



2021



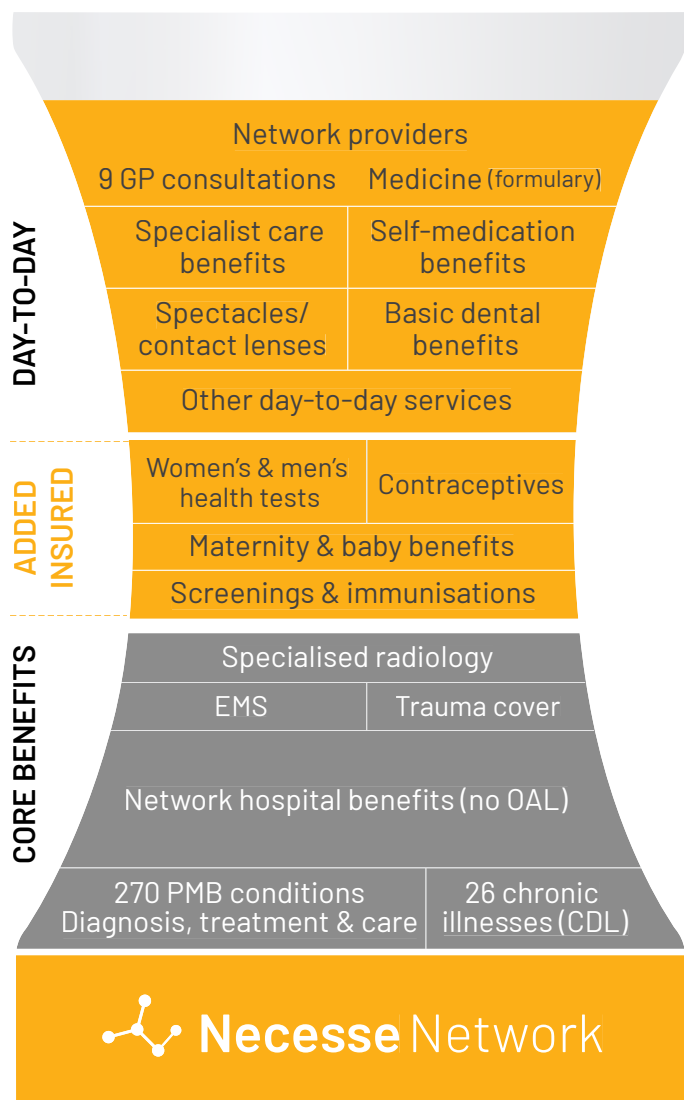
Necesse
Network



medihelp
Medical Aid in Action

Necesse Network

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



Monthly contributions

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

Important

This brochure only provides a summary of benefits which are subject to approval by the Council for Medical Schemes. In case of a dispute, the registered Rules of Medihelp apply. Full details of your benefits and the services that are excluded from benefits are contained in the Medihelp Rules, which are available on request.

Added insured benefits

These benefits are provided in addition to other insured benefits and are available annually, unless otherwise indicated. Benefits for certain services may be limited to specific item codes and protocols may apply. A GP network and referrals to a specialist also apply. 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.

Women's health

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

Enhanced maternity benefits

Per family per year and registration on HealthPrint's Maternity and Baby programme activates these additional benefits:

- 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

Child benefits

- Child flu vaccination at a network pharmacy clinic
- Babies under 2 years receive 2 additional visits at a GP, paediatrician or ear, nose and throat specialist
- Full schedule of standard child immunisations covered up to 7 years at network pharmacy clinics

Routine screening & immunisation

Available at a network pharmacy clinic per person:

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

Men's health

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

Screening and immunisation for over 50s

- Women over 50 years have access to one bone mineral density test requested by a medical doctor
- A Pneumovax vaccination in a 5-year cycle per person older than 55 years (subject to registration for asthma or COPD)
- A FOBt test for people over 50 years

Supporting wellness

- Back treatment as an alternative to surgery at a Document Based Care facility for eligible patients and the treatment is also a prerequisite for spinal column surgery
- Chronic Care programme
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
- One dietician consultation if a BMI measurement indicates a BMI higher than 30
- Early Detection programme
Aimed at identifying individuals with undiagnosed high blood pressure, diabetes and high cholesterol to support them in managing their conditions
- Bipolar programme (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.

