medihelp

120+ YEARS

The ultimate *cover for families*

From
R4 746 *per month*

Day-to-day benefits

10% savings account

Comprehensive insured dentistry cover

Comprehensive insured optometry cover

Insured pooled benefits for daily medical expenses after depletion of savings.

M: **R7 550**
Fam: **R13 900**

Added insured benefits

Contraceptives R2 470/R2 835

10 maternity consultations

2 GP/specialist visits for children under 2 years

Preventive care Health tests and screenings

Care extender

1 GP visit

R1 000 self-medication

Activated after completing certain health screenings/tests

Core benefits

Trauma and **emergency** medical cover

Quality **private hospitalisation**

Care for **271 PMB** diagnoses and all CDL conditions

Specialised radiology in and out of hospital

MedPrime is your family cover hero: You can also save on your monthly contributions when you choose the network option.

Monthly contributions

	MedPrime Elect	MedPrime
Main member	R4 746 **(R5 688 savings per year)**	R5 790 **(R6 984 savings per year)**
Dependant	R4 002 **(R4 824 savings per year)**	R4 896 **(R5 904 savings per year)**
Child dependant <26 years	R1 380 **(R1 656 savings per year)**	R1 692 **(R2 016 savings per year)**

MedPrime Elect **Network of quality, private hospitals**

You only pay for 2 children under the age of 18 and child dependant rates until they turn 26.

Scan QR code

Monthly contributions

		MedPrime Elect	MedPrime
Main member		R4 746 (R474 savings contribution included per month and R5 688 per year)	R5 790 (R582 savings contribution included per month and R6 984 per year)
Dependant		R4 002 (R402 savings contribution included per month and R4 824 per year)	R4 896 (R492 savings contribution included per month and R5 904 per year)
Child dependant <26 years		R1 380 (R138 savings contribution included per month and R1 656 per year)	R1 692 (R168 savings contribution included per month and R2 016 per year)

Pay for only two children under the age of 18 and pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	10% savings available at the beginning of the year (see monthly contributions) Example of savings: **MedPrime Elect:** Member = R5 688 per year Member +1 = R10 512 per year Member +2 = R12 168 per year **MedPrime:** Member = R6 984 per year Member +1 = R12 888 per year Member +2 = R14 904 per year Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.
MedPrime Elect: Network GP and specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology, and pathology (Ampath, Lancet, and PathCare Vermaak)	Available after depletion of savings account M: R7 550 Fam: R13 900
Optometry (Opticlear network)	Per person per 24-month cycle • Eye test • R955 for a frame/lens enhancements • R1 375 for contact lenses
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges, and orthodontic treatment
External prostheses and medical appliances	Per family per three-year cycle • Artificial eyes – R5 950 • Speech and hearing aids – R5 950 • Wheelchairs – R5 950 • Artificial limbs – R5 950
	CPAP apparatus – R12 495 per person per two-year cycle
	Medical appliances and hyperbaric oxygen treatment – R1 650 per family
Radiography	R1 365 per family
Care extender benefit	
One additional GP consultation	Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits
R1 000 for self-medication dispensed at a network pharmacy	Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits

Important
This is only a summary of the available benefits and co-payments that may apply to certain benefits. Please consult the registered Rules of Medihelp and the Member guide for more details. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes). Certain added insured benefits are not available if the patient has registered the medical condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care.

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Added insured benefits

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when Medihelp receives your verified biometric details from your health screening results from Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

Maternity benefits	• Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist • Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes • Two 2D ultrasound scans • Nine months' antenatal iron supplements • Nine months' antenatal folic acid supplements • Hearing screening for newborns up to 8 weeks, in and out of hospital
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screening tests	• One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
Preventive care benefits	• A tetanus vaccine • A flu vaccine • A mammogram* every two years • A Pap smear* every three years • A prostate test* • Faecal occult blood test (FOBT)* • A bone mineral density test* every two years • Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years
Contraceptives	• Oral/injectable/implantable contraceptives – R190 per month, up to R2 470 per year • Intra-uterine device – R2 835 every 60 months

Core benefits

In-hospital treatment and life-essential services (insured benefits)

Hospitalisation	No overall annual limit MedPrime: Any private hospital, and day procedure facilities apply for certain day procedures MedPrime Elect: Network hospitals, and network day procedure facilities apply for certain day procedures
Hospital medicine on discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine	R570 per admission
Refractive surgery (professional fee included)	R15 000 per family (beneficiaries 18 to 50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	• In hospital – unlimited • Home delivery – R17 100 per event
Specialised radiology	R35 000 per family (co-payments apply)
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 415 per member and R3 465 per family, including discharge from a day procedure facility or hospital
Emergency transport (Netcare 911)	• In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) • Outside country of residence R2 600 for road transport and R17 700 for air transport
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited MedPrime Elect: Formulary and DSP apply
Cancer treatment	R336 000 per family
Mental health (psychiatric treatment)	• Hospitalisation and professional psychiatric services: R38 200 per beneficiary per year to a maximum of R51 500 per family per year, including one educational psychologist consultation per beneficiary per year to diagnose autism • Treatment of depression out of hospital, subject to registration on the Mental Health programme: R4 200 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses • Medicine: R130 per beneficiary per month, subject to the in-hospital limit
Health-essential functional prostheses	• R81 200 per person • Intra-ocular lenses – R5 650 per lens, two lenses per person • Hip, knee, and shoulder replacements – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	• EVARS prosthesis – R171 400 per person • Vascular/cardiac prosthesis – R73 200 per person • Prosthesis with reconstructive or restorative surgery and external breast prostheses – R12 300 per family • Implantable hearing devices (including device and components) – R315 900 per person • Out-of-hospital benefit: R147 000 sub-limit per beneficiary per 5-year period for replacement of the sound processor
Organ transplants	• PMB – unlimited • Cornea implants – R37 600 per implant
Palliative care	R30 200 per family
Wound care	Unlimited, subject to pre-authorisation and clinical protocols, alternative to hospitalisation
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

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