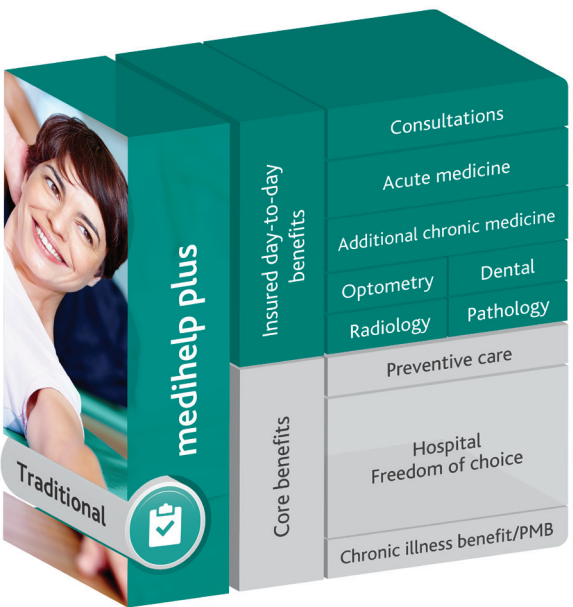


medihelp plus 2018



Medihelp Plus offers comprehensive cover for medical emergencies, private hospitalisation and preventive care, as well as ample benefits diverse day-to-day medical services to meet your and your loved ones' health needs.

Monthly contributions

Principal member		R7 464
Dependant		R7 464
Child dependant <26 years		R1 860

- 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 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-authorisation)

Core benefits

ESSENTIAL COVER

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

ONCOLOGY
100% of the MT - Unlimited

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

R39 000 per beneficiary per year
(maximum R53 200 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
PET scan – R20 100 per case

ORGAN TRANSPLANTS

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

Day-to-day benefits

INSURED DAY-TO-DAY BENEFITS

R3 250 per beneficiary per year, pooled per family per year
• GPs & specialists
• Clinical psychology & physiotherapy
• Supplementary health services

CHRONIC MEDICINE (NON-PMB)

R16 400 per beneficiary per year

ACUTE MEDICINE

R5 650 per beneficiary per year, pooled per family per year

PMB CHRONIC MEDICINE

100% of the MHRP

OPTOMETRY

PPN network applies
Spectacles or contact lenses per beneficiary per 24-month cycle
R750 for a frame
R1 660 for contact lenses

MEDICAL, SURGICAL AND ORTHOPAEDIC APPLIANCES

In and out of hospital
Benefits per beneficiary per 3-year cycle:
• Artificial eyes – R14 300
• Speech and hearing aids – R14 300
• Artificial limbs – R7 850
• Wheelchairs – R7 850
• Wigs (for alopecia totalis or cancer patients) – R1 700 per beneficiary per 3-year period
• Medical appliances and hyperbaric oxygen treatment – R1 700
• CPAP apparatus – R8 850 per beneficiary per 24-month cycle

DENTISTRY

Subject to DSP's managed care protocols
• Conservative & specialised services
• Dental procedures under general anaesthesia during hospitalisation
Only for the removal of impacted teeth and extensive dental treatment for children younger than 5 years, once per lifetime

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:
• Intra-ocular lenses – R3 800 per lens, 2 lenses per beneficiary year, paid from health-essential functional prosthesis benefit
• 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

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
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
PET – Positron emission tomography
PMB – Prescribed minimum benefits
PPN – Preferred Provider Negotiators

086 0100 678

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