Day-to-day benefits

Include benefits for doctors' visits, dentistry & optometry

Consultations

- 9 network GP consultations per beneficiary per year
- R3 300 per member and R4 600 per family per year for specialist care (subject to referral by a Necesses network GP and pre-authorisation)

Other medical services

- R2 100 per member and R3 300 per family per year for physiotherapy and occupational therapy out of hospital, requested by a network GP
- 100% of the MT for black and white X-rays and soft-tissue ultrasound scans (only specific radiology codes)
- 100% of the MT for blood tests (only specific pathology codes and tests) done by Lancet/PathCare on request of a network GP

Medicine

- Acute medicine dispensed by a dispensing network GP
- A list of approved medicine items prescribed by a network GP or network dentist and obtained from a network pharmacy
- Self-medication obtained from a network pharmacy
 - R110 per event to a maximum of R300 per beneficiary per year

Optometry

PPN network of optometrists

Available per beneficiary in a 24-month cycle:

- 1 composite optometric consultation
- Spectacles or contact lenses

Spectacles

- R550 for a frame and/or lens enhancements
- 1 pair of standard clear Aquity single vision or bifocal lenses (multifocal lenses are paid at the cost of bifocal lenses)

Contact lenses

- R750 per beneficiary

Dentistry

DRC network of dentists

- 1 routine check-up per beneficiary per year
- 1 scale and polish treatment per beneficiary per year
- 4 fillings per beneficiary, 1 filling per tooth in 365 days
- Tooth extractions (pre-authorisation required for more than 4 extractions)
- Root canal treatment for 2 permanent teeth per beneficiary per year
- Laughing gas (in the dentist's chair)
- X-rays
 - 4 intra-oral X-rays per beneficiary per year
 - 1 extra-oral X-ray per beneficiary in a 3-year period

Procedure-specific deductibles

(payable by the member)

- Spinal column surgery (back treatment at DBC clinics is a prerequisite) - R15 000 per admission
- All endoscopic procedures (in a day clinic/hospital) - R4 500 (services should be rendered in the day surgery network to avoid a further 35% deductible)
- Endometrial ablation/hysterectomy/prostatectomy (conventional or laparoscopic procedure) - R6 700 per admission

CT - Computerised tomography
DRC - Dental Risk Company
DSP - Designated service provider
MRI - Magnetic resonance imaging
PPN - Preferred Provider Negotiators

Core benefits

Include benefits for major expenses, such as hospitalisation & medical emergencies

Emergency cover

Unlimited emergency cover in South Africa for transport by road or air, pre-authorised and provided by Netcare 911

Emergency unit services and out-of-network visits

- 80% of the MT
 - R1 150 per member and R2 350 per family per year
 - Outpatient emergency unit services, non-network doctors' visits, including medicine, services and radiology
- 100% of the MT
 - Pathology (DSPs Lancet/PathCare apply)

Chronic illness/PMB & trauma

- 100% cover for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation (motor vehicle accidents and similar trauma)
- Other PMB services, e.g. oncology, HIV/Aids, prostheses and renal dialysis

Hospitalisation

100% of the MT for hospitalisation in a network hospital (subject to pre-authorisation and protocols)

Alternative care to hospitalisation

R23 100 per family per year for sub-acute care and private nursing services as an alternative to hospitalisation

Appendectomy

Conventional or laparoscopic procedure - 100% of the MT

Confinement

- Non-PMB: R27 300 for elective caesarean
- PMB: 100% of the cost
- Home delivery: R13 500 per event

Organ transplant

PMB - 100% of the cost

- Cornea implants - R29 900 per implant per year

Physiotherapy and occupational therapy

In hospital, R10 250 per family per year (services rendered in hospital must be requested by the attending medical doctor)

Clinical technologist services

R23 100 per family per year (in hospital)

