

necesse 2018



An income-based option that provides quality private cover through an extensive network of private hospitals and healthcare providers for your medical expenses incurred in and out of hospital. Necesse is an affordable healthcare solution for students and corporates alike.

Monthly contributions

	Gross monthly income				
	Full-time students R0 –R400	R401 – R5 000	R5 001 – R7 000	R7 001 – R11 000	R11 001 and more
Principal member	R474	R1 512	R1 578	R1 782	R2 076
Dependant	R474	R1 194	R1 260	R1 386	R1 620
Child dependant < 21 years	R474	R648	R708	R780	R900

The contributions in the table exclude late-joiner penalties and employer subsidies – ask your accredited adviser to calculate the monthly contribution based on your information.

summary of benefits

Additional insured benefits

HEALTH TESTS*

One test per beneficiary per year requested by a Necesse network GP:

- Blood glucose and cholesterol
- HIV
- Routine tests, including mammograms, pap smears, prostate tests and bone mineral density tests

IMMUNISATION*

One immunisation per beneficiary per year requested by a Necesse network GP:

- Flu vaccine
- Tetanus vaccine

PREGNANCY AND BABY BENEFITS

2 per beneficiary per year

- Gynaecologist consultations (subject to referral by a Necesse network GP and pre-authorisation)
- 2D-sonars

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)

Transport by road or air within the borders of South Africa
100% of the MT – Unlimited (Pre-authorisation and protocols apply)

Emergency unit services

- Outpatient emergency unit services
- Non-network doctors' visits
- Medicine and services rendered by a non-network medical doctor

80% of the MT
Member = R1 000 per year
Member+ = R2 050 per year

HOSPITALISATION

Only in a network hospital
100% of the MT – Unlimited (Subject to pre-authorisation, case management and protocols)

CONFINEMENT (CHILDBIRTH)

PMB – 100% of the MT
Non-PMB – R23 900 per confinement for an elective caesarean section
Home delivery – R11 900 per event

Core benefits

PHYSIOTHERAPY** AND OCCUPATIONAL THERAPY

In hospital
R8 950 per family per year
** Must be referred by the attending medical doctor

PROSTATECTOMY

100% of the MT
• Conventional or laparoscopic – Unlimited
• Robotic assisted laparoscopy – Hospitalisation: R100 400

SUB-ACUTE CARE AND PRIVATE NURSING SERVICES AS AN ALTERNATIVE TO HOSPITALISATION

R20 200 per family per year

APPENDECTOMY

100% of the MT
• Conventional – Unlimited
• Laparoscopic – Hospitalisation: R15 800

CLINICAL TECHNOLOGIST SERVICES

In hospital
R20 200 per family per year

SPECIALISED RADIOLOGY

In and out of hospital
Services requested by a specialist on referral by a network GP
MRI and CT imaging (subject to pre-authorisation) and angiography
100% of the MT
R15 000 per family per year

STANDARD RADIOLOGY, PATHOLOGY (LANCET/PATHCARE ONLY) AND MEDICAL TECHNOLOGIST SERVICES

In hospital: R27 700 per family per year
Out of hospital: 100% of the MT (subject to a list of codes, refer by a Necesses network GP and protocols apply).

Day-to-day benefits

GP SERVICES WITHIN THE NECESSE NETWORK

9 consultations per beneficiary per year, including:

- Necesses network GP consultations
- Medical & surgical services as well as anaesthesia
- Material and discretionary medicine used during services
- Pre- and post-natal care provided by a Necesses network GP
- Pre- and post-natal midwife services by a registered nursing practitioner

SPECIALIST CARE

Includes all specialist services (consultations, radiology, pathology at Lancet/PathCare, surgical and non-surgical procedures)
Member = R2 950 per year
Member+ = R4 100 per year

MEDICINE

- Acute medicine obtained from a dispensing Necesses network GP (formulary applies)
100% of the MT
- Formulary medicine obtained from a network pharmacy and prescribed by a Necesses network GP or the DSP for dental services
100% of the MMAP according to the Necesses formularies
- Self-medication obtained from a network pharmacy
100% of the MMAP
R100 per event
R270 per beneficiary per year
- PMB chronic medicine obtained from a network pharmacy according to the formulary
100% of the MHRP – Unlimited

PHYSIOTHERAPY AND OCCUPATIONAL THERAPY

Member = R1 900 per year
Member+ = R2 950 per year

BASIC OPTOMETRY

PPN network applies
Benefits per 24-month cycle
1 composite examination
Spectacles or contact lenses
• Spectacles:
• R200 for a frame
• 1 pair of standard clear Aquity lenses
• Contact lenses – R450

CONSERVATIVE DENTAL SERVICES

Subject to the managed care protocols of the DSP and services rendered by a DSP network dentist

Deductibles

To avoid deductibles visit the Necesses network service providers, follow the correct pre-authorisation process and use the Necesses formularies.

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).

CT – Computerised tomography
DSP – Designated service provider
GP – General practitioner
MHRP – Medihelp Reference Price
MMAP – Maximum Medical Aid 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

* 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.

086 0100 678
www.medihelp.co.za

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