objective of improving members' lifestyle and well-being.

Cost means the cost of PMB services, payable in full by Medihelp if the services are registered with Medihelp as qualifying for PMB and rendered by DSPs according to accepted PMB treatment protocols.

Deductibles are the difference between the cover provided by Medihelp and the cost/tariff charged for the medical service, and are payable directly to the service provider. Deductibles apply in the following cases:

- When doctors and other providers of medical services charge fees which exceed Medihelp's tariffs, the member is responsible for paying the difference between the amount charged and the amount which Medihelp pays;
- When Medihelp's benefit allocation is not 100% or where the cost exceeds the limit available for the service (e.g. for prostheses); and

- When the member chooses not to obtain services from a designated service provider (e.g. ICON in the case of oncology) or when a pre-determined deductible is applicable to a specific benefit as indicated.

An **emergency medical condition** means any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner. Emergencies qualify for PMB and must therefore also be registered for PMB (see also "PMB").

EVARS prosthesis means endovascular aortic replacement surgery and is considered when the patient suffers from an abdominal aortic aneurysm with an accompanying risk for anaesthesia.

Hospital benefits refer to benefits for services rendered by a hospital during a patient's stay in hospital. Services include ward accommodation and ward medicine, standard radiology, pathology and consultations during hospitalisation. Hospital benefits are subject to pre-authorization and an 80% benefit is applicable to the hospital account if the admission is not pre-authorized. Procedure-specific deductibles may apply. Emergency admissions must be registered on the first workday following the admission (see also "emergency medical condition").

MHRP – The Medihelp Reference Price is applicable to all pre-authorized PMB medicine. The price is determined according to the most cost-effective treatment based on evidence-based principles. The MHRP will differ for the different benefit options and is subject to change (e.g. when new generic equivalents are

Explanation of terms (continued)

introduced to the market). Please visit Medihelp's website at www.medihelp.co.za (the secured site for members) for the latest MHRP. Members are advised to consult their doctor when using PMB medicine to make sure they use medicine on the MHRP where possible and so prevent or reduce deductibles.

MT – Medihelp tariff refers to the tariff paid by Medihelp for different medical services, and can include the contracted tariff for services agreed with certain groups of service providers such as hospitals, the Medihelp Dental Tariff for dental services, and the single exit price for acute medicine. The various tariffs are defined in the Rules of Medihelp.

Oncology: 98% of all oncology cases qualify for prescribed minimum benefits (PMB), which Medihelp will cover at 100% of the cost in accordance with the protocols as set out in the Regulations published under the Act, while non-PMB oncology is covered at specific benefit amounts per option, provided that oncology is rendered by oncologists within the Independent Clinical Oncology Network (ICON). All oncology treatments will be evaluated on an individual basis according to ICON's protocols and must adhere to ICON's oncology treatment programmes. Medihelp covers PMB bone marrow/stem cell transplants subject to the applicable PMB legislation. Oncology received outside ICON or that deviates from the protocols is subject to deductibles.

Period refers to the specific duration described per benefit, or the date of enrolment as a beneficiary.

PMB – Prescribed minimum benefits are paid for 26 chronic conditions on the Chronic Diseases List (CDL) and 270 diagnoses with their treatments as published in the Regulations under the Medical Schemes Act 131 of 1998. In terms of these Regulations, medical schemes are compelled to grant benefits for the diagnosis, treatment and care costs of any of these conditions as well as emergency medical conditions (that meet the published definition) without imposing any limits. PMB are subject to pre-authorisation, protocols, and the utilisation of designated service providers, where applicable, e.g. ICON for cancer treatment.

Protocol means a set of clinical guidelines in relation to the optimal sequence of diagnostic testing and treatments for specific conditions and includes, but is not limited to, clinical practice guidelines, standard treatment guidelines, disease management guidelines, treatment algorithms, clinical pathways and formularies.

Savings account means an account which is held by Medihelp as part of the funds of Medihelp. Funds in the savings account are used to pay for qualifying medical expenses and funds not used, accumulate.

