




# dimension prime 3 2018

## Network and Non-network



The popular Dimension Prime 3 option delivers insured family cover encompassing comprehensive benefits for hospitalisation, preventive care and day-to-day medical expenses, and the freedom to obtain services at any provider. You can choose a network of quality providers and save 20% in premiums per month.

### Monthly contributions

	Network	Non-Network
Principal member 	R2 352	R2 940
Dependant 	R1 986	R2 490
Child dependant <26 years 	R684	R858

- The monthly contribution does not take any employer subsidy into account.
- You only pay for two children younger than 18 years after which child dependant rates will apply from the beginning of the year following the year in which they turn 18, until they are 26 years old.
- 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 counselling and testing 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-authorization)

### Core benefits

#### ESSENTIAL COVER

100% of the cost for 270 PMB and 26 chronic diseases (DSPs, formularies, networks, protocols and pre-authorization 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 (subject to pre-authorization and protocols)  
Dimension Prime 3 – any hospital  
Dimension Prime 3 Network – 108 network hospitals

#### ONCOLOGY

PMB – 100% of the MT  
Non-PMB – R150 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

### PROSTATECTOMY

100% of the MT

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

### PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION

R26 500 per beneficiary per year (maximum R35 600 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-authorization and protocols apply

### APPENDECTOMY

100% of the MT

- Conventional – Unlimited
- Laparoscopic – Hospitalisation: R15 800

### SPECIALISED RADIOLOGY

In and out of hospital  
Subject to pre-authorization  
MRI and CT imaging  
100% of the MT – Unlimited  
Member pays the first R1 550 per examination

### ORGAN TRANSPLANTS

100% of the cost  
Cornea implants – R26 100 per implant per year

## Day-to-day benefits

### INSURED DAY-TO-DAY BENEFITS

M = R8 600 per year  
M +1 = R13 700 per year  
M +2 = R16 000 per year  
M +3+ = R17 000 per year  
GPs, specialists and emergency units, physiotherapy, clinical psychology and psychiatric nursing, contraceptives, acute and self-medication, radiology, pathology and supplementary health services

### PMB CHRONIC MEDICINE

100% of the MHRP

Dimension Prime 3 Network:  
DSP & formulary apply

### OPTOMETRY

PPN network applies  
Spectacles or contact lenses per beneficiary per 24-month cycle  
R600 for a frame  
R1 155 for contact lenses

### MEDICAL, SURGICAL AND ORTHOPAEDIC APPLIANCES

In and out of hospital  
Benefits per family per 3-year cycle:

- Artificial eyes – R4 300
- Speech and hearing aids – R4 300
- Artificial limbs – R4 300
- Wheelchairs – R4 300
- Medical appliances and hyperbaric oxygen treatment – R1 150 per family per year
- CPAP apparatus – R8 850 per beneficiary per 24-month cycle

### DENTAL SERVICES

Subject to DSP's managed care protocols  
Conservative and 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 – no benefits
- Intra-ocular lenses – R3 800 per lens, 2 lenses per beneficiary per 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 R8 250

**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 (dentist's account covered for item codes 8941/8943/8945) and extensive dental treatment for children < 5 years (dentist's account for member's account) – member pays the first R840 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. Benefits 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

HPV – Human papilloma virus  
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

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