

The ultimate cover for families

From
R5 100
per month

Cover for everyday medical costs

Day-to-day benefits

Savings account 10%

 **Dentistry**

 **Optometry**

 **Emergency room cover for children under 19**

 **Cover continues after your savings run out**

Member: **R7 900**
Family: **R14 500**

Care that goes beyond day-to-day cover

Added insured benefits

 **Contraceptives**
R2 550/R2 980

 **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**

 **MedPrime is your family cover here**

You only pay for the two youngest children under the age of 18 and child dependant rates until they 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.

Monthly contributions

	 MedPrime Elect	 MedPrime
Main member	R5 100 (R6 120 savings per year)	R6 222 (R7 488 savings per year)
Dependant	R4 302 (R5 184 savings per year)	R5 262 (R6 336 savings per year)
Child dependant <26 years	R1 482 (R1 800 savings per year)	R1 818 (R2 160 savings per year)

Monthly contributions

		MedPrime Elect	MedPrime
Main member		R5 100 (R510) savings contribution included per month and R6 120 per year)	R6 222 (R624) savings contribution included per month and R7 488 per year)
Dependant		R4 302 (R432) savings contribution included per month and R5 184 per year)	R5 262 (R528) savings contribution included per month and R6 336 per year)
Child dependant <26 years		R1 482 (R150) savings contribution included per month and R1 800 per year)	R1 818 (R180) savings contribution included per month and R2 160 per year)

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

Day-to-day benefits

Savings account	<p>10% savings available at the beginning of the year (see monthly contributions):</p> <p>Example of available savings:</p> <p>MedPrime Elect: Member: R6 120 per year Member +1: R11 304 per year Member +2: R13 104 per year</p> <p>MedPrime: Member: R7 488 per year Member +1: R13 824 per year Member +2: R15 984 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), clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology, and pathology (Ampath, Lancet, and PathCare Vermaak)	<p>Available after depletion of savings account</p> <p>Member: R7 900 Family: R14 500 MedPrime Elect: Network GP</p>
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
Optometry (Opticlear network)	<p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> • Eye test • Standard lenses • R1 000 for a frame • R1 400 for contact lenses
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Specialised dentistry (DRC network)	<ul style="list-style-type: none"> • Crowns • Bridges • Orthodontic treatment: R12 300 per beneficiary per lifetime, limited to patients under 18
External prostheses and medical appliances	<p>Per family per three-year cycle</p> <ul style="list-style-type: none"> • Artificial eyes – R6 200 • Speech and hearing aids – R6 200 • Wheelchairs – R6 200 • Artificial limbs – R6 200 <p>CPAP apparatus – R13 120 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 750 per family</p>
Radiography	R1 440 per family
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 claims 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 + <i>Complementary Parenting journey</i>	<ul style="list-style-type: none"> • Ten antenatal and postnatal consultations with a midwife/GP/gynaecologist • Antenatal and/or postnatal consultations: <ul style="list-style-type: none"> – 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	<ul style="list-style-type: none"> • 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 <p>New:</p> <ul style="list-style-type: none"> • Meningococcal vaccination: <ul style="list-style-type: none"> – 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	<ul style="list-style-type: none"> • Oral/injectable/implantable contraceptives – R200 per month, up to R2 550 per year • Intrauterine device – R2 980 every 60 months

Core benefits

In-hospital treatment and life-essential services (insured benefits)	
Hospitalisation	<p>No overall annual limit (co-payments may apply)</p> <p>MedPrime: Any private hospital, and day procedure network applies to certain day procedures</p> <p>MedPrime Elect: Network hospitals, and day procedure network applies to certain day procedures</p>
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	R600 per admission (limited to 7 days)
Refractive surgery	R15 700 per family (beneficiaries 18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> • In hospital – unlimited • Home delivery – R17 900 per event
Specialised radiology	MRI, and CT imaging – R36 700 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"> • 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 MedPrime Elect: Formulary (medicine list) and DSPs apply
Cancer treatment	R352 800 per family (subject to pre-authorisation)
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> • New: Treatment of depression out of hospital, subject to registration on the Depression Support Programme: R4 500 per beneficiary per year for services rendered by psychiatrists, clinical psychologists, social workers, occupational therapists, registered counsellors, and psychiatric nurses • Medicine: R150 per beneficiary per month
Health-essential functional prostheses	<ul style="list-style-type: none"> • R85 200 per person • Intraocular lenses – R5 900 per lens, two lenses per person • Hip, knee, and shoulder replacements due to wear and tear – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	<ul style="list-style-type: none"> • 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) – R331 600 per person • Out-of-hospital benefit: R154 300 sub-limit per beneficiary per 5-year period for replacement of the sound processor
Organ transplants	<ul style="list-style-type: none"> • PMBs only – unlimited • Cornea implants – R39 400 per implant
Palliative care	Out-of-hospital benefit: R31 700 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.