

# dimension elite 2018



Dimension Elite is a top-of-the-range all-inclusive healthcare solution if you have more extensive healthcare needs. It offers rich, insured benefits for hospitalisation, chronic medicine and other day-to-day medical expenses.

## Monthly contributions

Principal member		R4 272
Dependant		R3 996
Child dependant <26 years		R1 164

- The monthly contribution does not take any employer subsidy into account.
- Older children pay child dependant rates until they are 26 years old.

## Summary of benefits

### Additional insured benefits



#### HEALTH TESTS\*

##### Per beneficiary

- 1 combo test (blood glucose, cholesterol, BMI and blood pressure measurement) or individual blood glucose or cholesterol test
- HIV testing and counselling – Unlimited
- Routine tests, including mammograms, pap smears, prostate tests, FOBT and bone mineral density tests



#### IMMUNISATION\*

##### 1 per beneficiary per year

- Standard kids immunisation (< 7 years)
- Flu, tetanus and HPV vaccine
- Pneumovax vaccine for beneficiaries registered with asthma or COPD



#### DIETICIAN CONSULTATION

1 consultation if BMI test result at wellness provider indicates a BMI > 30 and if registered on HealthPrint



#### PREGNANCY AND BABY BENEFITS

- 12 pregnancy consultations & two 2D sonars
- 2 baby consultations (< 1 year)



#### BACK TREATMENT PROGRAMME

1 programme per beneficiary per year at a Document-Based Care facility (subject to protocols and pre-authorisation)

### Core benefits



#### ESSENTIAL COVER

100% of the cost for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)

#### TRAUMA COVER

- Unlimited cover for trauma that necessitates hospitalisation in the case of motor vehicle accidents, stab wounds and similar trauma
- Post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV



#### EMERGENCY TRANSPORT (NETCARE 911)

In beneficiary's country of residence  
RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana

Road transport – Unlimited  
Air transport – Unlimited

Outside beneficiary's country of residence

Road transport – R1 900 per case  
Air transport – R12 400 per case



#### HOSPITALISATION

100% of the MT – any private hospital (subject to pre-authorisation and protocols)

#### ONCOLOGY

PMB – 100% of the MT  
Non-PMB – R200 000 per family per year

#### CONFINEMENT (CHILDBIRTH)

In hospital – 100% of the MT  
Home delivery – R11 900 per event

#### NEUROSTIMULATORS

R101 200 per beneficiary per year

## Core benefits

### POST-HOSPITAL CARE

Up to 30 days after discharge for speech therapy, occupational therapy and physiotherapy

Member = R1 700 per year

Member+ = R2 300 per year

### ORGAN TRANSPLANTS

100% of the cost

Cornea implants – R26 100 per implant per year

### PROSTATECTOMY

100% of the MT

- Conventional or laparoscopic Unlimited
- Robotic assisted laparoscopy Hospitalisation: R100 400

### PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION

R32 000 per beneficiary per year (maximum R44 400 per family per year)

### OTHER COVERED BENEFITS

Renal dialysis, oxygen, and hospice, sub-acute care and private nursing services as an alternative to hospitalisation  
Pre-authorisation and protocols apply

### APPENDECTOMY

100% of the MT

- Conventional – Unlimited
- Laparoscopic – Hospitalisation: R15 800

### SPECIALISED RADIOLOGY

In and out of hospital

Subject to pre-authorisation

MRI and CT imaging

100% of the MT – Unlimited

Member pays the first R1 050 per examination

### STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES

In hospital – 100% of the MT

Out of hospital

Radiology – R2 550 per family per year

Pathology – R2 550 per family per year

## Day-to-day benefits

### INSURED DAY-TO-DAY POOLED BENEFITS

Member = R2 550 per year

Member +1 = R4 300 per year

Member +2 = R5 300 per year

Member +3+ = R6 400 per year

- GPs & specialists
- Clinical psychology & physiotherapy
- Supplementary health services

### ACUTE MEDICINE

Member = R3 900 per year

Member +1 = R6 550 per year

Member +2 = R8 000 per year

Member +3+ = R8 600 per year

### CHRONIC MEDICINE (NON-PMB)

Member = R4 100 per year

Member +1 = R6 200 per year

Member +2 = R8 300 per year

Member +3+ = R8 900 per year

### PMB CHRONIC MEDICINE

100% of the MHRP

### MEDICAL, SURGICAL AND ORTHOPAEDIC APPLIANCES

In and out of hospital

Benefits per beneficiary per 3-year cycle:

- Artificial eyes – R7 150
- Speech and hearing aids – R7 150
- Artificial limbs – R5 750
- Wheelchairs – R5 750
- Medical appliances and hyperbaric oxygen treatment – R1 400 per beneficiary per year
- CPAP apparatus – R8 850 per beneficiary per 24-month cycle

### OPTOMETRY

PPN network applies

Spectacles or contact lenses per beneficiary

per 24-month cycle

R750 for a frame

R1 620 for contact lenses

### DENTISTRY

Subject to DSP's managed care protocols  
Conservative & specialised services

## Prostheses benefits

### INTERNALLY IMPLANTED PROSTHESES

100% of the MT per beneficiary per year

- EVARS prosthesis – R118 100
- Vascular/cardiac prosthesis – R50 600
- Health-essential functional prosthesis – R56 000
  - Hip, knee and shoulder replacements (non-PMB):
    - In case of acute injury where replacement is the only clinically appropriate treatment modality: Hospitalisation: 100% of the MT  
Prosthesis: Health-essential functional prosthesis benefit applies
    - In case of wear and tear: subject to DSP if patient qualifies in terms of clinical criteria (hip and knee only). If not, a R17 800 benefit applies for the hospital account and prosthesis components (combined)
  - Intra-ocular lenses – R3 800 per lens, 2 lenses per beneficiary year, health-essential functional prosthesis benefit applies
  - Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) – R8 750 per family per year
  - Implantable hearing devices (including devices and components) – R95 100 per beneficiary per year

## Deductibles

### PROCEDURE-SPECIFIC DEDUCTIBLES

**Back and neck fusion** – member pays the first R7 050 per admission

**Endoscopic procedures** – Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy

In a day clinic – member pays the first R1 950

In hospital – member pays the first R2 950

**Dental procedures under general anaesthesia during hospitalisation** – Removal of impacted teeth and extensive dental treatment for children < 5 years – member pays the first R790 per admission

### PRE-AUTHORISATION IS IMPORTANT

Always pre-authorise services such as hospitalisation, emergency transport and oxygen to prevent a deductible

#### Important:

This brochure provides only a summary of the available benefits. Please consult the registered Rules of Medihelp for more information and details of services that are excluded from benefits. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes).

\* These benefits are not available if you have been registered for a chronic/PMB condition as it is no longer considered as preventive care and may be linked to a specific age/gender/item code. Services are available at Clicks and Dis-Chem pharmacy clinics and benefits are paid at 100% of the MT.

BMI – Body mass index  
COPD – Chronic obstructive pulmonary disease  
CPAP – Continuous positive airway pressure  
CT – Computerised tomography  
DSP – Designated service provider  
EVARS – Endovascular aortic replacement surgery  
FOBT – Faecal occult blood test

GP – General practitioner  
MHRP – Medihelp Reference Price  
MRI – Magnetic resonance imaging  
MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price  
PMB – Prescribed minimum benefits  
PPN – Preferred Provider Negotiators

086 0100 678

www.medihelp.co.za

Medihelp is an authorised financial services provider (FSP No 15738)



medihelp

medical scheme