Summary of exclusions

Please refer to Medihelp's Rules for the medical conditions, procedures and services, appliances, medicines, consumables and other products that are excluded from benefits, with the exception of services which qualify for PMB and are pre-authorised by Medihelp. The following is an extract from the Rules:

- Services which are not mentioned in the Rules as well as services which in the opinion of the Board of Trustees, are not aimed at the generally accepted medical treatment of an actual or a suspected medical condition or handicap, which is harmful or threatening to necessary bodily functions (the process of ageing is not considered to be a suspected medical condition or handicap).
- Travelling and accommodation/lodging costs, including meals as well as administration costs of a beneficiary and/or service provider.
- Operations, treatments and procedures of own choice for cosmetic purposes, and obesity related treatment, with the exception of services that qualify for PMB and are approved beforehand by Medihelp.
- Costs exceeding the Medihelp tariff for a service or the maximum benefit to which a member is entitled, subject to PMB.
- Appointments not kept.
- Treatment of alcoholism and drug abuse as well as services rendered by institutions which are registered in terms of the Prevention of and Treatment for Substance Abuse Act 70 of 2008 or other institutions whose services are of a similar nature, other than stipulated in the Regulations under the Medical Schemes Act, 1998.
- The cost of transport with an ambulance/emergency vehicle from a hospital/other institution to a residence/medical doctor's rooms if the visit does not pertain to a hospital admission.
- Emergency room facility fees.
- Physiotherapy services associated with the removal of impacted wisdom teeth.
- Dietician and physiotherapy services rendered in-hospital not referred by the attending medical doctor.

Contact us

Medihelp

Medihelp Customer Care centre

Tel: 086 0100 678

Fax: 012 336 9540

enquiries@medihelp.co.za

www.medihelp.co.za

Application forms (new business)

newbusiness@medihelp.co.za

Membership enquiries

Fax: 012 336 9532

membership@medihelp.co.za

E-services

Access the secured site for members via www.medihelp.co.za

Download the member app from iStore/Google Play store

Submission of claims

Fax: 012 336 9556

claims@medihelp.co.za

Subscriptions enquiries

subscriptions@medihelp.co.za

Hospital admissions (all hospital admissions must be pre-authorised)

Electronic pre-authorisations: www.medihelp.co.za

(Secured site for members)

Tel: 086 0200 678

Fax: 012 336 9535

hospitalauth@medihelp.co.za

PMB chronic medicine and more than 30 days' medicine supply

Tel: 086 0100 678

Fax: 012 334 2466 (chronic and PMB medicine)

Fax: 012 334 2425 (more than 30 days' supply)

medicineapp@medihelp.co.za

Prescribed minimum benefits (PMB)

Tel: 086 0100 678

Fax: 086 0064 762

enquiries@medihelp.co.za

MRI and CT imaging

Tel: 086 0200 678

Oncology

Tel: 086 0100 678

Fax: 086 0064 762

oncology@medihelp.co.za

Private nursing, hospice and sub-acute care facilities

Tel: 086 0100 678

Fax: 012 336 9523

hmanagement@medihelp.co.za

Chronic renal dialysis & oxygen administered at home

Tel: 086 0100 678

Fax: 012 336 9540

preauth@medihelp.co.za

Medihelp fraudline

Tel: 012 334 2428

Fax: 012 336 9538

fraud@medihelp.co.za

Partners

Netcare 911 (emergency medical transport)

Tel: 082 911

HIV/Aids programme & post-exposure prophylaxis (PEP)

Disease management programme

LifeSense

Tel: 0860 50 60 80

SMS: 31271 for a call back

Fax: 0860 80 49 60

Enquiries: enquiry@lifesense.co.za

Scripts & pathology: results@lifesense.co.za

www.lifesensedm.co.za

Medicine

Dis-Chem Direct

Tel: 011 589 2788

Fax: 086 6418 311

direct@dischem.co.za

or

Medipost

Tel: 012 426 4000

Fax: 086 6889 867

life@medipost.co.za

DRC (dental services)

Tel: 012 741 5143

Fax: 086 6871 285

enquiries@dentalrisk.com

claims@dentalrisk.com

auth@dentalrisk.com

www.dentalrisk.com

Council for Medical Schemes

Tel: 086 1123 267

complaints@medicalschemes.com

www.medicalschemes.com



086 0100 678
www.medihelp.co.za

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medihelp

medical scheme

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