



2021




 **Prime1**  
Hospital plan

 **Prime2**  
Savings

 **Unify**  
Savings

 **Prime3**  
Comprehensive

 **Elite**  
Comprehensive

Benefit *options*

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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.

# Medihelp - Medical Aid in Action

**204 305**

beneficiaries

**93 517**

members

**3 121 306**

claims processed

**29 984**

member app users

One of the top **5**  
**largest** schemes

**SA-csi**  
front runner in high-  
quality service delivery

**62 792**

pre-authorisations

**258 549**

emails and letters  
answered

**115** years'  
experience

**AA-**  
GCR rating

**424 935**

SMS messages

**1,78** workdays  
turnaround time

**Healthy** solvency level



**Self-administered**  
no extra cost to member

**82,35%**

calls answered  
within 20 seconds

**606 879**

contact centre  
enquiries handled

# Shaping plans

**Accessible cover**  
savings account/insured benefits

DAY-TO-DAY

**Additional benefits**  
for every life stage

ADDED  
INSURED

**Solid foundation  
of essentials**

CORE BENEFITS

Designed per plan

# With **you** in mind

**10 plans** to choose from including hospital, savings, hybrid and comprehensive solutions

**Care programmes** assist members with specific healthcare needs

Products are **easy** to understand

**Dependants pay significantly less** and

- free cover for your third and subsequent children younger than 18 years – only pay for the first two children on Prime
- pay child dependant rates until kids are 26 years old

Cover for **virtual consultations**

## **Unlimited**

cover for trauma and emergencies, no overall annual limit on hospital cover

Up to

**22% less**

for the network alternative on the Prime options

## **Quality**

private hospital, day surgery, specialist and GP networks

## **Extensive**

basket of added insured cover, including maternity benefits

Full cover for

**270 PMB** and

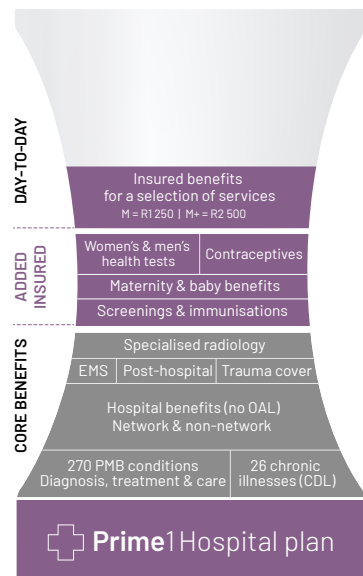
26 chronic conditions

# Find a plan that suits you

## Prime1 Hospital plan

### Network/Non-network

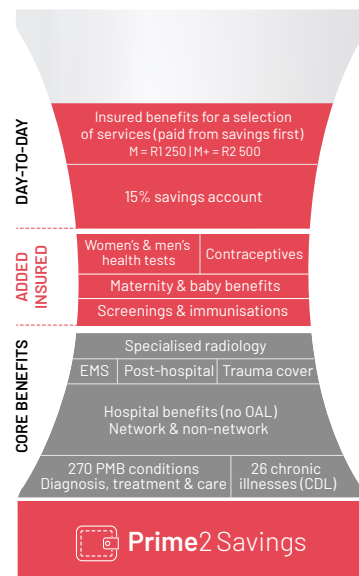
This hospital plan is ideal if you are healthy and want access to private healthcare at an affordable price. Cover for minor day-to-day medical expenses and extensive added insured benefits form part of Prime 1. The network alternative of the option saves you 22% in monthly contributions.



## Prime2 Savings

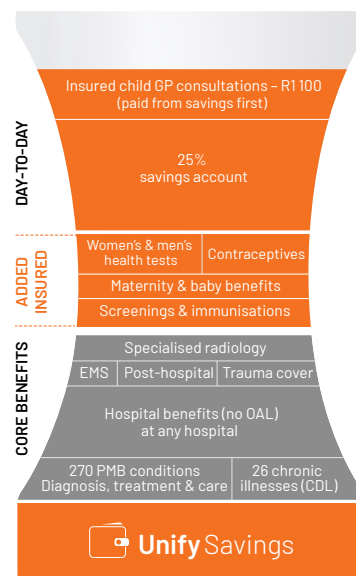
### Network/Non-network

The combination of a savings account, an insured benefit activated after depletion of the savings account and a basket of preventive and insured benefits for every life stage takes care of your healthcare needs. Prime 2 provides extensive hospital cover either at any facility or through a quality network (pay 22% less for the network option).



## Unify Savings

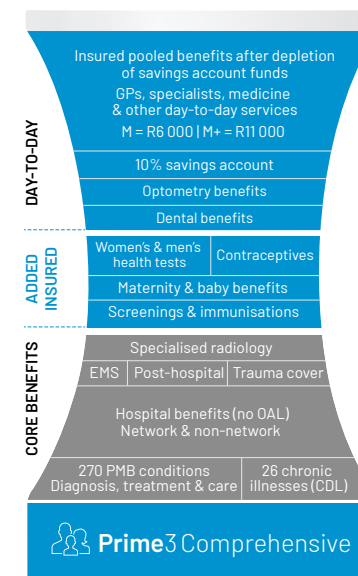
A generous 25% medical savings account for day-to-day medical expenses, supplemented by a rich basket of maternity and baby benefits, as well as a wealth of other life stage-specific insured benefits. Add to that freedom of choice in terms of hospitalisation with excellent hospital cover and you have a smart choice in Unify.



## Prime3 Comprehensive

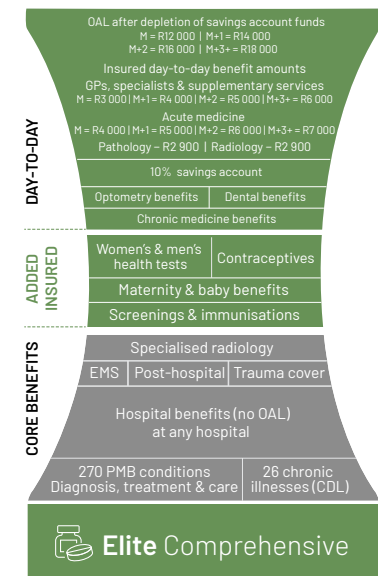
### Network/Non-network

With generous pooled insured cover for day-to-day medical expenses, a 10% savings account, comprehensive hospital cover and extensive added insured benefits consisting of preventive and other life stage-specific benefits, this is the ideal product for families. The quality network alternative of the plan saves you 18% in monthly contributions.








## Elite Comprehensive

This all-inclusive product offers comprehensive benefits for hospitalisation and a 10% savings plan as well as rich insured chronic medicine and other insured day-to-day benefits which are further amplified by added insured benefits. This is the ideal option if you are looking for complete peace of mind.



