



Comprehensive hospital benefits with a choice of network or non-network hospital cover

Selected day-to-day insured benefits

Only pay for 2 kids younger than 18 years and child dependant rates apply until they are 26 years old

Added insured benefits

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.

## Day-to-day benefits

### Insured day-to-day benefits

GP and specialist consultations, physiotherapy, acute medicine and self-medication, including visits to emergency units

Member = R1 250 per year

Member+ = R2 500 per year

#### Network option

GP network and specialist referrals from a network GP apply

### Dentistry

DRC network applies

100% of the MT for the removal of impacted teeth (3rd molars only) under conscious sedation in the dentist's chair (sedation cost)

Dentist's account - item codes apply

### Medicine

#### Non-PMB chronic medicine

Medicine is funded from the available acute medicine benefits

#### PMB chronic medicine

Non-network option - 100% of the MHRP

Network option - 100% of the MHRP (DSP and formulary apply)

### External prostheses and medical appliances

In and out of hospital

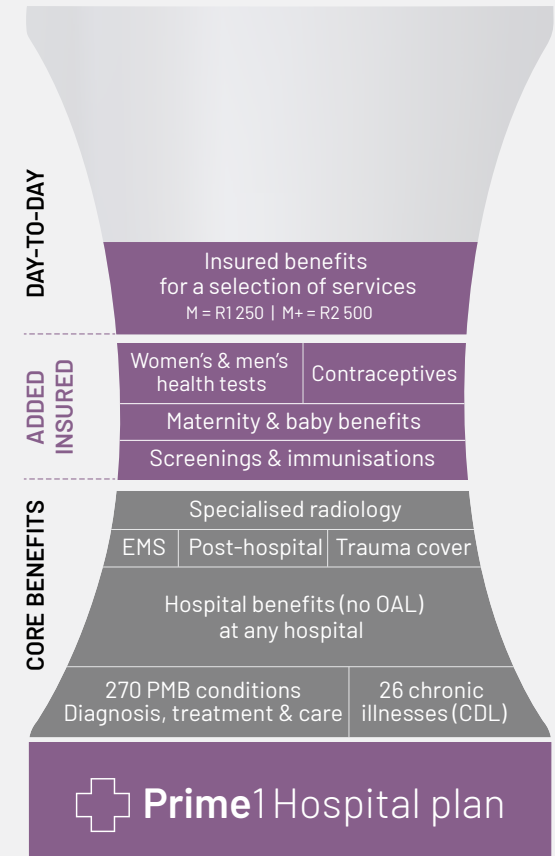
PMB only - 100% of the MT

#### Important:

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

- Certain added insured benefits are not available if you have been registered for a chronic/PMB condition, as the treatment is no longer considered as preventive care. Some benefits may be linked to a specific age/gender/item code. Benefits are paid at 100% of the MT.
- Doctors' consultations are paid from the available day-to-day benefits.
- Benefits may be subject to pre-authorization and/or protocols.
- Medihelp pays generic medicine at 100% of the MMAP, original medicine with no generic at 80% of the MT, and original medicine with a generic at 70% of the MMAP.

# Prime1 Hospital plan



### Monthly contributions

	Network	Non-network
Principal member	R1 722	R2 202
Dependant	R1 416	R1 818
Child dependant <26 years	R522	R672

The monthly contribution does not take any employer subsidy into account

## Added insured benefits

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

### Women's health

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

### Enhanced maternity benefits

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

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

### Child benefits

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

### HealthPrint

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

### Men's health

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

### Over 50s

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

### Routine screening and immunisation

Available at network pharmacy clinics per person:

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

### Supporting wellness

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

## Core benefits

### Chronic illness/PMB

- 100% of the cost for 270 PMB and 26 chronic conditions (DSPs, specialist network, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation

### Emergency transport

Netcare 911

### In country of residence

RSA, Lesotho, Eswatini, Mozambique, Namibia & Botswana – unlimited

### Outside country of residence

Transport by road R2 130 and by air R14 200 per case

### Hospitalisation

100% of the MT

Non-network: any hospital

Network: 113 network hospitals

Day surgery network: 134 day surgeries for certain procedures

### Post-hospital care

R1 870 per member and R2 600 per family per year for speech therapy, occupational therapy and physiotherapy for up to 30 days after discharge

### Specialised radiology

In and out of hospital

- MRI and CT imaging  
100% of the MT – unlimited (see deductibles)
- Angiography  
100% of the MT – unlimited

### Oncology

In and out of hospital

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

### Confinement (childbirth)

- In hospital – 100% of the MT
- Home delivery – R13 500 per event

### Prostheses benefits

- Health-essential functional prosthesis: R23 850
  - Hip, knee and shoulder replacements (non-PMB):  
Acute injuries where replacement is the only treatment option –  
Hospitalisation: 100% of the MT  
Prosthesis: Health-essential functional prosthesis benefit applies  
Wear and tear: no benefits
  - Intra-ocular lenses – R4 300 per lens, 2 lenses per beneficiary per year, health essential functional prosthesis benefit applies
- EVARS prosthesis – R35 900
- Vascular/cardiac prosthesis – R35 900
- Prosthesis with reconstructive or restorative surgery (in and out of hospital) – R4 400 per family per year

### Psychiatric treatment

In and out of hospital

R20 050 per beneficiary per year (maximum R30 400 per family per year)

### Organ transplants

PMB only – 100% of the cost

Cornea implants – R29 900 per implant per year

### Palliative care

100% of the MT

R20 000 per family per year

### Other core benefits

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

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

- **Spinal column surgery** – R15 000 per admission
- **All endoscopic procedures** (in hospital/day clinic) – R4 200 (services should be rendered in a day surgery network to avoid a further 35% deductible)
- **Specialised radiology** (in and out of hospital) – R2 600 per examination
- **Dental procedures under general anaesthesia during hospitalisation**  
Removal of impacted teeth (3rd molars – only specific item codes are paid on the dentist's account) and extensive dental treatment for children <7 years – R3 430 per admission
- **Hysterectomy and endometrial ablation** – R6 500 per admission
- **Prostatectomy** (conventional/laparoscopic procedures only) – R6 500 per admission

### Abbreviations

BMI-Body mass index | CDL-Chronic Diseases List | COPD-Chronic obstructive pulmonary disease | CT-Computerised tomography | DRC-Dental Risk Company | DSP-Designated service provider | EMS-Emergency medical services | EVARS-Endovascular aortic replacement surgery | FOBT-Faecal occult blood test | GP-General practitioner | HPV-Human papilloma virus | OAL-Overall annual limit | MHRP-Medihelp Reference Price | MMAP-Maximum Medical Aid Price | MRI-Magnetic resonance imaging | MT-Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price | PMB-Prescribed minimum benefits



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