

# Ideal cover for young families



From  
**R3 408**  
per month

## Cover for everyday medical costs

### Day-to-day benefits

**Savings account 15%**

 **Insured dentistry**  
<18 years

 **Insured cover for eye care**

 **Emergency room cover for children**  
under 19

 **Cover continues**  
after your savings run out

Member: **R2 200**  
Family: **R4 400**

## Care that goes beyond day-to-day cover

### Added insured benefits

 **Contraceptives**  
R2 430/R2 870

 **10 maternity consultations**

 **2 GP/specialist visits for children**  
under 2

 **Preventive care**  
Health tests and screenings

 **Care extender:**  
2 GP visits

 **R1 050 for acute medicine or self-medication**

Activated after completing certain health screenings/tests

## Cover when it matters most

### Core benefits

 **Trauma and emergency**

 **Quality private hospitalisation**

 **271 prescribed minimum benefit (PMB) and 26 Chronic Disease List (CDL) conditions**

 **Specialised radiology, in and out of hospital**

 **MedAdd gives you the flexibility of a 15% savings account to manage your medical aid your way. It also offers a safety net of additional insured cover after your savings is depleted.**

## Complementary value-added journeys

Extra support, over and above your everyday cover

### Care programmes

 **Parenting journey**  
From pregnancy to pre-school, you're supported through every stage.

 **Mental health benefits**  
Dedicated mental health support so that you can show up fully for your life.

 **Post-hospital recovery support**  
Guided recovery, from hospital back to home.

 **Cancer care**  
Even when the journey gets harder, your cover continues.

 **Compassionate care**  
Compassionate support through serious illness, helping you and your loved ones navigate through serious illness with comfort and dignity.

 **Chronic care management**  
Support to help you manage diabetes and other chronic conditions, with care that keeps you on track.

 **Back and neck treatment**  
Helping you feel your best again, with support to improve movement and manage back and neck pain.

 **HIV/AIDS Programme**  
Confidential testing, treatment, and support without judgement.

## Monthly contributions

|                           |  <b>MedAdd Elect</b> |  <b>MedAdd</b> |
|---------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Main member               | R3 408<br>(R6 120 savings per year)                                                                     | R4 320<br>(R7 776 savings per year)                                                               |
| Dependant                 | R2 670<br>(R4 824 savings per year)                                                                     | R3 642<br>(R6 552 savings per year)                                                               |
| Child dependant <26 years | R1 188<br>(R2 160 savings per year)                                                                     | R1 464<br>(R2 664 savings per year)                                                               |

**Only pay for the two youngest children under the age of 18 and child dependant rates until they turn 26**

## Monthly contributions

|                           |                                                                                   | MedAdd Elect                                                                     | MedAdd                                                                           |
|---------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Main member               |  | <b>R3 408 (R510 savings contribution included per month and R6 120 per year)</b> | <b>R4 320 (R648 savings contribution included per month and R7 776 per year)</b> |
| Dependant                 |  | <b>R2 670 (R402 savings contribution included per month and R4 824 per year)</b> | <b>R3 642 (R546 savings contribution included per month and R6 552 per year)</b> |
| Child dependant <26 years |  | <b>R1 188 (R180 savings contribution included per month and R2 160 per year)</b> | <b>R1 464 (R222 savings contribution included per month and R2 664 per year)</b> |

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

## Core benefits

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

|                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hospitalisation                                                                                                                                                                      | No overall annual limit (co-payments may apply)<br>MedAdd: Any private hospital. Day procedure network applies for certain day procedures<br>MedAdd Elect: Network hospitals. Day procedure network applies for certain day procedures                                                                                                                                                                                                                                                                                                                     |
| Hospital medicine on discharge: Applicable medicine dispensed and <b>charged by the hospital</b> on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine | R460 per admission (limited to 7 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Trauma that necessitates hospitalisation                                                                                                                                             | Unlimited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Childbirth                                                                                                                                                                           | <ul style="list-style-type: none"> <li>In hospital – unlimited</li> <li>Home delivery – R17 900 per event</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Specialised radiology                                                                                                                                                                | MRI, and CT imaging – R23 100 per family per year (co-payments apply)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Post-hospital speech therapy, occupational therapy, and physiotherapy                                                                                                                | R2 540 per member and R3 640 per family, after discharge from a day procedure facility or hospital                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Emergency transport (Netcare 911)                                                                                                                                                    | <ul style="list-style-type: none"> <li>In country of residence<br/>Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana)</li> <li>Outside country of residence<br/>R2 730 per case for road transport and R18 500 per case for air transport</li> </ul>                                                                                                                                                                                                                                                                          |
| Treatment of life-threatening conditions                                                                                                                                             | Unlimited<br>Includes 271 PMB and 26 Chronic Disease List (CDL) conditions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| PMB medicine                                                                                                                                                                         | Unlimited, subject to pre-authorisation and clinical protocols<br>MedAdd Elect: Formulary (medicine list) and DSPs apply                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Cancer treatment                                                                                                                                                                     | R286 600 per family (subject to pre-authorisation)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Mental health (psychiatric treatment)                                                                                                                                                | <ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R33 300 per beneficiary per year to a maximum of R45 900 per family per year</li> <li><b>New:</b> Treatment of depression out of hospital, subject to registration on the Depression Support Programme: R3 500 per beneficiary per year for services rendered by psychiatrists, clinical psychologists, social workers, occupational therapists, registered counsellors, and psychiatric nurses</li> <li>Medicine: R130 per beneficiary per month</li> </ul> |
| Health-essential functional prostheses                                                                                                                                               | <ul style="list-style-type: none"> <li>R85 200 per person</li> <li>Intraocular lenses – R5 750 per lens, two lenses per person</li> <li>Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury</li> </ul>                                                                                                                                                                                                                                                                                               |
| Other prostheses                                                                                                                                                                     | <ul style="list-style-type: none"> <li>EVARS prosthesis – R179 900 per person</li> <li>Vascular/cardiac prosthesis – R76 800 per person</li> <li>Prosthesis with reconstructive or restorative surgery – R12 900 per family</li> </ul>                                                                                                                                                                                                                                                                                                                     |
| Organ transplants                                                                                                                                                                    | <ul style="list-style-type: none"> <li>PMBs only – unlimited</li> <li>Cornea implants – R39 400 per implant</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Palliative care                                                                                                                                                                      | Out-of-hospital benefit: R29 000 per family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Wound care                                                                                                                                                                           | Unlimited, subject to pre-authorisation and clinical protocols, as an alternative to hospitalisation                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Other core benefits                                                                                                                                                                  | Including renal dialysis, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation                                                                                                                                                                                                                                                                                                                                                                                                                                |