# View a summary of each plan's benefits

	 <b>Prime 1</b> Hospital plan		 <b>Prime 2</b> Savings		 <b>Unify</b> Savings	 <b>Prime 3</b> Comprehensive		 <b>Elite</b> Comprehensive
	Network	Non-network	Network	Non-network		Network	Non-network	
Day-to-day benefits	<b>INSURED DAY-TO-DAY BENEFITS</b> M = R1 250 per year M+ = R2 500 per year GPs, specialists, physiotherapy, acute and self-medication <b>Prime 1 Network</b> GP network and specialist referrals apply  <b>NON-PMB CHRONIC MEDICINE BENEFITS</b> Medicine is funded from available acute medicine benefits		15% medical savings account <b>INSURED DAY-TO-DAY BENEFITS</b> M = R1 250 per year M+ = R2 500 per year GPs, specialists, physiotherapy, acute and self-medication once savings account funds have run out <b>Prime 2 Network</b> GP network and specialist referrals apply  <b>NON-PMB CHRONIC MEDICINE BENEFITS</b> Medicine is funded from available acute medicine benefits/savings account		25% medical savings account <b>CHILD CARE BENEFIT</b> M+ = R1 100 per year GP consultations for children ≥2 to <12 years old once savings account funds have run out  <b>NON-PMB CHRONIC MEDICINE BENEFITS</b> Medicine is funded from the savings account	10% medical savings account <b>INSURED DAY-TO-DAY BENEFITS</b> Once savings account funds have run out M = R6 000 per year M+ = R11 000 per year GPs & specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, standard radiology and pathology <b>Prime 3 Network</b> GP network and specialist referrals apply  <b>NON-PMB CHRONIC MEDICINE BENEFITS</b> Medicine is funded from available acute medicine benefits/savings account <b>INSURED DENTISTRY &amp; OPTICAL BENEFITS</b>		10% medical savings account <b>OVERALL ANNUAL DAY-TO-DAY LIMIT (OAL)</b> Once savings account funds have run out M = R12 000 per year   M+1 = R14 000 per year M+2 = R16 000 per year   M+3+ = R18 000 per year <b>DAY-TO-DAY BENEFIT AMOUNTS</b> Subject to overall annual day-to-day limit <ul style="list-style-type: none"> <li>GPs and specialists, clinical psychology, physiotherapy and supplementary health services                              M = R3 000 per year   M+1 = R4 000 per year                              M+2 = R5 000 per year   M+3+ = R6 000 per year</li> <li>Acute medicine benefits                              M = R4 000 per year   M+1 = R5 000 per year                              M+2 = R6 000 per year   M+3+ = R7 000 per year</li> <li>Radiology benefits – R2 900 per family per year</li> <li>Pathology benefits – R2 900 per family per year</li> </ul> <b>NON-PMB CHRONIC MEDICINES BENEFIT</b> M = R4 700 per year   M+1 = R7 100 per year M+2 = R9 500 per year   M+3+ = R10 105 per year <b>INSURED DENTISTRY &amp; OPTICAL BENEFITS</b>
	Added insured benefits	<b>ADDED INSURED BENEFITS</b> <ul style="list-style-type: none"> <li>Maternity &amp; baby benefits</li> <li>Contraceptives</li> <li>Women's &amp; men's health tests</li> <li>Screenings &amp; immunisations</li> </ul>		<b>ADDED INSURED BENEFITS</b> <ul style="list-style-type: none"> <li>Maternity &amp; baby benefits</li> <li>Contraceptives</li> <li>Women's &amp; men's health tests</li> <li>Screenings &amp; immunisations</li> </ul>		<b>ADDED INSURED BENEFITS</b> <ul style="list-style-type: none"> <li>Maternity &amp; baby benefits</li> <li>Contraceptives</li> <li>Women's &amp; men's health tests</li> <li>Screenings &amp; immunisations</li> </ul>	<b>ADDED INSURED BENEFITS</b> <ul style="list-style-type: none"> <li>Maternity &amp; baby benefits</li> <li>Contraceptives</li> <li>Women's &amp; men's health tests</li> <li>Screenings &amp; immunisations</li> </ul>	
Core benefits	<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>	<b>HOSPITAL BENEFITS (NO OAL)</b>		<b>HOSPITAL BENEFITS (NO OAL)</b>
	113 network hospitals	Any hospital	113 network hospitals	Any hospital	Any hospital	113 network hospitals	Any hospital	Any hospital
	134 network day surgeries for certain procedures		134 network day surgeries for certain procedures		134 network day surgeries for certain procedures	134 network day surgeries for certain procedures		134 network day surgeries for certain procedures
	<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL – DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL – DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL – DSPs & specialist network apply	<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL – DSPs & specialist network apply		<b>CHRONIC ILLNESS/PMB</b> Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL – DSPs & specialist network apply
	<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge	<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge		<b>POST-HOSPITAL CARE</b> Up to 30 days after discharge
	<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R2 600 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R2 500 per examination Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited In and out of hospital Member pays the first R2 500 per examination Balance paid at 100% of the MT	<b>SPECIALISED RADIOLOGY</b> Unlimited Member pays the first R2 000 per examination in hospital and R1 650 out of hospital Balance paid at 100% of the MT		<b>SPECIALISED RADIOLOGY</b> Unlimited Member pays the first R1 500 per examination in hospital and R1 200 out of hospital Balance paid at 100% of the MT
EMS	<b>TRAUMA-RELATED BENEFITS</b>		<b>TRAUMA-RELATED BENEFITS</b>		<b>TRAUMA-RELATED BENEFITS</b>	<b>TRAUMA-RELATED BENEFITS</b>		<b>TRAUMA-RELATED BENEFITS</b>
	<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 – Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 – Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 – Unlimited within RSA	<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 – Unlimited within RSA		<b>ROAD &amp; AIR TRANSPORT</b> Netcare 911 – Unlimited within RSA






# What will you pay monthly?

											
		Network	Non-network	Network	Non-network		Network	Non-network			
Principal member		R1 722	R2 202	R2 286 (R342 savings contribution included per month and R4 104 per year)	R2 934 (R438 savings contribution included per month and R5 256 per year)	R2 748 (R684 savings contribution included per month and R8 208 per year)	R3 138 (R312 savings contribution included per month and R3 744 per year)	R3 828 (R384 savings contribution included per month and R4 608 per year)	R5 610 (R564 savings contribution included per month and R6 768 per year)		
Dependant		R1 416	R1 818	R1 884 (R282 savings contribution included per month and R3 384 per year)	R2 412 (R360 savings contribution included per month and R4 320 per year)	R2 256 (R564 savings contribution included per month and R6 768 per year)	R2 652 (R264 savings contribution included per month and R3 168 per year)	R3 240 (R324 savings contribution included per month and R3 888 per year)	R5 244 (R522 savings contribution included per month and R6 264 per year)		
Child dependant <26 years*		R522	R672	R684 (R102 savings contribution included per month and R1 224 per year)	R882 (R132 savings contribution included per month and R1 584 per year)	R828 (R204 savings contribution included per month and R2 448 per year)	R912 (R90 savings contribution included per month and R1 080 per year)	R1 116 (R114 savings contribution included per month and R1 368 per year)	R1 524 (R150 savings contribution included per month and R1 800 per year)		
		R3 138	R4 020	R4 170 (R624 savings contribution included per month and R7 488 per year)	R5 346 (R798 savings contribution included per month and R9 576 per year)	R5 004 (R1 248 savings contribution included per month and R14 976 per year)	R5 790 (R576 savings contribution included per month and R6 912 per year)	R7 068 (R708 savings contribution included per month and R8 496 per year)	R10 854 (R1 086 savings contribution included per month and R13 032 per year)		
		R2 244	R2 874	R2 970 (R444 savings contribution included per month and R5 328 per year)	R3 816 (R570 savings contribution included per month and R6 840 per year)	R3 576 (R888 savings contribution included per month and R10 656 per year)	R4 050 (R402 savings contribution included per month and R4 824 per year)	R4 944 (R498 savings contribution included per month and R5 976 per year)	R7 134 (R714 savings contribution included per month and R8 568 per year)		
		R2 766	R3 546	R3 654 (R546 savings contribution included per month and R6 552 per year)	R4 698 (R702 savings contribution included per month and R8 424 per year)	R4 404 (R1 092 savings contribution included per month and R13 104 per year)	R4 962 (R492 savings contribution included per month and R5 904 per year)	R6 060 (R612 savings contribution included per month and R7 344 per year)	R8 658 (R864 savings contribution included per month and R10 368 per year)		
		R3 660	R4 692	R4 854 (R726 savings contribution included per month and R8 712 per year)	R6 228 (R930 savings contribution included per month and R11 160 per year)	R5 832 (R1 452 savings contribution included per month and R17 424 per year)	R6 702 (R666 savings contribution included per month and R7 992 per year)	R8 184 (R822 savings contribution included per month and R9 864 per year)	R12 378 (R1 236 savings contribution included per month and R14 832 per year)		
		R4 182	R5 364	R5 538 (R828 savings contribution included per month and R9 936 per year)	R7 110 (R1 062 savings contribution included per month and R12 744 per year)	R6 660 (R1 656 savings contribution included per month and R19 872 per year)	R7 614 (R756 savings contribution included per month and R9 072 per year)	R9 300 (R936 savings contribution included per month and R11 232 per year)	R13 902 (R1 386 savings contribution included per month and R16 632 per year)		
		R4 182	R5 364	R5 538 (R828 savings contribution included per month and R9 936 per year)	R7 110 (R1 062 savings contribution included per month and R12 744 per year)	R8 316 (R2 064 savings contribution included per month and R24 768 per year)	R7 614 (R756 savings contribution included per month and R9 072 per year)	R9 300 (R936 savings contribution included per month and R11 232 per year)	R16 950 (R1 686 savings contribution included per month and R20 232 per year)		

**Important:** This table provides a guideline for contributions based on your family's composition. On **Prime 2, Unify, Prime 3** and **Elite** 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 and benefits will be calculated based on the remaining months of a 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.

\* Pay child dependant rates for children younger than 26 years. On Prime 1, 2 and 3 you only pay for the youngest two children younger than 18 years.

# Compare the benefits per plan





	 <b>Prime1</b> Hospital plan		 <b>Prime2</b> Savings		 <b>Unify</b> Savings	 <b>Prime3</b> Comprehensive		 <b>Elite</b> Comprehensive	
	Network	Non-network	Network	Non-network		Network	Non-network		
<b>Core benefits (insured benefits)</b>									
Hospitalisation – no overall annual limit	✓	✓	✓	✓	✓	✓	✓	✓	
Hospital network applies	✓	✗	✓	✗	✗	✓	✗	✗	
270 PMB and 26 chronic conditions on the Chronic Diseases List (CDL)	✓	✓	✓	✓	✓	✓	✓	✓	
• PMB chronic medicine	✓	✓	✓	✓	✓	✓	✓	✓	
Prostheses (internally implanted)	✓	✓	✓	✓	✓	✓	✓	✓	
Cancer treatment	✓	✓	✓	✓	✓	✓	✓	✓	
Mental health treatment	✓	✓	✓	✓	✓	✓	✓	✓	
Specialised radiology (MRI & CT scans) in and out of hospital	✓	✓	✓	✓	✓	✓	✓	✓	
<b>Day-to-day benefits (separate insured benefit/pooled benefit or savings account)</b>									
Day-to-day/consultations (GPs & specialists)	✓	✓	✓	✓	✓	✓	✓	✓	
Physiotherapy	✓	✓	✓	✓	✓	✓	✓	✓	
Child care benefit: GP consultations for children ≥2 and <12 years, after savings account funds have run out	✗	✗	✗	✗	✓	✗	✗	✗	
Acute medicine	✓	✓	✓	✓	✓	✓	✓	✓	
Non-PMB chronic medicine	✓	✓	✓	✓	✓	✓	✓	✓	
Standard radiology	✗	✗	✓	✓	✓	✓	✓	✓	
Pathology	✗	✗	✓	✓	✓	✓	✓	✓	
Dentistry (conservative)	✗	✗	✓	✓	✓	✓	✓	✓	
Dentistry (specialised)	✗	✗	✓	✓	✓	✓	✓	✓	
• Removal of impacted teeth (3rd molars) and extensive treatment for children younger than 7 years (in hospital)	✓	✓	✓	✓	✓	✓	✓	✓	
Optometry	✗	✗	✓	✓	✓	✓	✓	✓	
Clinical psychology and psychiatric nursing in and out of hospital	✗	✗	✓	✓	✓	✓	✓	✓	
<b>Added insured benefits (benefits offered in addition to day-to-day benefits)</b>									
Maternity (antenatal, post-natal, dietician and breastfeeding specialist consultations)	✓	✓	✓	✓	✓	✓	✓	✓	
Babies < 2 – first 2 consultations (at a paediatrician/GP/ear, nose and throat specialist)	✓	✓	✓	✓	✓	✓	✓	✓	
Child immunisation	✓	✓	✓	✓	✓	✓	✓	✓	
Wellness benefits (screening tests)	✓	✓	✓	✓	✓	✓	✓	✓	
Preventive care (flu vaccination, Pap smear, mammogram etc.)	✓	✓	✓	✓	✓	✓	✓	✓	
Contraceptives	✓	✓	✓	✓	✓	✓	✓	✓	

**Please note:** Limits, deductibles, formularies, lists of codes and DSPs may apply to certain benefits.








# Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated. Specific item codes and protocols may apply to certain benefits. Network provider 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.

