




# Unify product summary

This is a summary of the Unify savings plan. Children pay child dependant rates until they are 26 years old.



This option has 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.

<b>Principal member</b> (R576 savings contribution included per month and R6 912 per year)		<b>R2 304</b>
<b>Dependant</b> (R474 savings contribution included per month and R5 688 per year)		<b>R1 896</b>
<b>Child dependant &lt;26 years</b> (R174 savings contribution included per month and R2 088 per year)		<b>R696</b>

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, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation



### Emergency transport (Netcare 911)

**In country of residence**  
(RSA, Lesotho, Swaziland, Mozambique, Namibia & Botswana)  
Unlimited (road and air transport)

### Outside country of residence

- Transport:
- Road - R1 950 per case
  - Air - R13 000 per case



### Hospitalisation

100% of the MT  
Any private hospital



### Specialised radiology

- In and out of hospital
- MRI and CT imaging  
- 100% of the MT  
Unlimited (see deductibles)
  - Angiography  
- 100% of the MT  
Unlimited



### Psychiatric treatment

R23 200 per beneficiary per year  
(maximum R31 800 per family per year)



### Oncology (in and out of hospital)

- PMB - 100% of the MT
- Non-PMB - R220 000 per family per year



### Confinement (childbirth)

- In hospital - 100% of the MT
- Home delivery - R12 400 per event

### 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



### Other core benefits

Renal dialysis, oxygen, hospice, sub-acute care and private nursing services as an alternative to hospitalisation

# Core benefits continued



## Post-hospital care

Up to 30 days after discharge for speech therapy, occupational therapy and physiotherapy

Member = R1 750 per year

Member+ = R2 400 per year



## Prostheses benefits

- Health-essential functional prosthesis: R58 800
- Hip, knee and shoulder replacements (non-PMB):
  - Acute injuries where replacement is the only treatment option
  - Hospitalisation: 100% of the MT
  - Prosthesis: Health-essential functional prosthesis benefit applies (Wear and tear: no benefits)
- Intra-ocular lenses – R3 950 per lens, 2 lenses per beneficiary per year, health-essential functional prosthesis benefit applies
- EVARS prosthesis - R124 000
- Vascular/cardiac prosthesis - R53 100
- Prosthesis with reconstructive or restorative surgery (in and out of hospital) R9 150 per family per year

# Added insured benefits

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



## 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



## 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 done 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

# Day-to-day benefits



## Day-to-day benefits

25% Savings account

- GP consultations
- Specialists
- Emergency units
- Physiotherapy
- Clinical psychology
- Standard radiology & pathology
- Psychiatric nursing
- External prostheses and medical appliances
- Supplementary health services
- Hyperbaric oxygen treatment (out of hospital)
- Acute and chronic medicine



## Medicine

### PMB chronic medicine

100% of the MHRP



## Optometry

Savings account



## Dental

Subject to DSP's managed care protocols

- Conservative and specialised dental services – savings account
- Dental procedures under conscious sedation in the dentist's chair (sedation cost) for the removal of impacted teeth only (dentist's account - item codes apply) 100% of the MT

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](http://www.medihelp.co.za)

### Procedure-specific deductibles (payable by the member)

- **Back and neck fusion** – R9 950 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
  - In a day clinic – R2 650, in hospital – R3 700
- **Specialised radiology** – R1 600 per examination
- **Dental procedures under general anaesthesia during hospitalisation**
  - Removal of impacted teeth (item codes apply on dentist's account)
    - R3 000 per admission

BMI-Body mass index | CT-Computerised tomography | DSP-Designated service provider | EVARS-Endovascular aortic replacement surgery | GP-General practitioner | MHRP - Medihelp 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-Pre-scribed minimum benefits

### 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).

- Certain added insured benefits are not available if you have been registered for a chronic/PMB condition as it is no longer considered as preventive care and may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctor's consultation paid from available savings account
- Subject to pre-authorization and/or protocols