

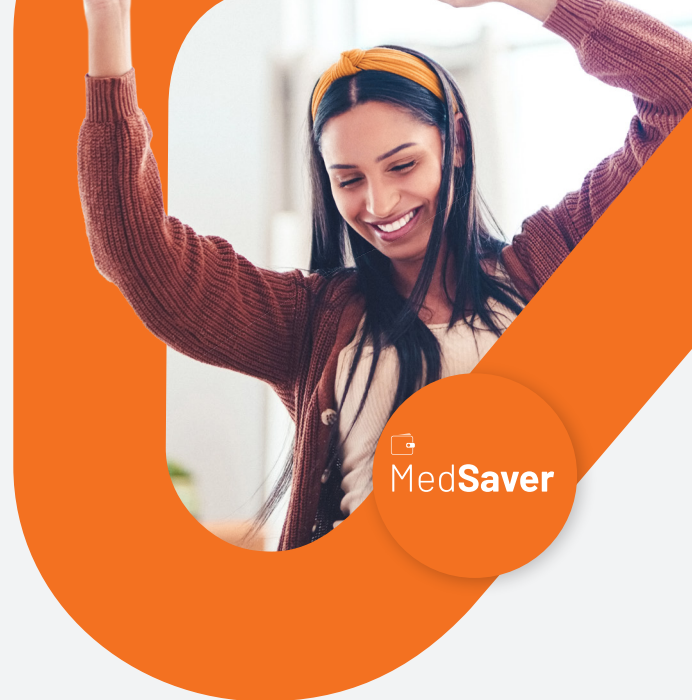


medihelp

120⁺
YEARS

Comprehensive savings plan

From
R4 260
per month



MedSaver

Day-to-day benefits

**25%
savings**
per year



GPs



Specialists



Dentistry



Optometry



Physiotherapy



Medicine



In-hospital shortfalls

**Once savings
account is depleted:**
R2 600 per year per family
for GP and specialist visits,
and OTC and acute medicine.

Added insured benefits



Contraceptives
R2 310/R2 730



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

MedSaver's 25% savings
account gives you the freedom
to manage your medical
expenses according to your
needs. We've got your back
with ample preventive care
benefits.

Monthly contributions

Main member

MedSaver

R4 260
(R12 744 savings per year)

Dependant

R3 504
(R10 512 savings per year)

Child dependant <26 years

R1 302
(R3 888 savings per year)

Savings account:

At the beginning of the year, the entire
year's contribution to the savings
account are available for us in the
form of a credit facility. Unused funds
are carried over to the next year.

**AND you pay child dependant rates
until your children turn 26 years old.**



Scan QR code

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		R4 260 (R1 062 savings contribution included per month and R12 744 per year)
Dependant		R3 504 (R876 savings contribution included per month and R10 512 per year)
Child dependant <26 years		R1 302 (R324 savings contribution included per month and R3 888 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	25% savings available at the beginning of the year (see monthly contributions) Example of available savings: Member = R12 744 per year Member +1 = R23 256 per year Member +2 = R27 144 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
Medical and supplementary healthcare practitioner services out of hospital	R2 600 per family, after savings are depleted (GP consultations, specialist visits, acute medicine and over-the-counter medicine)
Radiography	R1 365 per family
Dentistry (DRC network)	Removal of impacted teeth in the dentist's chair
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

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 – R170 per month, up to R2 310 per year - Intra-uterine device – R2 730 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	R440 per admission
Trauma that necessitates hospitalisation	Unlimited
Childbirth	- In hospital – unlimited - Home delivery – R17 100 per event
Specialised radiology	R30 000 per family per year (co-payments applicable)
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 or hospital
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	R288 700 per family
Mental health (psychiatric treatment)	- Hospitalisation and professional psychiatric services: R31 800 per beneficiary per year to a maximum of R43 800 per family per year - Treatment of depression out of hospital, subject to registration on the Mental Health programme: R4 200 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses - Medicine: R130 per beneficiary per month, subject to the in-hospital limit
Health-essential functional prostheses	- R81 200 per person - Intra-ocular lenses – R5 600 per lens, two lenses per person - Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	- EVARS prosthesis – R171 400 per person - Vascular/cardiac prosthesis – R73 200 per person - Prosthesis with reconstructive or restorative surgery – R12 300 per family
Organ transplants	- PMB only – unlimited - Cornea implants – R37 600 per implant
Palliative care	R27 700 per family
Wound care	Unlimited, subject to pre-authorisation and clinical guidelines, alternative to hospitalisation
Other core benefits	Including renal dialysis, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

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.



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