	 Prime1 Hospital plan	 Prime2 Savings	 Unify Savings	 Prime3 Comprehensive	 Elite Comprehensive
<b>Women's health</b>					
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	R125 per month up to R1 500 per year	R135 per month up to R1 620 per year	R135 per month up to R1 620 per year	R145 per month up to R1 740 per year	R150 per month up to R1 800 per year
• Oral/injectable/implantable contraceptives (women up to 50 years)	✓	✓	✓	✓	✓
• Intra-uterine device every 60 months	R2 000	R2 200	R2 200	R2 300	R2 400
A flu vaccination at network pharmacy clinics	✓	✓	✓	✓	✓
<b>Enhanced maternity benefits</b>					
<b>Per family per year and registration on HealthPrint's Maternity and Baby programme activates these additional benefits:</b>					
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	✓	✓	✓	✓	✓
9 months' antenatal iron supplements	Available day-to-day benefits	Available savings/day-to-day benefits	Available savings	✓	✓
9 months' antenatal folic acid supplements	Available day-to-day benefits	Available savings/day-to-day benefits	Available savings	✓	✓
<b>Child benefits</b>					
Child flu vaccination at network pharmacy clinics	✓	✓	✓	✓	✓
Babies under 2 years receive 2 additional visits to a GP, paediatrician or ear, nose and throat specialist	✓	✓	✓	✓	✓
Full schedule of standard child immunisations covered up to 7 years at network pharmacy clinics	✓	✓	✓	✓	✓
<b>Routine screening &amp; immunisation</b>					
Available at network pharmacy clinics per person:					
A combo test (blood glucose, cholesterol, BMI & blood pressure measurement)/individual test (blood glucose/cholesterol)	✓	✓	✓	✓	✓
HIV testing, counselling & support	✓	✓	✓	✓	✓
A tetanus vaccine	✓	✓	✓	✓	✓
A flu vaccination	✓	✓	✓	✓	✓
Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years	✓	✓	✓	✓	✓

# Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated. Specific item codes and protocols may apply to certain benefits. Network provider 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.

	 Prime1 Hospital plan	 Prime2 Savings	 Unify Savings	 Prime3 Comprehensive	 Elite Comprehensive
<b>Men's health</b>					
A prostate test (PSA level) requested by a medical doctor (men 40 years and older)	✓	✓	✓	✓	✓
A flu vaccination at network pharmacy clinics	✓	✓	✓	✓	✓
<b>Screening and immunisation for over 50s</b>					
Women > 50 years have access to one bone mineral density test requested by a medical doctor	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓
<b>Supporting wellness</b>					
<b>Back treatment</b> as an alternative to surgery at a Document Based Care facility for eligible patients, and the treatment is also a prerequisite for spinal surgery	✓	✓	✓	✓	✓
<b>Chronic Care programme</b> Personal support by a care coordinator for people who suffer from high blood pressure, high cholesterol and diabetes to assist them in maintaining and optimising their well-being	✓	✓	✓	✓	✓
<b>One dietician consultation</b> per registered HealthPrint member if a BMI measurement indicates a BMI higher than 30	✓	✓	✓	✓	✓
<b>Early Detection programme</b> Aimed at identifying individuals with undiagnosed high blood pressure, diabetes and high cholesterol, to support them in managing their conditions	✓	✓	✓	✓	✓
<b>Bipolar programme</b> (from 1 April 2021) Support for individuals with bipolar disorder	✓	✓	✓	✓	✓

**Please note** that certain added insured benefits are not available if the patient has registered the condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care. Benefits are paid at 100% of the MT.

# Added insured benefits

## Care programmes

### Back treatment programme

A beneficiary qualifies for one back treatment programme annually at a Document Based Care (DBC) facility. The programme is also a prerequisite for any spinal column surgery. The DBC programme is a non-surgical treatment plan developed per individual by an interdisciplinary medical team based on each patient's unique clinical profile. Patients who qualify, follow a programme of up to six weeks and consistently report increased mobility and decreased pain after the treatment, with only a very small percentage ultimately requiring spinal surgery.

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### Chronic care programme

Beneficiaries 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.

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### HIV programme

Medihelp offers an HIV/Aids programme with comprehensive benefits for the treatment of HIV/Aids, including antiretroviral therapy. All information will be treated with the utmost confidentiality. Our designated service providers for this programme are our managed healthcare partner LifeSense, and Dis-Chem Direct and Medipost for HIV/Aids medicine.

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### Early Detection programme

Is developed specifically to identify beneficiaries registered on HealthPrint with undiagnosed cases of high blood pressure, diabetes and high cholesterol to support and help them manage their conditions.

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### Bipolar programme (from 1 April 2021)

A support and care programme for beneficiaries registered on HealthPrint diagnosed with bipolar disorder.



[Click here](#) to read more



# Maternity

Having a baby is a wonderful and joyous experience, and Medihelp supports members with benefits and services that will add to their experience during this exciting time. Register on HealthPrint, Medihelp's free online health and wellness programme, to activate added insured benefits.



[Click here](#) to read more

## During maternity

**Maternity benefits** – These benefits are included with each plan's available savings/day-to-day benefits.

### Added insured benefits

In addition to your plan's regular maternity benefits as set out under day-to-day benefits, Medihelp also offers added insured benefits per family per year on all options.

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

### Elite & Prime 3

- 9 months' antenatal iron supplements
- 9 months' antenatal folic acid supplements

### Added value through HealthPrint

Registration on HealthPrint's Maternity and Baby programme is required to activate your added insured maternity benefits.

When you enrol on this programme you will also receive a special gift and access to relevant value from wellness partners, as well as regular newsletters with useful information on what you can expect during each stage of your maternity.

## Confinement (childbirth) in hospital or home delivery

There is no overall annual limit on hospital benefits on any benefit option and benefits are paid at 100% of the Medihelp tariff. A benefit amount of R13 500 is available for a home delivery, including the professional nursing fees, equipment, material and medicine.

Pre-authorise your planned hospital admissions or home deliveries to avoid out-of-pocket expenses (excluding emergencies, which must be authorised on the first workday after the admission).



# Child care

Your child's health is important to Medihelp and we offer rich benefits and a HealthPrint Maternity and Baby programme to help you take care of them. Join HealthPrint, Medihelp's free online health and wellness programme, and register for the Maternity and Baby programme to receive newsletters and reminders to vaccinate your little one. Visit [www.medihelp.co.za](http://www.medihelp.co.za) to register.



[Click here](#) to read more about the **Maternity and Baby programme**



## Benefits

### Added insured benefits

- Babies under 2 years receive 2 additional visits to a GP, paediatrician or ear, nose and throat specialist.
- Your benefit option offers benefits for standard immunisation for children younger than seven years old and it is important to get these immunisations as stipulated in the Department of Health's Expanded Programme on Immunisation. Medihelp covers the administering fee at network pharmacy clinics in full.

### Day-to-day benefits

Available day-to-day benefits/ savings account and **Unify: M+** = R1 100 per year for GP consultations for children ≥2 to <12 years old once savings account funds have run out.

**Hospital benefits** – Hospitalisation is covered in full, subject to protocols and pre-authorisation. Please refer to the section on hospital benefits for details.

## Standard child immunisation – vaccination schedule

At birth	6 weeks	10 weeks	14 weeks	6 months	9 months	12 months	18 months	6 years
BCG vaccine for TB Oral polio vaccine	Oral polio vaccine Rotavirus vaccine Pneumococcal conjugated vaccine Diphtheria, tetanus, acellular pertussis, inactivated polio vaccine and haemophilus influenzae type B and hepatitis B vaccine combined (1)	Diphtheria, tetanus, acellular pertussis, inactivated polio vaccine and haemophilus influenzae type B and hepatitis B vaccine combined (2)	Rotavirus vaccine Pneumococcal conjugated vaccine Diphtheria, tetanus, acellular pertussis, inactivated polio vaccine and haemophilus influenzae type B and hepatitis B vaccine combined (3)	Measles vaccine (1)	Pneumococcal conjugated vaccine & chickenpox	Measles vaccine (2)	Diphtheria, tetanus, acellular pertussis, inactivated polio vaccine and haemophilus influenzae type B and hepatitis B vaccine combined (4)	Tetanus and diphtheria vaccine

# Core benefits

## Emergencies

### What is an emergency?

An emergency is the sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment. Failure to provide medical or surgical 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 does not necessarily require a hospital admission. We may ask you or your treating healthcare provider for additional information to confirm the emergency.

