What's not covered

The following is a summary of healthcare services not covered. It does not apply to services which qualify for prescribed minimum benefits (PMBs) or which are authorised by Medihelp. For a detailed list of exclusions, please refer to the Rules of Medihelp.

Services and procedures

- Alcohol, drug, and substance abuse treatment (non-PMB obtained from a non-designated service provider)
- Ambulance or emergency vehicle transport not related to a hospital admission
- Appointments for medical services not kept
- Bariatric surgery and other obesity-related procedures (eg, gastroplasty and lipectomy)*
- Cochlear implants and related procedures, services, and devices***
- Cosmetic and reconstructive surgery and treatment
- Cryopreservation
- Diagnostic polysomnograms****
- Gender affirmation care
- Healthcare services rendered in hospital that should be done out of hospital or for which admission to hospital is not necessary
- Other medical services in hospital (eg, physiotherapists and dietitians) without a referral from the attending doctor
- Large joint replacements and surgery**
- Physiotherapy services for the removal of wisdom teeth
- Refractive surgery***
- Rhizotomy***
- Travelling and accommodation costs, including meals

Medicines, consumables, and other products

- All specialised medicines (including biological and/or biosimilar medicines) and other medicine items specified on the Medihelp medicine exclusion list*
- New technology and/or high-cost treatment modalities, surgical devices, and medicines that are experimental and investigational*

Appliances

- Insulin pumps and continuous glucose monitors, including the consumable items required for these devices**
- Implanted hearing devices***
- Neurostimulators***

The exclusions are not applicable to the plans as indicated. Pre-authorisation, clinical protocols, and maximum benefit amounts apply.

* Not applicable for **MedPlus** members

** Not applicable for **MedPlus** and **MedElite** members

*** Not applicable for **MedPlus**, **MedElite**, **MedPrime**, and **MedPrime Elect** members

**** Not applicable for **MedPlus**, **MedElite**, **MedPrime**, **MedPrime Elect**, and **MedReach** members

Additional plan-specific exclusions

MedReach

Services and procedures

- Hyperbaric oxygen treatment
- Speech and hearing aids (including repairs and related services), intraocular lenses, artificial eyes, artificial limbs, prostheses required after reconstructive surgery, and external breast prostheses and associated services

Medicines, consumables, and other products

- Complementary and alternative medicines, including homeopathic and herbal medicines

MedVital MedVital Elect

Services and procedures

- Dental procedures under general anaesthesia – this includes extensive dental treatment for children younger than seven years and treatment rendered to people with special needs
- Excision of superficial skin lesions in hospital. This exclusion does not apply to excision procedures for lipomas, cysts, and tumours that require deeper surgical intervention
- Facet joint injection
- Hyperbaric oxygen treatment
- Minor joint arthroplasty
- Nail disorders and cauterisation of warts
- Speech and hearing aids (including repairs and related services), artificial eyes, artificial limbs, prostheses required after reconstructive surgery, and external breast prostheses and associated services
- Varicose vein-related intervention

What's not **covered**

Med**Move!**

Services and procedures

- Biopsies (including fine needle aspirations)
- Elective caesarean sections and related maternity services, tests, and procedures
- Endoscopic procedures not performed in the doctor's rooms (eg, gastroscopy, colonoscopy, laparoscopy, cystoscopy and endoscopic, ear, nose, and throat procedures and examinations)
- Excision of superficial skin lesions in hospital exclusion does not apply to excision procedures for lipomas, cysts, and tumours that require deeper surgical intervention
- Genetic and metabolic testing, including cryopreservation
- Hyperbaric oxygen treatment
- Injection of diagnostic, therapeutic, and anaesthetic agents into nerves and the intrathecal space
- Orthopaedic and spinal procedures
- Minor joint arthroplasty
- Nail disorders and cauterisation of warts
- Services rendered outside the borders of the Republic of South Africa
- Speech and hearing aids (including repairs and related services), intraocular lenses, artificial eyes, artificial limbs, prostheses required after reconstructive surgery, and external breast prostheses and associated services
- Surgery for oesophageal reflux, nasal and sinus surgery and procedures, umbilical, incisional, and hiatus hernia repair
- Varicose vein-related intervention
- Dental services, except for one routine check-up per beneficiary per year and one scale and polish treatment per year for beneficiaries older than 12 years

Medicines, consumables, and other products

- Complementary and alternative medicines, including homeopathic and herbal medicines
- Medicines used for the treatment of non-PMB chronic conditions

Scan the QR code to read more about exclusions

This is a summary of the list of exclusions. In the event of a dispute, the registered Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes).

Med**Move!** Student | Med**Move!** | Med**Vital** | Med**Add** | Med**Saver** | Med**Reach** | Med**Prime** | Med**Elite** | Med**Plus**