### Important

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

## Day-to-day benefits

|                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Savings account                                                                                                                                                                                                   | <p>15% savings available at the beginning of the year (see monthly contributions):</p> <p>Example of available savings:</p> <p><b>MedAdd Elect:</b><br/>Member: R6 120 per year<br/>Member +1: R10 944 per year<br/>Member +2: R13 104 per year</p> <p><b>MedAdd:</b><br/>Member: R7 776 per year<br/>Member +1: R14 328 per year<br/>Member +2: R16 992 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are used up, insured day-to-day benefits become available.</p>                                                                                                                                                                                                                                                                                                                                                          |
| GP, specialist, virtual, and telehealth consultations (via Docotela), physiotherapy, acute medicine, self-medication, visits to emergency units, standard radiology, pathology, and medical technologist services | Paid from savings first and after the depletion of savings:<br>Member: R2 200 per year<br>Family: R4 400 per year<br>MedAdd Elect: GP network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>New:</b> Emergency room cover for children under 19                                                                                                                                                            | Emergency room facility fees and consultations for urgent to life-threatening conditions. Subject to triage and the severity of the emergency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Radiography                                                                                                                                                                                                       | R1 440 per family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Dentistry (DRC network)                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Conservative dental benefits for children &lt;18 years</li> <li>Removal of impacted teeth in the dentist's chair</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Optometry (Opticlear network)                                                                                                                                                                                     | <p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> <li>Eye test</li> <li>Standard lenses</li> <li>R350 for a frame</li> <li>R780 for contact lenses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Care extender benefit</b>                                                                                                                                                                                      | <b>New</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Two additional GP consultations                                                                                                                                                                                   | Activates for the family once we've paid the first two claims for two different specified health tests* from your added insured benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| R1 050 for acute medicine or self-medication dispensed at a network pharmacy                                                                                                                                      | Activates for the family once the biometric measurements and the first claims are received, processed, and paid for a combo health screening** from your added insured benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Maternity benefits + <i>Complementary Parenting journey</i>                                                                                                                                                       | <ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives – R180 per month, up to R2 430 per year</li> <li>Intrauterine device – R2 870 every 60 months</li> <li>Ten antenatal and postnatal consultations with a midwife/GP/gynaecologist</li> <li>Antenatal and/or postnatal consultations: <ul style="list-style-type: none"> <li>One with a dietician (antenatal or postnatal) or one postnatal consultation with a clinical psychologist</li> <li>One with a lactation specialist (antenatal or postnatal)</li> <li>One antenatal class with a private nurse practitioner</li> </ul> </li> <li>Two 2D ultrasound scans</li> <li>Nine months' antenatal iron supplements (single ingredient)</li> <li>Nine months' antenatal folic acid supplements (single ingredient)</li> <li>Hearing screening for newborns up to 8 weeks, in and out of hospital</li> </ul> |
| Babies <2 years                                                                                                                                                                                                   | Two consultations with a paediatrician/GP/ear, nose, and throat specialist                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Child immunisation                                                                                                                                                                                                | Standard immunisation up to age 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Preventive care benefits                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>A tetanus vaccine</li> <li>A flu vaccine</li> <li>A mammogram* every two years</li> <li>A Pap smear* every three years</li> <li>A prostate test*</li> <li>Faecal occult blood test (FOBT)*</li> <li>A bone mineral density test* every two years</li> <li>Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years</li> </ul> <p><b>New:</b></p> <ul style="list-style-type: none"> <li>Meningococcal vaccinations: <ul style="list-style-type: none"> <li>2 doses for children 2-23 months</li> <li>1 dose for beneficiaries 13-26 years</li> </ul> </li> </ul>                                                                                                                                                                                                                                                      |
| Health screenings                                                                                                                                                                                                 | One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