### What is covered?

We cover all the medical services that might be needed in an emergency, including:

- The Netcare 911 ambulance (or other medical transport authorised by Netcare 911)
- The hospital account
- The accounts of the doctor and anaesthetist who treat you in hospital
- Any other approved healthcare provider's account

#### Benefits for emergency transport services (all options)

##### Netcare 911

Services are subject to pre-authorization and protocols

##### In beneficiary's country of residence

In the RSA, Lesotho, Eswatini (Swaziland), Mozambique, Namibia and Botswana

- Transport by road
- Transport by air

100% of the MT  
Unlimited

##### Outside beneficiary's country of residence

- Transport by road
- Transport by air

100% of the MT  
R2 130 per case

100% of the MT  
R14 200 per case

##### Netcare Health-on-line and the Netcare 911 app

Netcare 911 offers a Health-on-line service which provides emergency and non-emergency telephonic advice by qualified nurses 24 hours a day. You can also download the Netcare 911 app on your mobile device for reliable emergency medical assistance in the fastest possible response time.

## Trauma

### What is covered?

All major trauma, including motor vehicle accidents, burns, stab wounds, head wounds and post-exposure prophylaxis for HIV/Aids, will enjoy unlimited coverage on all options at 100% of the cost. Benefits are subject to authorisation, prescribed minimum benefits protocols and case management.

## In an emergency

If you have an emergency, you can go directly to hospital. Register emergency hospital admissions on the first workday after the emergency admission by phoning **086 0200 678**.

If you need emergency transport, phone

Netcare 911  
**082 911**



# Core benefits

## Prescribed minimum benefits (PMB)

PMB are granted for a list of medical conditions as stipulated in the Medical Schemes Act 131 of 1998 and its Regulations. All medical schemes must cover the costs relating to the diagnosis, treatment and care of emergency medical conditions, a defined list of 270 diagnoses and a defined list of 26 chronic conditions on the Chronic Diseases List (CDL).

### Benefits

PMB are subject to protocols, pre-authorisation and designated service providers (DSPs). Unlimited benefits are paid at 100% of the cost and include:

- Consultations and services;
- Medicine;
- Hospitalisation;
- Emergencies; and
- Treatment for COVID-19.

### How we pay your PMB claims:

- As per Medihelp's Rules, and the medical condition must qualify for cover and be part of the defined list of PMB conditions.
- Out-of-pocket expenses can also occur for unauthorised services when the treatment does not follow the specified protocols/formularies (if applicable).
- The treatment you need must match the conditions of the defined PMB treatments.
- You must use our network specialists.

### Prime 1, 2 and 3 Network

- Members of our network options must order their medicine from MobileMeds and then make use of designated service providers to obtain their medicine in order to avoid a 60% out-of-pocket expense.
- You must make use of hospitals within the Prime hospital network.
- A network GP must refer patients to network specialists for treatment of PMB conditions.

### Basket of care

After we have registered your PMB condition, we will issue you with a pre-approved basket of care (a benefit schedule specifying all relevant treatments, blood tests and/or radiology). We will fund all PMB services from your available day-to-day benefits first, and you may not claim any out-of-pocket expenses for PMB from your medical savings account.

## The Chronic Diseases List (CDL) conditions are:

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

# Core benefits

## Cancer

Patients with cancer have access to comprehensive oncology benefits to ensure the best possible outcomes. By registering on our oncology programme and pre-authorising your treatments, you are assured of quality care for your PMB and non-PMB cancer diagnoses provided by the oncologists of the Independent Clinical Oncology Network (ICON) according to the ICON protocols. Cancer medicine qualifies for 100% benefits and is payable at the Medihelp Oncology Reference Price (MORP).

### PMB oncology

The majority of oncology cases qualify for PMB, and all Medihelp's benefit options offer benefits for cancer that qualifies for PMB. To qualify for PMB, the cancer must:

- only be present in the organ in which it originated and show no evidence of distant metastatic spread to other organs; and
- show no permanent and irreparable damage to the organ in which it originated, or any other organ.

If none of the above applies, there must be a well-demonstrated and documented five-year survival rate of more than 10% after treatment of the condition.

Benefits	
Subject to pre-authorization and registration on the Medihelp Oncology Programme. Protocols, a DSP and the MORP apply.	100% of the MT Unlimited
Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation)	

### Non-PMB oncology

If the cancer does not qualify for PMB, a benefit amount applies per option, while non-PMB bone marrow/stem cell transplants do not qualify for benefits.

Benefits	Prime1 Hospital plan	Prime2 Savings	Unify Savings	Prime3 Comprehensive	Elite Comprehensive
Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine	100% of the MT R220 000 per family per year	100% of the MT R240 840 per family per year	100% of the MT R240 840 per family per year	100% of the MT R273 700 per family per year	100% of the MT R415 600 per family per year

### Oncology medicine

Medihelp has two designated service providers for oncology medicine for the Prime network options, namely Dis-Chem Oncology and Medipost. Members enrolled on other options may use any provider of medicine.



# Core benefits

## Hospitalisation

Before you are admitted to hospital, please keep the following in mind:

- Pre-authorise planned admissions at least 48 hours before admission and emergencies on the first workday after admission to avoid out-of-pocket expenses.
- All services must be requested by the attending medical doctor and benefits are subject to clinical protocols and case management.
- Specialised radiology must be requested by a specialist.
- Certain procedures must be obtained in the day surgery network.
- A GP network applies for Prime 1, 2 and 3 Network members and a network GP referral to a network specialist is required, as well as admission to a network hospital, or a 65% benefit will apply. Members of non-network options may use any private hospital.

Description	Prime 1, 2, 3 (network & non-network) Unify and Elite
Intensive and high-care wards, ward accommodation, ward medicine and treatment, consultations (GP/specialist), theatre fees, surgery and anaesthesia	100% of the MT Unlimited Network options: network hospitals apply
Organ transplants	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>• Cornea implants</li> </ul>	100% of the MT R29 900 per implant per year
Renal dialysis (in and out of hospital) <ul style="list-style-type: none"> <li>• Acute renal dialysis</li> <li>• Chronic renal dialysis</li> </ul>	100% of the MT Unlimited
Supplementary health services (e.g. occupational and speech therapy, chiropractic, biokinetic services, physiotherapy and dietician services)	100% of the MT Unlimited
Private nursing as an alternative to hospitalisation (Excluding general day-to-day care)	100% of the MT Unlimited
Hospice services and sub-acute care facilities as an alternative to hospitalisation Services must be rendered in an approved facility	100% of the MT Unlimited
Oxygen	100% of the MT Unlimited

Description	Prime 1	Prime 2	Unify	Prime 3	Elite
Confinement (childbirth)	100% of the MT Unlimited				
Home delivery Professional nursing fees, equipment, material and medicine	100% of the MT R13 500 per event				
Radiography (services by radiographers in and out of hospital)	100% of the MT R1 100 per family per year				
Post-hospital care Speech and occupational therapy and physiotherapy Professional services relating to a Medihelp authorised private hospital admission, required for up to 30 days after discharge	100% of the MT M = R1 870 per year M+ = R2 600 per year				
Specialised radiology <ul style="list-style-type: none"> <li>• MRI and CT imaging</li> </ul>	100% of the MT Unlimited Member pays the first R2 600 per examination in and out of hospital	100% of the MT Unlimited Member pays the first R2 500 per examination in and out of hospital	100% of the MT Unlimited Member pays the first R2 000 per examination in hospital and R1 650 out of hospital	100% of the MT Unlimited Member pays the first R1 500 per examination in hospital and R1 200 out of hospital	
<ul style="list-style-type: none"> <li>• Angiography</li> </ul>	100% of the MT Unlimited				
Standard radiology, pathology and medical technologist services	100% of the MT Unlimited				
Applicable prescription medicine dispensed and charged by the hospital (TTO) on discharge from the hospital (excluding PMB chronic medicine)	R400 per admission	R350 per admission	R450 per admission	R500 per admission	

# Core benefits

## Hospitalisation (continued)

Description	Prime 1	Prime 2 Unify	Prime 3	Elite
<p>Psychiatric treatment of a mental health condition</p> <ul style="list-style-type: none"> <li>Professional services rendered in and out of hospital by a psychiatrist</li> <li>General ward accommodation</li> <li>Medicine supplied during the period of the treatment in the institution</li> <li>Outpatient consultations</li> </ul>	100% of the MT R20 050 per beneficiary to a maximum of R30 400 per family per year	100% of the MT R25 300 per beneficiary to a maximum of R34 800 per family per year	100% of the MT R30 400 per beneficiary to a maximum of R40 800 per family per year	100% of the MT R36 700 per beneficiary to a maximum of R51 000 per family per year
<p>Palliative care</p> <p>Services include nursing care and services rendered by a social worker. Subject to pre-authorization, clinical protocols, services prescribed by a medical doctor, a treatment plan and a quotation from a registered nursing practitioner</p>	100% of the MT R20 000 per family per year	100% of the MT R22 000 per family per year	100% of the MT R24 000 per family per year	100% of the MT R26 000 per family per year
<p>Refractive surgery</p> <p>Subject to pre-authorization and clinical protocols</p>	This option does not cover this service	100% of the MT Savings account	Hospitalisation: 100% of the MT R12 000 per family per year for beneficiaries 18-50 years	Hospitalisation: 100% of the MT R20 000 per family per year for beneficiaries 18-50 years
<p>Oncology</p> <p>Subject to pre-authorization and registration on the Medihelp Oncology Programme. Protocols, a DSP and the MORP apply</p> <p>PMB cases</p> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation)</li> </ul>	100% of the MT Unlimited			
<p>Non-PMB cases</p> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine</li> </ul>	100% of the MT R220 000 per family per year	100% of the MT R240 840 per family per year	100% of the MT R273 700 per family per year	100% of the MT R415 600 per family per year

