



Access to comprehensive benefits through quality networks

Network of 134 hospitals

Special rate for full-time students

Added insured benefits

This comprehensive product provides quality cover through an extensive network of private hospitals and healthcare providers for medical expenses incurred in and out of hospital. With a special student rate, Necesse is also the ideal healthcare solution for full-time students.

## Day-to-day benefits

### GP services within the Necesse network

9 consultations per beneficiary per year

### Specialist care

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

Member = R3 300 per year

Member+ = R4 600 per year

### Medicine

- Acute medicine and PMB chronic medicine (Necesse GP network, pharmacy network and formularies apply)
- Self-medication obtained from a network pharmacy - 100% of the MMAP (R110 per event or R300 per beneficiary per year)

### Standard radiology and pathology

100% of the MT

- List of item codes and protocols apply
- DSP for pathology is Lancet or PathCare

### Conservative dental benefits

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

### Optometry

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

- 1 composite examination
- Spectacles or contact lenses
  - Spectacles: R550 for a frame/lens enhancements and 1 pair of standard clear Aquity lenses
  - R750 for contact lenses

### Physiotherapy and occupational therapy

On request of a Necesse network GP

Member = R2 100 per year

Member+ = R3 300 per year

### Medical appliances

In and out of hospital

- PMB only - 100% of the MT

#### Important:

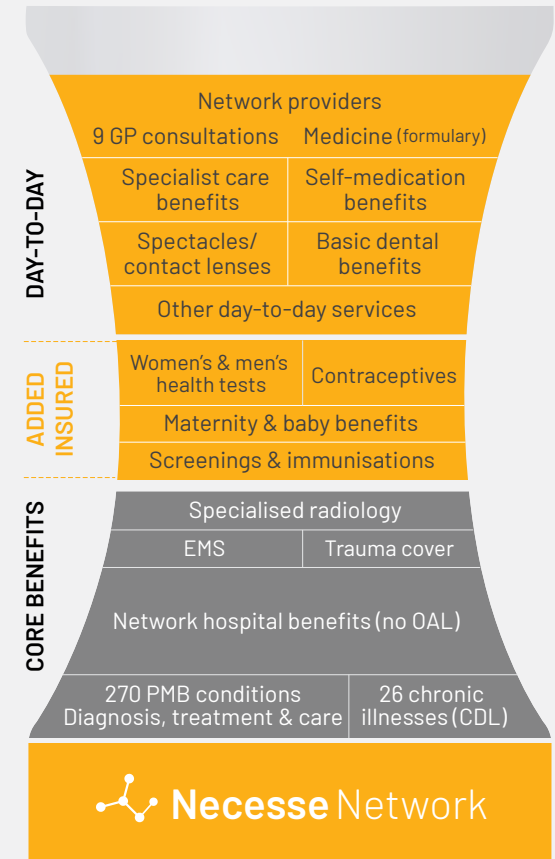
This is only a summary of the available benefits. Please consult the registered Medihelp Rules for more information and details of services that are excluded from benefits. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes).

The Necesse network GP must be the starting point for all services and must refer Necesse patients for radiology, pathology and treatment by specialists.

- Certain added insured benefits are not available if you have been registered for a chronic/PMB condition, as the treatment is no longer considered as preventive care.
- Some benefits may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctors' consultations are paid from the available day-to-day benefits.
- Benefits may be subject to pre-authorisation and/or protocols.



# Necesse Network



### Monthly contributions

		Full-time students R0 - R600	R601 - R11 000	R11 001 and more
Principal member		R636	R2 334	R2 724
Dependant		R636	R1 824	R2 130
Child dependant <21 years		R636	R1 026	R1 182

The monthly contribution does not take any employer subsidy into account

## Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated. Protocols and specific item codes may apply. Network information is available on Medihelp's website at the provider search function. Register for HealthPrint, Medihelp's free online health and wellness programme, to activate these benefits.

### Women's health

- A mammogram requested by a medical doctor per 2-year cycle (women 40-75 years)
- A Pap smear requested by a medical doctor per 3-year cycle (women over 21 years)
- Contraceptives
  - Oral/injectable/implantable contraceptives (women up to 50 years) - R125 per beneficiary per month, up to R1 500 per year
  - Intra-uterine device every 60 months - R2 000 per beneficiary

### Enhanced maternity benefits

Registration on HealthPrint's Maternity and Baby programme activates these additional benefits:

- 10 antenatal and post-natal consultations at a midwife/GP/gynaecologist
- 2 antenatal and post-natal consultations at a dietician/breastfeeding specialist/antenatal classes
- Two 2D ultrasound scans

### Child benefits

- Babies under 2 years receive 2 additional visits to a GP, paediatrician or ear, nose and throat specialist
- Standard child immunisations for children up to 7 years at network pharmacy clinics

### HealthPrint

Medihelp members get free access to this online health and wellness programme designed to add value based on their health profile through programmes such as the Maternity and Baby programme.

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

- **Spinal column surgery** - R15 000 per admission
- **All endoscopic procedures** (in day clinic/hospital) - R4 500 (services should be rendered in a day surgery network to avoid a further 35% deductible)
- **Hysterectomy and endometrial ablation** - R6 700 per admission
- **Prostatectomy** (conventional/laparoscopic procedures only) - R6 700 per admission

### Men's health

- A prostate test (PSA level) requested by a medical doctor (men 40 years and older)

### Over 50s

- One bone mineral density test requested by a medical doctor (women >50 years)
- A Pneumovax vaccine in a 5-year cycle per person older than 55 years (if registered for asthma or COPD)
- An FOBT test for people over 50 years

### Routine screening and immunisation

Available at network pharmacy clinics per person:

- A combo test (blood glucose, cholesterol, BMI & blood pressure measurement)/ individual test (blood glucose or cholesterol)
- HIV testing, counselling and support
- A tetanus vaccine
- A flu vaccination
- Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years

### Supporting wellness

- Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery)
- Chronic Care programme
- One dietician consultation if a BMI measurement indicates a BMI higher than 30
- Early Detection programme
- Bipolar programme (from 1 April 2021)

## 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 South Africa

100% of the MT - unlimited

### Emergency unit services and non-network consultations

80% of the MT

- Member = R1 150 | Member+ = R2 350  
Outpatient emergency unit services, non-network visits, medicine and services rendered by a non-network medical doctor and radiology requested by a non-network medical doctor

100% of the MT

- Pathology at Lancet and PathCare

### Hospitalisation

100% of the MT - unlimited

Hospital network: 134 private hospitals

Day surgery network: 134 day surgeries for certain procedures

### Confinement (childbirth)

PMB - 100% of the MT

Non-PMB - R27 300 per confinement for an elective caesarean section

Home delivery - R13 500 per event

### Oncology

PMB only - 100% of the MT

### 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 - R17 100 per family per year

### Standard radiology, pathology and medical technologist services

In hospital - 100% of the MT

R31 700 per family per year

### Physiotherapy and occupational therapy

In hospital - R10 250 per family per year

On request of the attending medical doctor

### Organ transplants

PMB only - 100% of the cost

Cornea implants - R29 900 per implant per year

### Sub-acute care and private nursing services

As an alternative to hospitalisation - R23 100 per family per year

### Clinical technologist services

In hospital - R23 100 per family per year

### Palliative care

100% of the MT

R18 000 per family per year

### Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | CT-Computerised tomography | DRC-Dental Risk Company | DSP-Designated service provider | EMS-Emergency medical services | FOBT-Faecal occult blood test | GP-General practitioner | HPV-Human papilloma virus | OAL-Overall annual limit | 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



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