Radiology & pathology

- R31 700 per family per year for standard radiology, pathology and medical technologist services in hospital
- R17 100 per family per year for specialised radiology in and out of hospital. Services must be requested by a specialist on referral by a network GP and benefits are subject to clinical protocols
 - MRI & CT imaging (subject to pre-authorisation) and angiography

Benefits are paid at 100% of the Medihelp tariff (MT)

Medihelp - Medical Aid in Action

93 517
members

204 305
beneficiaries

115 years'
experience

AA-
GCR rating

Self-administered – no extra cost
to member

One of the top
5 largest
schemes

SA-csi
front runner in high-quality
service delivery

Healthy solvency level

Products are **easy to understand**

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

Quality private hospital,
day surgeries, specialist and GP networks

Extensive basket of added insured
cover, including maternity benefits

Cover for **virtual consultations**

Full cover for **270 PMB** and
26 chronic conditions

Care programmes assist members
with specific healthcare needs

Service provider networks

You must use your option's network hospitals and day surgeries, pharmacies, doctors and specialists when you require medical treatment. By using network providers, you will avoid additional expenses and ensure that the treatment is considered for benefits. To find a network provider, use the provider search function on our [website](#).

Hospital network: Use the hospitals in this brochure for all planned hospital admissions

Day surgery network: Use the day surgery network when you need to undergo ophthalmological, endoscopic and ear, nose and throat procedures, as well as skin lesion removal and circumcisions to avoid a 35% deductible.

Medihelp Preferred Pharmacy Network: Have your prescribed medicine dispensed at a network pharmacy to qualify for benefits

GP network: Use a network GP for day-to-day treatment and for referrals to specialists, including for radiology and pathology

Specialist network: Use network specialists, as they have been matched to our network hospitals

Explanation of terms

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").

Hospital benefits refer to benefits for services rendered by a network 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 an 80% benefit will apply to the hospital account if the admission is not pre-authorised. Emergency admissions must be registered on the first workday following the admission. A 65% benefit applies for voluntary admission to a non-network hospital.

PMB - Prescribed minimum benefits are paid for 26 chronic conditions on the Chronic Diseases List (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. Lancet/PathCare for pathology tests and a specialist in the Necessé specialist network. PMB services are first funded from the related day-to-day benefits.

Visit www.medihelp.co.za for a list of providers, or use the member app.

Necesse private hospital and day clinic network

You have access to a national network of 134 private hospitals and day clinics. Visit www.medihelp.co.za for the day surgery network.

Gauteng

Alberton	Netcare Clinton Hospital Netcare Union Hospital
Benoni	Netcare Lakeview Hospital (dental procedures only) Netcare Linmed Hospital
Boksburg	Medicross Boksburg (dental procedures only) Netcare Sunward Park Hospital
Heidelberg	Life Suikerbosrand Clinic (maternity & neonatal only)
Johannesburg	Intercare Sandton Day Hospital Mediclinic Morningside Mediclinic Sandton Netcare Garden City Hospital (maternity & neonatal only) Netcare Mulbarton Hospital Netcare Park Lane Hospital (maternity & neonatal only) Wits Donald Gordon Medical Centre
Kempton Park	Birchmed Surgical Centre (dental procedures only)
Krugersdorp	Netcare Krugersdorp Hospital Netcare Pinehaven Hospital Netcare Protea Day Clinic
Midrand	Netcare Waterfall City Hospital
Midstream	Mediclinic Midstream
Pretoria	Cure Day Hospital Medkin (dental procedures only) Intercare Irene Day Hospital Intercare Hazeldean Day Hospital Life Groenkloof Hospital (oncology only) Life Pretoria North Surgical Centre (dental procedures only) Mediclinic Gynaecological Hospital Mediclinic Heart Hospital Mediclinic Kloof Mediclinic Legae Mediclinic Medforum Mediclinic Muelmed Netcare Akasia Hospital Netcare Bougainville Hospital Netcare Montana Hospital
Soweto/Lenasia	Lenmed Ahmed Kathrada Private Hospital Lenmed Daxina Private Hospital
Springs	Netcare N17 Hospital
Vanderbijlpark	Mediclinic Emfuleni PJ Schutte Theatre Unit (dental procedures only)
Vereeniging	Mediclinic Vereeniging