Description	Prime 1	Prime 2 Unify	Prime 3	Elite
<p>Ophthalmological, ear, nose, throat and endoscopic procedures, removal of skin lesions and circumcisions</p> <p>Subject to pre-authorization, clinical protocols and services rendered in the day surgery network</p>	100% of the MT Deductibles may apply if performed in facilities outside the day surgery network			
<p><b>Internally implanted prostheses</b></p> <p>Per beneficiary per year (all hospital admissions and prostheses are subject to pre-authorization, protocols and case management)</p>	Per beneficiary per year (all hospital admissions and prostheses are subject to pre-authorization, protocols and case management)			
EVARS prosthesis	R35 900	R135 600		
Vascular/cardiac prosthesis	R35 900	R58 000		
Health-essential functional prosthesis	R23 850	R64 300		
<ul style="list-style-type: none"> <li>Intra-ocular lenses</li> </ul>	Sub-limit subject to health-essential functional prosthesis benefit 2 lenses - R4 300 per lens			
<ul style="list-style-type: none"> <li>Hip, knee and shoulder replacements (non-PMB)</li> <li>In case of acute injury where replacement is the only clinically appropriate treatment modality</li> </ul>	Hospitalisation: 100% of the MT Prosthesis: Health-essential functional prosthesis benefits apply			
<ul style="list-style-type: none"> <li>In case of wear and tear</li> </ul>	These options do not cover this service			Subject to DSP (ICPS)*
Implantable hearing devices (including devices and components)	These options do not cover this service		R250 000 per beneficiary	R270 000 per beneficiary
Prosthesis with reconstructive or restorative surgery in and out of hospital	R4 400 per family per year	R9 900 per family per year	R9 900 per family per year	R9 900 per family per year
External breast prostheses in and out of hospital	This option does not cover this service	Savings account		

\* Elite: Only if patients qualify in terms of ICPS's clinical criteria and protocols (only hip and knee replacements). If not, a R20 300 benefit applies for the hospital account and prosthesis components (combined), per admission.

# Prime hospital network

Members of the Prime network benefit options are required to be admitted to one of the network hospitals or day clinics below when they need to undergo planned procedures.

Our website lists all the network hospitals. Visit [www.medihelp.co.za](http://www.medihelp.co.za)

Download our **Medihelp member app**, which is available on iOS and Android

## Gauteng

Alberton	Netcare Clinton Hospital Netcare Union Hospital
Benoni	Netcare Lakeview Hospital (maternity and neonatal only) Netcare Linmed Hospital
Johannesburg	Netcare Garden City Hospital Netcare Mulbarton Hospital
Kempton Park	Birchmed Surgical Centre Ekurhuleni Surgiklin Day Clinic
Krugersdorp	Netcare Krugersdorp Hospital Netcare Pinehaven Hospital
Midrand	Cure Day Hospital Midstream
Pretoria	Cure Day Hospital Erasmuskloof Cure Day Hospital Medkin Intercare Hazeldean Day Hospital Life Brooklyn Day Hospital Netcare Jakaranda Hospital Netcare Montana Hospital Netcare Pretoria East Hospital (haematology and psychiatry only) Netcare Unitas Hospital Zuid-Afrikaans Hospital
Roodepoort	Mayo Clinic
Springs	Netcare N17 Hospital
Vanderbijlpark	Cormed Clinic Mediclinic Emfuleni PJ Schutte Theatre Unit (dental procedures only)
Vereeniging	Mediclinic Vereeniging Midvaal Private Hospital

## Mpumalanga

Emalahleni	Advanced De La Vie Day Hospital Emalahleni Private Hospital
Ermelo	Mediclinic Ermelo
Middelburg	Life Midmed Hospital
Nelspruit	Busamed Lowveld Private Hospital Kiaat Private Hospital Mediclinic Nelspruit Mediclinic Nelspruit Day Hospital
Secunda	Mediclinic Secunda

## KwaZulu-Natal

Amazimtoti	Netcare Kingsway Hospital
Ballito	Netcare Alberlito Hospital
Durban	Busamed Hillcrest Private Hospital Life Chatsmed Garden Hospital Netcare St Augustine's Hospital Mediclinic Howick
Howick	Mediclinic Howick
Ladysmith	Ladysmith Day Hospital Lenmed La Verna Private Hospital Mediclinic Newcastle
Newcastle	Mediclinic Newcastle Day Hospital Mediclinic Pietermaritzburg
Pietermaritzburg	Netcare St Anne's Hospital
Port Shepstone	Hibiscus Day Surgical Hospital Hibiscus Private Hospital Netcare The Bay Hospital Shelly Beach Day Clinic KZN Day Clinic Netcare Umhlanga Hospital
Richards Bay	
Shelly Beach	
Umhlanga	

## Western Cape

Cape Town	Mediclinic Cape Gate Mediclinic Cape Gate Day Clinic Mediclinic Durbanville Day Hospital Mediclinic Louis Leipoldt Mediclinic Milnerton Mediclinic Strand Medicross Foreshore Day Hospital Melomed Bellville Melomed Gatesville Netcare N1 City Hospital Mediclinic Geneva Mediclinic George
George	Mediclinic George
Hermanus	Mediclinic Hermanus
Mossel Bay	Life Bayview Private Hospital Vidamed Day Hospital
Oudtshoorn	Mediclinic Klein Karoo
Paarl	Cure Day Hospital St Stephen's Paarl Mediclinic Paarl
Plettenberg Bay	Mediclinic Plettenberg Bay
Somerset West	Mediclinic Vergelegen
Stellenbosch	Mediclinic Stellenbosch Mediclinic Stellenbosch Day Clinic Mediclinic Winelands Orthopaedic Hospital
Vredenburg	Life West Coast Private Hospital
Worcester	Mediclinic Worcester

## Limpopo

Bela-Bela	Bela-Bela Phodclinic
Lephalale	Mediclinic Lephalale
Makhado	Zoutpansberg Private Hospital
Polokwane	Mediclinic Limpopo Mediclinic Limpopo Day Clinic
Tzaneen	Mediclinic Tzaneen

## North West

Klerksdorp	Sunningdale Hospital Wilmed Park Private Hospital
Potchefstroom	Mediclinic Potchefstroom Medicross Potchefstroom
Rustenburg	Netcare Ferncrest Hospital
Vryburg	Vryburg Private Hospital

## Northern Cape

Kimberley	Mediclinic Kimberley
Upington	Mediclinic Upington

## Eastern Cape

East London	Life Beacon Bay Hospital Life St Dominic's Hospital Life St James Hospital
Grahamstown	Netcare Settlers Hospital
Humansdorp	Life Isivivana Private Hospital
Port Alfred	Netcare Port Alfred Hospital
Port Elizabeth	Life St George's Hospital (maternity and neonatal only) Medical Forum Theatre Netcare Greenacres Hospital
Queenstown	Life Queenstown Private Hospital
Uitenhage	Netcare Cuyler Hospital

## Free State

Bethlehem	Bethlehem Medical Centre Mediclinic Hoogland
Bloemfontein	Citymed Day Hospital Mediclinic Bloemfontein Pasteur Eye Hospital Universitas Private Hospital
Kroonstad	Netcare Kroon Hospital
Welkom	Mediclinic Welkom Welkom Medical Centre

Medihelp may change the information contained in this list from time to time and will publish any changes on our website at [www.medihelp.co.za](http://www.medihelp.co.za).

# Day surgery network

It is important that members of all benefit options should undergo planned ophthalmological, endoscopic and ear, nose and throat procedures, skin lesion removal and circumcisions at one of the day surgeries below. By using the day surgery network for these services, you will avoid additional expenses. Visit [www.medihelp.co.za](http://www.medihelp.co.za)

## Gauteng

Alberton	Chimera Surgical Clinic Optimed Eye & Laser Clinic The Ear & Eye Clinic
Benoni	Karibu Day Clinic Metamorphosis Day Clinic The Healthy Eye Clinic
Boksburg	Advanced East Rand Day Hospital Medicross Boksburg
Centurion	Centurion Day Hospital Centurion Eye Hospital
Edenvale Germiston	Edenvale Day Clinic Birchmed Surgical Centre Ekurhuleni SurgiKlin Medicross Germiston Mercidoc Day Clinic The Ear & Eye Clinic
Johannesburg	20/20 Eye Surgery Centre Centre Of Advanced Medicine Dr GM Pitje Day Hospital Fordsburg Clinic Intercare Sandton Medicross Randburg Rosewood Clinic
Krugersdorp Midrand Pretoria	Netcare Protea Day Clinic Cure Day Hospital Midstream Advanced Groenkloof Day Hospital Cure Day Hospital Erasmuskloof Cure Day Hospital Medkin Intercare Hazeldean Intercare Irene Kilnerpark Day Hospital Life Brooklyn Day Hospital Life Pretoria North Surgical Medicross Constantia Park Medicross Silverton Pretoria East Eye Institute Waterkloof Surgical Centre
Randburg	Bioart Fertility Centre Johannesburg Eye Hospital Medicross The Berg
Roodepoort	Visiomed Eye Laser Clinic Advanced Medgate Day Hospital Cure Day Hospital Wilgeheuvel Fauchard Clinic Life Wilgeheuvel Day Clinic Mayo Clinic
Sandton	Netcare Constantia Clinic Cure Day Fourways Sandhurst Eye Centre Vitalab Centre
Soweto	Advanced Soweto Day Hospital Apex Surgi-Centre Soweto
Vanderbijlpark	Ocumed Eye & Laser Institute PJ Schutte Threatre Unit
Vereeniging	Visiclin Eye Clinic

