

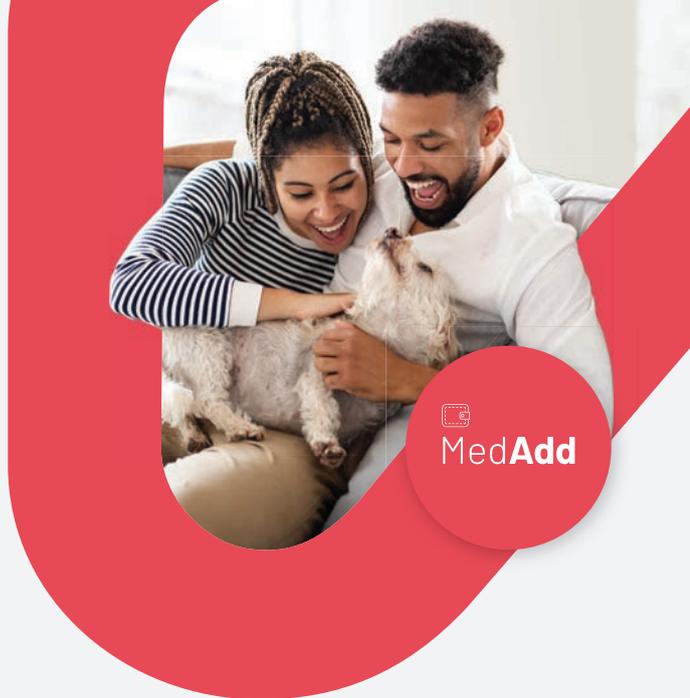


medihelp



Ideal cover for young families

From **R3 186** per month



Day-to-day benefits

- 15% savings account**
- Insured dentistry** <18 years
- Insured eye care cover**
- Insured benefits**
Once savings account funds are depleted **R4 200** per year for a family.

Added insured benefits

- Contraceptives** R2 310/R2 730
- 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
- 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 are depleted.

Monthly contributions	MedAdd Elect		MedAdd Elect Network of quality, private hospitals On MedAdd, you also pay for only 2 children under the age of 18 and child dependant rates until they turn 26. This makes it a popular option for young families.	
	Main member	R3 186 (R5 760 savings per year)		R4 038 (R7 272 savings per year)
	Dependant	R2 496 (R4 464 savings per year)		R3 402 (R6 120 savings per year)
Child dependant <26 years	R1 110 (R2 016 savings per year)	R1 368 (R2 448 savings per year)		



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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

	MedAdd Elect	MedAdd
Main member 	R3 186 (R480 savings contribution included per month and R5 760 per year)	R4 038 (R606 savings contribution included per month and R7 272 per year)
Dependant 	R2 496 (R372 savings contribution included per month and R4 464 per year)	R3 402 (R510 savings contribution included per month and R6 120 per year)
Child dependant <26 years 	R1 110 (R168 savings contribution included per month and R2 016 per year)	R1 368 (R204 savings contribution included per month and R2 448 per year)

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

Core benefits

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

Hospitalisation	No overall annual limit MedAdd: Any private hospital, and day procedure facilities apply for certain day procedures MedAdd Elect: Network hospitals, and day procedure network applies to 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	R440 per admission
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R17 100 per event
Specialised radiology	R22 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, 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 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 MedAdd Elect: Formulary and DSP apply
Cancer treatment	R273 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> Hospitalisation and professional psychiatric services: R31 800 per beneficiary per year to a maximum of R43 800 per family per year Treatment of depression out of hospital, subject to registration on the Mental Health programme: R3 150 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses Medicine: R100 per beneficiary per month, subject to the in-hospital limit
Health-essential functional prostheses	<ul style="list-style-type: none"> R81 200 per person Intra-ocular lenses – R5 500 per lens, two lenses per person Hip, knee and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	<ul style="list-style-type: none"> EVARS prosthesis – R171 400 per person Vascular/cardiac prosthesis – R73 200 per person Prosthesis with reconstructive or restorative surgery – R12 300 per family
Organ transplants	<ul style="list-style-type: none"> PMB – unlimited Cornea implants – R37 600 per implant
Palliative care	R27 700 per family per year
Wound care	Unlimited, subject to pre-authorization and clinical protocols, alternative to hospitalisation
Other core benefits	Including renal dialysis, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

Day-to-day benefits

Savings account	<p>15% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of available savings:</p> <p>MedAdd: Member = R7 272 per year Member +1 = R13 392 per year Member +2 = R15 840 per year</p> <p>MedAdd Elect: Member = R5 760 per year Member +1 = R10 224 per year Member +2 = R12 240 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once you've depleted your savings, insured day-to-day benefits become available</p>
GP and specialist visits, virtual consultations, 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: Member = R2 100 per year Family = R4 200 per year MedAdd Elect: GP network
Radiography	R1 365 per family
Dentistry (DRC network)	<ul style="list-style-type: none"> Conservative dental benefits for children <18 years Removal of impacted teeth in the dentist's chair
Optometry (Opticlear network)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R330 for a frame/lens enhancements R745 for contact lenses
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
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.	
Contraceptives	<ul style="list-style-type: none"> Oral/injectable/implantable contraceptives – R170 per month, up to R2 310 per year Intra-uterine device – R2 730 every 60 months
Maternity benefits	<ul style="list-style-type: none"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes in and out of hospital 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 screenings	One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
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

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.