Northern Cape

Kathu	Lenmed Kathu Private Hospital
Kimberley	Mediclinic Kimberley
Upington	Mediclinic Upington

Western Cape

Atlantis	Wesfleur Private Clinic
Cape Town	Intercare Century City Medical & Day Hospital Mediclinic Cape Gate Mediclinic Cape Gate Day Clinic Mediclinic Cape Town Mediclinic Constantiaberg Mediclinic Durbanville Mediclinic Durbanville Day Clinic Mediclinic Louis Leipoldt Mediclinic Milnerton Mediclinic Panorama Medicross Foreshore Day Hospital Melomed Gatesville Netcare Christiaan Barnard Memorial Hospital (paediatric cardiology only)
Ceres	Netcare Ceres Hospital
George	Mediclinic Geneva Mediclinic George
Hermanus	Mediclinic Hermanus
Knysna	Life Knysna Private Hospital
Mossel Bay	Life Bayview Private Hospital Vidamed Day Hospital
Oudtshoorn	Mediclinic Klein Karoo
Paarl	Mediclinic Paarl
Plettenberg Bay	Mediclinic Plettenberg Bay
Somerset West	Mediclinic Vergelegen
Stellenbosch	Mediclinic Stellenbosch Mediclinic Stellenbosch Day Clinic Mediclinic Winelands Orthopaedic Hospital
Strand	Mediclinic Strand
Vredenburg	Life West Coast Private Hospital
Worcester	Mediclinic Worcester

Eastern Cape

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

KwaZulu-Natal

Amazimtoti	Netcare Kingsway Hospital
Ballito	Netcare Alberlito Hospital
Durban	Life Chatsmed Garden Hospital Medicross Bluff Medicross Malvern Netcare Parklands Hospital Netcare St Augustine's Hospital
Empangeni	Life Empangeni Private Hospital
Howick	Mediclinic Howick
Kokstad	Kokstad Private Hospital
Margate	Netcare Margate Hospital
Newcastle	Mediclinic Newcastle Mediclinic Newcastle Day Hospital
Nongoma	Nongoma Private Hospital
Pietermaritzburg	Mediclinic Pietermaritzburg
Pinetown	Medicross Pinetown
Port Shepstone	Hibiscus Day Hospital Hibiscus Private Hospital
Richards Bay	Netcare The Bay Hospital
Shelly Beach	Shelly Beach Day Clinic
Tongaat	Mediclinic Victoria
Umhlanga	Netcare Umhlanga Hospital

North West

Brits	Mediclinic Brits
Klerksdorp	Sunningdale Hospital Wilmed Park Private Hospital
Marikana	Andrew Saffy Memorial Hospital
Potchefstroom	Mediclinic Potchefstroom
Rustenburg	Life Peglerae Hospital Netcare Ferncrest Hospital
Vryburg	Vryburg Private Hospital

Mpumalanga

Emalaheni	Emalaheni Private Hospital Advanced De La Vie Day Hospital
Ermelo	Mediclinic Ermelo
Middelburg	Life Midmed Hospital
Nelspruit	Mediclinic Nelspruit Mediclinic Nelspruit Day Clinic
Secunda	Mediclinic Secunda
Trichardt	Mediclinic Highveld

Free State

Bethlehem	Mediclinic Hoogland
Bloemfontein	Mediclinic Bloemfontein
Kroonstad	Koinonia Day Theatre (Dr LJ van Wyk) (dental procedures only) Netcare Kroon Hospital
Welkom	Mediclinic Welkom Welkom Medical Centre

Limpopo

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

Medihelp may change the information contained in this list from time to time and will publish any changes on the website at www.medihelp.co.za



Medical Aid *in Action*

086 0100 678

www.medihelp.co.za



Medihelp is an authorised financial services provider (FSP No 15738)