## Eastern Cape

Port Elizabeth	Medical Forum Theatre
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## Free State

Bethlehem Bloemfontein	Bethlehem Medical Centre Citymed Day Hospital Cure Day Hospital Bloemfontein Medovs Day Clinic Stirling Hospital
Kroonstad Welkom	Koinonia Theatre Praxmed Theatre Welkom Medical Centre

## KwaZulu-Natal

Berea	Westridge Surgical JMH Morningside Hospital
Bluff Durban	Medicross Bluff Medicross Malvern Lorne Street Anaesthetics Durban Eye Hospital Howick Day Clinic
Howick Ladysmith	Ladysmith Day Hospital
Mandini Margate Newcastle	Mandeni Medical Centre Shelly Beach Day Clinic Mediclinic Newcastle Day Clinic
Pietermaritzburg Pinetown	Pietermaritzburg Eye Hospital Medicross Pinetown
Port Shepstone Richards Bay	Hibiscus Day Surgical Hospital Medicross Richards Bay Richards Bay Medical Institute
Umhlanga	KZN Day Clinic Umhlanga Eye Institute
Westville	Care Clinic (Westville)

## Limpopo

Polokwane	Mediclinic Limpopo Day Clinic
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## Mpumalanga

Badplaas Emalahleni	St Anthony's Clinic Advanced De La Vie Day Hospital Emalahleni Day Hospital Highveld Eye Hospital
Nelspruit	Mediclinic Nelspruit Day Clinic

## North West

Mahikeng Potchefstroom Rustenburg	St Jailanis Clinic - Molopo Medicross Potchefstroom Rustenburg Private Eye Clinic
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## Northern Cape

Kimberley	Medi-harts Day Clinic Kimberley Narko Clinic
Upington	Medicross Kalahari Day Theatre

## Western Cape






Cape Town	Advanced Durbanville Surgical Centre Advanced Harbour Bay Surgical Centre Advanced Panorama Surgical Centre Advanced Vergelegen Surgical Centre Aevitas Fertility Clinic Alchimia Clinic Cape Dental Theatres Cure Day Hospital Bellville Cure Day Hospital Somerset West Driftwood Clinic Drs Heylen le Roux and Matebes Intercare Century City John Hill Eye & Laser Centre Khangella Eye Theatre Kraaifontein Medical & Dental Centre Life Sports Science Day Centre Marie Stopes - Cape Town Mediclinic Cape Gate Day Clinic Mediclinic Durbanville Day Clinic Medicross Foreshore Day Hospital Medicross Monte Vista Clinic Medicross Tokai Panorama Laser Clinic Parow Medical & Dental Centre Renaissance Surgical Clinic Rose Cottage Somerset Aesthetic Clinic Strathmed Paediatric Dental Theatre The Surgical Institute Thembani Theatres Wesfleur Private Clinic George Surgical Centre
George Hermanus Knysna Mossel Bay Oudtshoorn Paarl Stellenbosch	Hermanus Day Hospital Advanced Knysna Surgical Vidamed Day Hospital Cango Medicentre Cure Day Hospital St Stephen's Paarl Mediclinic Stellenbosch Day Clinic Wijnland Fertility Clinic Advanced Worcester Surgical Centre
Worcester	

# Day-to-day benefits






These benefits provide cover for consultations with your GP or specialist, acute medicine, X-rays, blood tests and other out-of-hospital medical expenses. Benefits will be paid at 100% of the Medihelp tariff (MT).

## Options with savings accounts

Day-to-day benefits are covered first from the available savings account and after the savings account funds have run out, from the available insured benefits.

					
<b>Description</b>  Oxygen Subject to pre-authorisation, clinical protocols and services prescribed by a medical doctor	100% of the MT				
PMB chronic medicine Subject to pre-authorisation and registration on Medihelp's chronic medicine management programme	100% of the MHRP Prime network options – DSP & formulary apply				
Non-PMB chronic medicine <ul style="list-style-type: none"> <li>• Generic medicine - 100% of the MT</li> <li>• Original medicine when no generic equivalent is available – 80% of the MT will apply</li> <li>• Voluntary use of original medicine when a generic equivalent is available – 70% of the MMAP will apply</li> </ul>	Medicine is funded from available acute medicine benefits	Medicine is funded from available acute medicine benefits/savings account			100% of the MMAP M = R4 700 per year M+1 = R7 100 per year M+2 = R9 500 per year M+3+ = R10 105 per year Subject to pre-authorisation and registration on Medihelp's chronic medicine management programme
Homeopathic, naturopathic and osteopathic medicine	25% of the available acute medicine benefit described on the next page	Once savings account funds have run out 25% of the available acute medicine benefit described on the next page			

# Day-to-day benefits

					
<p><b>Description</b></p> <p>Acute medicine, including medicine dispensed at an emergency unit, self-medication and immunisations</p> <ul style="list-style-type: none"> <li>Generic medicine – 100% of the MT</li> <li>Original medicine when no generic equivalent is available – 80% of the MT will apply</li> <li>Voluntary use of original medicine when a generic equivalent is available – 70% of the MMAP will apply</li> </ul>	<p>100% of the MT M = R1 250 per year M+ = R2 500 per year</p>	<p>Paid from the savings account first 100% of the MT M = R1 250 per year M+ = R2 500 per year Once savings account funds have run out</p>	<p>Savings account</p>		<p>Overall annual day-to-day limit Once savings account funds have run out 100% of the MT M = R12 000 per year M+1 = R14 000 per year M+2 = R16 000 per year M+3+ = R18 000 per year</p> <p>Acute medicine benefit amount Paid from the savings account first 100% of the MT M = R4 000 per year M+1 = R5 000 per year M+2 = R6 000 per year M+3+ = R7 000 per year (Subject to overall annual day-to-day limit)</p>
<p>GPs, primary care drug therapists and specialists – consultations and follow-up consultations</p> <p><b>Prime network options</b> GP network and referral to specialists by a network GP apply</p>			<p>Paid from the savings account first 100% of the MT Child care benefit: M+ = R1 100 per year GP consultations for children ≥2 to &lt;12 years Once savings account funds have run out</p>	<p>Paid from the savings account first 100% of the MT M = R6 000 per year M+ = R11 000 per year Once savings account funds have run out</p>	<p>Paid from the savings account first 100% of the MT M = R3 000 per year M+1 = R4 000 per year M+2 = R5 000 per year M+3+ = R6 000 per year (Subject to overall annual day-to-day limit)</p>
<p>Physiotherapy (treatment and material)</p>					
<p>Clinical psychology and psychiatric nursing (in and out of hospital)</p>					
<p>Supplementary health services (e.g. occupational and speech therapy, dietician and biokinetic services)</p>					
<p>Pathology and medical technologist services requested by a medical doctor</p>	<p>This option does not cover these services</p>	<p>Savings account</p>	<p>Savings account</p>		<p>Paid from the savings account first 100% of the MT R2 900 per family per year (Subject to overall annual day-to-day limit)</p>
<p>Standard radiology – subject to clinical protocols and requested by a medical doctor (if requested by a chiropractor – black and white X-rays only)</p>					<p>Paid from the savings account first 100% of the MT R2 900 per family per year (Subject to overall annual day-to-day limit)</p>

# Day-to-day benefits

## External prostheses and medical appliances

External prostheses and medical appliances are paid at 100% of the Medihelp tariff.

Description	Prime 1	Prime 2	Unify	Prime 3	Elite
Artificial eyes (per 3-year cycle)	This option does not cover these services	Savings account		R4 850 per family	R8 200 per beneficiary
Speech and hearing aids (per 3-year cycle)		Savings account		R4 850 per family	R8 200 per beneficiary
Artificial limbs (per 3-year cycle)		Savings account		R4 850 per family	R6 500 per beneficiary
Wheelchairs (per 3-year cycle)		Savings account		R4 850 per family	R6 500 per beneficiary
Medical appliances		Savings account			
Hyperbaric oxygen treatment		R650 per family	R650 per family	R1 300 per family	R1 550 per beneficiary
<ul style="list-style-type: none"> <li>In hospital</li> <li>Out of hospital</li> </ul>			Savings account		
CPAP apparatus (per 2-year cycle and prescribed by a medical doctor)		Savings account		R10 000 per beneficiary	R10 000 per beneficiary

## Optometry

Subject to pre-authorization by PPN and services should be obtained from a PPN provider. Benefits are available per beneficiary per 24-month cycle and are limited to either spectacles or contact lenses.

Description	Prime 1	Prime 2	Unify	Prime 3	Elite	
Optometric examinations	This option does not cover these services			1 composite examination	1 composite examination	
Spectacles or contact lenses				R800	R1 000	
<ul style="list-style-type: none"> <li>Spectacles</li> <li>Frames and/or lens enhancements</li> </ul>			Savings account		Single vision or bifocal lenses (multifocal lenses paid at the cost of bifocal lenses)	Single vision, bifocal or multifocal lenses
<ul style="list-style-type: none"> <li>Lenses (one pair of standard clear Aquity lenses)</li> </ul>					R1 200	R1 680
<ul style="list-style-type: none"> <li>Contact lenses</li> </ul>						

### Spectacle warranty

If your spectacles are lost, have broken or are stolen in the 24-month cycle, you may obtain the following only at PPN providers:

- A frame and one pair of clear lenses up to the previous lens type prescribed and in accordance with the last recorded script.

