medihelp

MedElite

All-inclusive family **cover**

From **R9 678** per month

Cover for everyday medical costs

Day-to-day benefits

Savings account 10%

- **GPs**
- **Specialists**
- **Dentistry**
- **Optometry**
- **Medicine**
- **Emergency room** cover for children under 19
- **Physiotherapy**

Cover continues after your savings run out

Member: **R15 900**
Family: **R23 800**

Care that goes beyond day-to-day cover

Added insured benefits

- **Contraceptives** R2 650/R3 090
- **10** maternity consultations
- **2** GP or 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** conditions
- **Specialised radiology,** in and out of hospital

MedElite

Comprehensive insured benefits for families and individuals with extensive healthcare needs

Monthly contributions

	MedElite
Main member	R9 678 **(R11 592 savings per year)**
Dependant	R9 060 **(R10 872 savings per year)**
Child dependant <26 years	R2 622 **(R3 168 savings per year)**

Pay child dependant rates until your children turn 26

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.

Medihelp is an authorised financial services provider (FSP no 15738).
This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.

Monthly contributions

Main member	**R9 678** (**R966** savings contribution included per month and **R11 592** per year)
Dependant	**R9 060** (**R906** savings contribution included per month and **R10 872** per year)
Child dependant <26 years	**R 2 622** (**R264** savings contribution included per month and **R3 168** per year)

Pay child dependant rates for children until they turn 26

Day-to-day benefits

Savings account	10% savings available at the beginning of the year (see monthly contributions): Example of available savings: Member: R 11 592 per year Member +1: R22 464 per year Member +2: R25 632 per year 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.
Insured day-to-day benefits (available after depletion of your savings)	
Overall annual day-to-day benefit	Member: R15 900 Member +1: R18 500 Member +2: R21 200 Member +3+: R23 800
GP, specialist, virtual, and telehealth consultations (via Docotela), physiotherapy, clinical psychology, psychiatric nursing, and supplementary health services	Member: R4 000 Member +1: R5 250 Member +2: R6 600 Member +3+: R7 900 Subject to annual day-to-day benefit
Medicine	
Acute medicine and self-medication	Member: R5 250 Member +1: R6 600 Member +2: R7 900 Member +3+: R9 250 Subject to annual day-to-day benefit
Non-PMB chronic medicine	Member: R6 200 Member +1: R9 350 Member +2: R12 400 Member +3+: R13 400
Other day-to-day benefits	
New: 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
External prostheses and medical appliances	Per person per three-year cycle • Artificial eyes – R10 700 • Speech and hearing aids – R10 700 • Wheelchairs – R8 550 • Artificial limbs – R8 500
	CPAP apparatus – R13 120 per person per two-year cycle
	Medical appliances and hyperbaric oxygen treatment – R1 950 per person
Optometry (Opticlear network)	Per person per 24-month cycle • Eye test • Standard lenses • R1 250 for a frame • R2 000 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
Standard radiology	R3 750 per family Subject to annual day-to-day benefit
Radiography	R1 440 per family
Pathology (Ampath, Lancet, and PathCare Vermaak)	R3 750 per family Subject to annual day-to-day benefit
Care extender benefit	**New**
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 claim are received, processed, and paid for a combo health screening** from your added insured benefits

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 measurements from your health tests and screenings at Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

Maternity benefits + *Complementary Parenting journey*	• Ten antenatal and postnatal consultations with a midwife/GP/gynaecologist • Antenatal and/or postnatal consultations: – One with a dietician (antenatal or postnatal) – One with a lactation specialist (antenatal or postnatal) – One antenatal class with a private nurse practitioner – One postnatal consultation with a clinical psychologist • Two 2D ultrasound scans • Nine months' antenatal iron supplements (single ingredient) • Nine months' antenatal folic acid supplements (single ingredient) • Hearing screening for newborns up to 8 weeks, in and out of hospital
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	• 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
	New: • Meningococcal vaccination: – 2 doses for children 2–23 months – 1 dose for beneficiaries 13–26 years
Health screenings	One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
New: Contraceptives for female beneficiaries 12 to 55 years or until menopause	• Oral/injectable/implantable contraceptives – R200 per month, up to R2 650 per year • Intrauterine device – R3 090 every 60 months

Core benefits

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

Hospitalisation	No overall annual limit (co-payments may apply) Any private hospital Day procedure network applies for certain day procedures
Medicine dispensed on hospital discharge: Applicable medicine dispensed and **charged by the hospital on discharge** from the hospital (to take out or TTO), excluding PMB/chronic medicine	R660 per admission (limited to 7 days)
Refractive surgery	R26 200 per family (beneficiaries 18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	• In hospital – unlimited • Home delivery – R17 900 per event
Specialised radiology	MRI, and CT imaging – R42 000 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)	• In country of residence • Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) • Outside country of residence R2 730 per case for road transport and R18 500 per case for air transport
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited, subject to pre-authorisation and clinical protocols
Cancer treatment	R529 200 per family (subject to pre-authorisation)
Mental health (psychiatric treatment)	• Hospitalisation and professional psychiatric services: R48 700 per beneficiary per year to a maximum of R67 500 per family per year, including one educational psychologist consultation per beneficiary per year to diagnose autism
	• **New:** Treatment of depression out of hospital, subject to registration on the Depression Support Programme: R5 500 per beneficiary per year for services rendered by psychiatrists, clinical psychologists, social workers, occupational therapists, registered counsellors, and psychiatric nurses
	• Medicine: R170 per beneficiary per month
Health-essential functional prostheses	• R85 200 per person • Intraocular lenses – R6 040 per lens, two lenses per person • Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury • Hip, knee, and shoulder replacements due to wear and tear - a R26 900 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject to a DSP if the patient qualifies in terms of clinical criteria
Other prostheses	• EVARS prosthesis – R179 900 per person • Vascular/cardiac prosthesis – R76 800 per person • Prosthesis with reconstructive or restorative surgery and external breast prostheses – R12 900 per family • Implantable hearing devices (including device and components) –R358 300 per person Out-of-hospital benefit: R176 400 sub-limit per beneficiary per 5-year period for replacement of the sound processor
Organ transplants	• PMBs only – unlimited • Cornea implants – R39 400 per implant
Palliative care	Out-of-hospital benefit: R34 400 per family
Wound care	Unlimited, subject to pre-authorisation and clinical protocols, as an alternative to hospitalisation
Other core benefits	Including renal dialysis, prostatectomy, 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.