- Deductibles will apply.

Contact lenses are not covered



# Day-to-day benefits

## Dentistry

We pay your dental services at 100% of the Medihelp tariff according to the managed care protocols of our dental benefit management partner, Dental Risk Company (DRC). You must pre-authorise all specialised dentistry and dental procedures performed under conscious sedation in the dentist's chair (sedation cost) with DRC. Benefits for the retreatment of a tooth are also subject to managed care protocols, while specific item codes and pre-authorisation may apply on certain dental services.

Description	Prime 1	Prime 2	Unify	Prime 3	Elite
<b>Conservative dental services</b>					
Routine check-ups		Savings account 2 per beneficiary per year (once every 6 months)		2 per beneficiary per year (once every 6 months)	
Oral hygiene <ul style="list-style-type: none"> <li>Scale and polish treatments</li> <li>Fluoride treatment for children &gt;5 and &lt;13 years</li> <li>Fissure sealants for children &gt;5 and &lt;16 years only (permanent teeth)</li> </ul>	This option does not cover these services	Savings account 2 per beneficiary per year (once every 6 months)		2 per beneficiary per year (once every 6 months)	
Fillings (treatment plans and X-rays may be requested for multiple fillings)		Savings account 1 filling per tooth in 365 days		Unlimited	Unlimited
Tooth extractions and root canal treatment in the dentist's chair				Unlimited	
Laughing gas (in the dentist's chair)				Unlimited	
Plastic dentures			Savings account 1 set per beneficiary in a 4-year period		1 set per beneficiary in a 4-year period
Dental procedures under conscious sedation in the dentist's chair (sedation cost) – subject to pre-authorisation and managed care protocols		Removal of impacted teeth only (3rd molars) (Dentist's account – item codes apply)		Removal of impacted teeth (3rd molars) and extensive treatment for children <12 years	
X-rays <ul style="list-style-type: none"> <li>Intra-oral X-rays</li> <li>Extra-oral X-rays</li> </ul>		Savings account 1 per beneficiary in a 3-year period		Unlimited	Unlimited
<b>Specialised dental services</b>					
Partial metal frame dentures				1 partial frame (upper or lower jaw) per beneficiary in a 5-year period	2 partial frames (upper and lower jaw) per beneficiary in a 5-year period
Maxillofacial surgery and oral pathology <ul style="list-style-type: none"> <li>Surgery in the dentist's chair (benefits for temporomandibular joint (TMJ) therapy are limited to non-surgical interventions/treatment)</li> </ul>	This option does not cover these services	Savings account		Unlimited	Unlimited
Crowns and bridges				1 crown per family per year, once per tooth in a 5-year period	2 crowns per family per year, once per tooth in a 5-year period
Implants				These options do not cover this service	
Orthodontic treatment (only one beneficiary per family may begin orthodontic treatment per calendar year) subject to pre-authorisation and orthodontic needs analysis		Savings account Once per lifetime for beneficiaries <18 years Payment from date of authorisation, until the patient turns 18		R9 350 once per lifetime per beneficiary <18 years Payment from date of authorisation, until the patient turns 18	R12 260 once per lifetime per beneficiary <18 years Payment from date of authorisation, until the patient turns 18
Periodontal treatment (conservative non-surgical therapy only) Subject to pre-authorisation and a treatment plan		Savings account		Unlimited	Unlimited



# Deductibles

Visiting network service providers, making use of designated service providers (DSPs), following the correct pre-authorization 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 procedure-specific deductibles. These procedures are also subject to protocols, pre-authorization and DSPs. A specialist must request specialised radiology to qualify for benefits.

Description	Prime 1	Prime 2	Unify	Prime 3	Elite
Spinal column surgery Non-surgical back treatment at a DBC clinic is a prerequisite	Member pays the first R15 000 per admission	Member pays the first R10 850 per admission		Member pays the first R9 500 per admission	Member pays the first R8 100 per admission
Endoscopic procedures In a hospital or day clinic – a further 35% deductible will apply if the services are not performed in the day surgery network	Member pays the first R4 200 per admission All scopes	Member pays the first R4 050 per admission All scopes		Member pays the first R3 350 per admission Only gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy	Member pays the first R2 200 per admission Only gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
<ul style="list-style-type: none"> <li>In the doctor's rooms</li> </ul>	No deductible	No deductible		No deductible	No deductible
Dental procedures performed under general anaesthesia in hospital or the day surgery network Subject to pre-authorization and DSP's managed care protocols	Member pays the first R3 430 per admission			Member pays the first R1 500 per admission	Member pays the first R935 per admission
<ul style="list-style-type: none"> <li>Removal of impacted teeth (3rd molars)*</li> </ul>	Member pays the first R3 430 per admission			Member pays the first R1 500 per admission	Member pays the first R935 per admission
<ul style="list-style-type: none"> <li>Extensive treatment for children younger than 7 years (subject to clinical assessment/ motivation) – once per beneficiary per 365-day period*</li> </ul>	Member pays the first R3 430 per admission			Member pays the first R1 500 per admission	Member pays the first R935 per admission
Specialised radiology In and out of hospital	Member pays the first R2 600 per examination in and out of hospital	Member pays the first R2 500 per examination in and out of hospital		Member pays the first R2 000 per examination in hospital and R1 650 out of hospital	Member pays the first R1 500 per examination in hospital and R1 200 out of hospital
<ul style="list-style-type: none"> <li>MRI and CT imaging</li> </ul>					

\* We cover only specific item codes on the dentist's account for the removal of impacted teeth on all benefit options. For the Prime 1, 2 and Unify benefit options, the dentist's account for extensive dental treatment is for the member's account or payable from the savings account.

# Deductibles

Description	Prime 1	Prime 2	Unify	Prime 3	Elite
Prostatectomy (conventional or laparoscopic), hysterectomy and endometrial ablation Subject to protocols and pre-authorisation	Member pays the first R6 500 per admission	Member pays the first R6 000 per admission			No deductible
Ophthalmological, endoscopic and ear, nose and throat procedures, removal of skin lesions and circumcisions obtained outside the day surgery network	65% benefit applies				
Medicine on prescription/self-medication	80% benefit applies to original medicine if no generic equivalent is available 70% benefit applies to original medicine if a generic equivalent is available				
Prime network options • Out-of-network hospital used by choice	65% of the benefit applies	Not applicable		65% of the benefit applies	No deductible
• PMB chronic medicine outside the formulary and/or not obtained from the DSP	40% of the benefit applies			40% of the benefit applies	No deductible
No pre-authorisation obtained • All planned hospital admissions • Oxygen for out-of-hospital use • Dental procedures under conscious sedation (sedation cost) in the dentist's chair • Specialised dental services	80% of the benefit applies				
• Emergency transport services	50% of the benefit applies				

# Healthcare partners

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

## Dental Risk Company (DRC)

DRC specialises in offering effective dental managed care solutions and provides Medihelp's dental benefits in partnership with more than 2 300 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.

## Medihelp Preferred Pharmacy Network

Medihelp's Preferred Pharmacy Network consists of more than 2 000 pharmacies who offer Medihelp members the most cost-effective professional fee structure for prescribed medicine. This means that members who visit network pharmacies will not have to pay any excess amounts for higher professional fees which non-network pharmacies charge to dispense medicine items.

## 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 networks

Two specialist networks (for Medihelp's non-network range and the Prime network range) effectively manage any PMB specialist care that our members may require, while reducing their out-of-pocket expenses. For members of our network options, a referral to a specialist is required by their network GP, and specific specialist networks also ensure streamlined care between the specialist and the network hospital, especially with regard to PMB services.

## Independent Clinical Oncology Network (ICON)

ICON is the 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 transport services. Netcare 911's Health-on-line service provides emergency and non-emergency telephonic advice by qualified nurses 24 hours a day.

## Document Based Care (DBC)

Medihelp's back treatment programme is offered in cooperation with DBC. Each programme is developed by an interdisciplinary medical team according to the individual's clinical profile. The back treatment programme is also a prerequisite for spinal column surgery.

## Preferred Provider Negotiators (PPN)

PPN provides Medihelp's optical benefits (on options which cover optometry) in partnership with more than 2 300 optometrists across South Africa. Medihelp members may visit any optometrist, and benefits are paid according to PPN tariffs.

## The ICPS hip and knee replacement programme

A special comprehensive benefit for primary (first) hip and knee replacements is available to members of Elite and is offered in collaboration with a network of preferred providers at Improved Clinical Pathway Services (ICPS). The programme is available to patients who meet ICPS's clinical criteria and protocols. You can phone our Customer Care centre on 086 0100 678 to obtain the contact number of the relevant ICPS provider in your area. You can arrange a consultation during which ICPS will determine whether you are eligible for the programme – if you are, the ICPS team will arrange authorisation of the procedure with Medihelp.

## GP network

Medihelp has partnered with a network of GPs to provide affordable, quality care at a negotiated rate to members of our Prime network options. These members must obtain a referral from a network GP to specified specialist disciplines, in an effort to coordinate and optimise their care. Medihelp members on the non-network options can also avoid additional fees by making use of network GPs for consultations. The network consists of approximately 1 500 GPs across South Africa. Visit the Medihelp website at [www.medihelp.co.za](http://www.medihelp.co.za) or use the member app to find a network doctor.

## DSPs for the Prime network range only

### MobileMeds

Members must obtain their PMB chronic medicine from a designated service provider (DSP) to avoid a 60% deductible. Order your authorised PMB chronic medicine from MobileMeds.

### Dis-Chem Oncology and Medipost

Dis-Chem Oncology and Medipost are the DSPs for oncology medicine.

## Day surgery network (applies to all options)

Medihelp has an arrangement with 134 day surgeries to provide affordable, quality care to patients who need to undergo ophthalmological, endoscopic and ear, nose and throat procedures, as well as skin lesion removal and circumcisions. By using the day surgery network for these services, you will avoid additional expenses.

# What's not covered

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 authorised by Medihelp. The following are some of the services that are not covered:

- 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 which 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.
- The treatment of infertility, other than that stipulated in the Regulations under the Medical Schemes Act, 1998.
- 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 published 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.
- All supplementary services for example dietician and physiotherapy services rendered in hospital and not referred by the attending medical doctor.
- Cochlear implants – all related procedures, services and devices (not applicable to Prime 3 and Elite).

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.

# Explanation of terms

BMI	-	Body mass index
COPD	-	Chronic obstructive pulmonary disease
CPAP	-	Continuous positive airway pressure
CT	-	Computerised tomography
DRC	-	Dental Risk Company
FOBT	-	Faecal occult blood test
EMS	-	Emergency medical services
GP	-	General practitioner
HPV	-	Human papilloma virus
ICPS	-	Improved Clinical Pathway Services
M	-	Member
MORP	-	Medihelp Oncology Reference Price
MRI	-	Magnetic resonance imaging
OAL	-	Overall annual limit
PPN	-	Preferred Provider Negotiators

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 back treatment programme is also a prerequisite for spinal column surgery.

**CDL – Chronic Diseases List** which is covered in terms of prescribed minimum benefits.

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

**Contraceptives** refer to injectable, implantable, intra-uterine, trans- and subdermal as well as oral contraceptives.

**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.

**CPAP** is an apparatus which provides continuous positive airway pressure to assist breathing.

A **cycle** means the stated length of the benefit cycle, commencing on the date of the first service and thereafter calculated from the date of each subsequent service after the completion of a previous cycle, regardless of a break in membership or registration, or change in benefit option.

**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 are applicable 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% (e.g. for original acute medicine), or where the cost exceeds the limit available for the service (e.g. for medical appliances); 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 predetermined deductible is applicable to a specific benefit as indicated per benefit option.

**DSP – Designated service providers** contracted or appointed by Medihelp to provide certain medical services.

The **Early Detection programme** is developed specifically to identify beneficiaries with undiagnosed cases of high blood pressure, diabetes and high cholesterol to support and help them manage their conditions.

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

**Formulary** means a list of preferred items (medicine, pathology, prosthetic or otherwise) based on its safety, efficacy and cost-effectiveness, used in the diagnosis and/or treatment of a medical condition (Prime network options only).

**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-authorisation and Medihelp pays 80% of the hospital account if the admission is not pre-authorised. 65% benefits are paid on the Prime network options in case of a voluntary admission to a non-network hospital. Procedure-specific deductibles may apply. Emergency admissions must be registered on the first workday following the admission (see also "emergency medical condition"). Ophthalmological, ear, nose, throat and endoscopic procedures, removal of skin lesions and circumcisions have to be rendered in Medihelp's day surgery network or a 65% benefit will apply. For endoscopic procedures, a set deductible will also apply where scopes are obtained in a hospital or in a day clinic.

# Explanation of terms

**MHRP** – The **Medihelp Reference Price** is applicable to all pre-authorised 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 introduced to the market). Please visit Medihelp’s website at [www.medihelp.co.za](http://www.medihelp.co.za) (the Member Zone 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.

**MMAP** – The **Maximum Medical Aid Price** is the reference price used by Medihelp to determine benefits for acute and chronic medicine. The MMAP is the average price of all the available generic equivalents for an ethical patented medicine item.

**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.

**Network benefit options** offer benefits to members in collaboration with a medical provider network. Members on these options must make use of the network to qualify for benefits and prevent deductibles. Please visit [www.medihelp.co.za](http://www.medihelp.co.za) for details of the network providers for your benefit option.

**Oncology:** The majority of 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 is subject to deductibles and if the treatment deviates from ICON’s protocols, it will not qualify for benefits.

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

**PMB – Prescribed minimum benefits** are paid for 26 chronic conditions on the 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. Benefits for PMB services are first funded from the related day-to-day benefits.

**A primary care drug therapist** is a pharmacist who may diagnose primary health conditions and prescribe medication for contraception and conditions such as diarrhea, acne, insect and spider bites, ear infections and various other conditions.

**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 (for options with a savings account)** means an account which is held by Medihelp as part of the Scheme’s funds. Funds in the savings account are used to pay for qualifying medical expenses and funds not used, accumulate. For your convenience, you will have a credit facility available equalling the monthly savings contributions for the remainder of a financial year.

**TTO – To take out** refers to medicine dispensed and charged by the hospital at discharge.

**Vascular/cardiac prostheses** include artificial aortic valves, pacemakers and related or connected functional prostheses.

# Contact us

## Medihelp

### Medihelp Customer Care centre

Tel: 086 0100 678  
 Fax: 012 336 9540  
[enquiries@medihelp.co.za](mailto:enquiries@medihelp.co.za)  
[www.medihelp.co.za](http://www.medihelp.co.za)

### Application forms (new business)

[newbusiness@medihelp.co.za](mailto:newbusiness@medihelp.co.za)

### Membership enquiries

Fax: 012 336 9532  
[membership@medihelp.co.za](mailto:membership@medihelp.co.za)

### Subscriptions enquiries

Fax: 012 336 9537  
[subscriptions@medihelp.co.za](mailto:subscriptions@medihelp.co.za)

### E-services

Access the secured website for members (Member Zone) via [www.medihelp.co.za](http://www.medihelp.co.za)  
 Download the member app from iStore/Google Play

### Submission of claims

Fax: 012 336 9556  
[claims@medihelp.co.za](mailto:claims@medihelp.co.za)

### Hospital admissions

(all hospital admissions must be pre-authorized)  
 Member Zone  
 Member app  
 Tel: 086 0200 678  
 Fax: 012 336 9535  
[hospitalauth@medihelp.co.za](mailto:hospitalauth@medihelp.co.za)

### PMB chronic medicine and more than 30 days' medicine supply

Tel: 086 0100 678  
 Fax: 012 334 2466  
[medicineapp@medihelp.co.za](mailto:medicineapp@medihelp.co.za)

### Prescribed minimum benefits (PMB)

Tel: 086 0100 678  
 Fax: 086 0064 762  
[enquiries@medihelp.co.za](mailto:enquiries@medihelp.co.za)

### MRI and CT imaging

Tel: 086 0200 678

### Oncology

#### Disease management programme

Tel: 086 0100 678  
 Fax: 086 0064 762  
[oncology@medihelp.co.za](mailto:oncology@medihelp.co.za)

### Oncology medicine (Prime network options only)

#### Dis-Chem Oncology

Tel: 010 003 8948  
 Fax: 086 597 0573  
[oncology@dischem.co.za](mailto:oncology@dischem.co.za)

or

#### Medipost

Tel: 012 404 4430  
 Fax: 086 680 3319  
[oncology@medipost.co.za](mailto:oncology@medipost.co.za)

### Private nursing, hospice and sub-acute care facilities

Tel: 086 0100 678  
 Fax: 012 336 9523  
[hmanagement@medihelp.co.za](mailto:hmanagement@medihelp.co.za)

### Chronic renal dialysis & oxygen administered at home

Tel: 086 0100 678  
 Fax: 012 336 9540  
[preauth@medihelp.co.za](mailto:preauth@medihelp.co.za)

### Medihelp fraudline

Tel: 012 334 2428  
 Fax: 012 336 9538  
[fraud@medihelp.co.za](mailto:fraud@medihelp.co.za)

### MobileMeds (Prime network options only)

PMB chronic medicine  
 Tel: 086 0100 678  
 Fax: 012 336 9544  
[mobilemeds@medihelp.co.za](mailto:mobilemeds@medihelp.co.za)

## Partners

### Netcare 911 (emergency medical transport)

Tel: 082 911  
 Netcare 911 app

### DRC (dental services)

Tel: 087 943 9618  
 Fax: 086 687 1285  
[medihelp@dentalrisk.com](mailto:medihelp@dentalrisk.com)  
[claims@dentalrisk.com](mailto:claims@dentalrisk.com)  
[auth@dentalrisk.com](mailto:auth@dentalrisk.com)  
[www.dentalrisk.com](http://www.dentalrisk.com)

### 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](mailto:enquiry@lifesense.co.za)  
 Scripts & pathology: [results@lifesense.co.za](mailto:results@lifesense.co.za)  
[www.lifesensedm.co.za](http://www.lifesensedm.co.za)

### Medicine

#### Dis-Chem Direct

Tel: 011 589 2788  
 Fax: 086 641 8311  
[direct.medihelp@dischem.co.za](mailto:direct.medihelp@dischem.co.za)

or

#### Medipost

Tel: 012 426 4000  
 Fax: 086 688 9867  
[life@medipost.co.za](mailto:life@medipost.co.za)

### PPN (optometry)

Tel: 086 1103 529 or 086 1101 477  
[info@ppn.co.za](mailto:info@ppn.co.za)  
[www.ppn.co.za](http://www.ppn.co.za)

### Council for Medical Schemes

Tel: 086 1123 267  
[complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za)  
[www.medicalschemes.co.za](http://www.medicalschemes.co.za)



# Medical Aid *in Action*

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