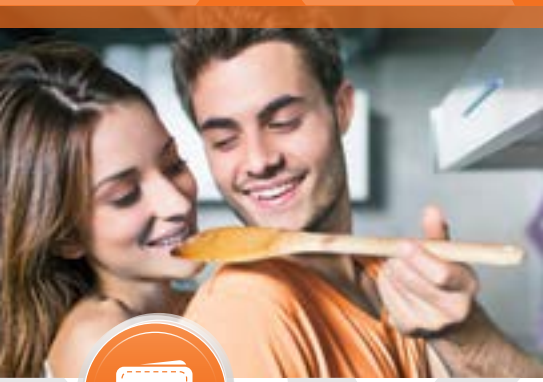


unify member guide 2018





Dear Medihelp Member

Welcome to your product offering for 2018. At Medihelp, everything we do is developed to suit your individual needs, and this guide will provide you with all the information you will need to access your particular benefits, manage your Medihelp membership, enjoy the value of support programmes and engage with us.

For ease of navigation, the guide has been divided into the following segments, making it easy to find what you're looking for:



product

Your product has been developed to suit your unique healthcare needs



service

We dedicate user-centred online and offline support services to assist and support you in managing your membership and benefits



value

Based on your profile and healthcare needs, we've developed programmes and initiatives such as HealthPrint, our free online wellness programme, to add value



engagement

We offer a variety of engagement opportunities to establish convenient and effective two-way communication with you

Warm regards

Heyn van Rooyen
Principal Officer

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the right choice

With a value-driven mindset we focus on fulfilling your health and wellness needs and customise our products and services to ensure an individualised experience when interacting with the Scheme in terms of the following four key areas:

- Products • Services • Value • Engagement



A SOUND HEALTHCARE PARTNER



112 YEARS' experience in the medical schemes industry



As a **SELF-ADMINISTERED** medical scheme Medihelp maintains complete control and tightly manages all administration costs



LARGE AND RELIABLE

Medihelp is one of the five largest open medical schemes in South Africa



CLAIMS PAYMENT ABILITY is guaranteed with our AA- rating awarded by Global Credit Rating



CONSISTENCY

Medihelp's average beneficiary age of 37 years provides a healthy risk pool to contribute to sustainability



OUR SOLVENCY LEVEL

Medihelp consistently maintains a solvency level well above the industry requirement

SERVICE AND ENGAGEMENT

Our members' service experience is measured at the point of engagement through voice-of-the-customer research, allowing for constant feedback.



190 634
written enquiries



600 262
calls answered



12 539
mobile app users



38 438
social media followers

4 734

average hospital admissions per month



2 869 878
claims processed



1 062 793
web visits per year



mySOS emergency

This app ensures that you and your loved ones can be located in an emergency



Educational videos

Effortless empowerment on relevant topics



Call centre

60 helpful consultants to assist you



Member app

With an electronic membership card and instant benefit verification



Secured website

An online hub with all your Medihelp service functionalities

product

Unify is the smart choice when you want to invest in the protection of your health, with generous essential and hospital cover at any hospital and a 25% savings account that earns interest and provides ample cover for other medical expenses.



A summary of your benefit option



HOSPITAL BENEFITS (NO OVERALL ANNUAL LIMIT)

Any hospital

ESSENTIAL COVER

Diagnosis, treatment and care costs of 270 PMB and 26 chronic conditions on the CDL
DSPs & specialist network apply

POST-HOSPITAL CARE

Up to 30 days after discharge

SPECIALISED RADIOLOGY

Unlimited in and out of hospital
Member pays the first R1 550 per examination
Balance paid at 100% of the MT

TRAUMA-RELATED BENEFITS

Including post-exposure prophylaxis in the event of sexual assault or accidental exposure to HIV

ROAD & AIR TRANSPORT (Netcare 911)

Unlimited within RSA
24-hour helpline & trauma counselling




DAY-TO-DAY BENEFITS

Paid from medical savings account

PREVENTIVE CARE BENEFITS

- Health assessment tests at Clicks and Dis-Chem pharmacy clinics
- Back treatment programme
- Dietician consultation (protocols apply)
- Immunisations

Monthly contributions

| | | |
|---------------------------|---|---|
| Principal member |  | R2 088 (R522 savings contribution included per month and R6 264 per year) |
| Dependant |  | R1 716 (R426 savings contribution included per month and R5 112 per year) |
| Child dependant <26 years |  | R624 (R150 savings contribution included per month and R1 800 per year) |

- The monthly contribution does not take any employer subsidy into account.
- Children pay child dependant rates until they are 26 years old.
- If you join after January, your savings amount will be calculated by counting the remaining months of the year.

additional insured benefits

Additional insured benefits which give you access to screenings, preventive and wellness services as well as a back treatment programme.



| Description | Benefit |
|--|--|
| SCREENING AND WELLNESS BENEFITS* Available at our wellness providers Clicks and Dis-Chem pharmacy clinics: <ul style="list-style-type: none"> • Voluntary HIV testing and counselling | Unlimited |
| <ul style="list-style-type: none"> • Blood glucose or • Total cholesterol or • Combination test (blood glucose, total cholesterol, BMI and blood pressure measurement) | 1 per beneficiary per year |
| DIETICIAN CONSULTATION If BMI test result at wellness provider indicates a BMI > 30 and if registered on HealthPrint (item codes 84200 – 84205) | 1 consultation per registered HealthPrint beneficiary per year |
| IMMUNISATIONS Administering fee at Clicks or Dis-Chem pharmacy clinics included <ul style="list-style-type: none"> • Flu vaccine | 1 per beneficiary per year |
| <ul style="list-style-type: none"> • Tetanus vaccine | 1 per beneficiary per 2-year cycle |
| BACK TREATMENT AT A DBC FACILITY Subject to protocols and pre-authorisation | 1 programme per beneficiary per year |

* 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 are paid at 100% of the MT.

- BMI – Body mass index
- MT – Medihelp tariff (see definition on page 28)
- PMB – Prescribed minimum benefits
- DBC – Document-Based Care



Core benefits

| | Description | Benefit |
|-----|---|--|
| PMB | DIAGNOSIS, TREATMENT AND CARE COSTS OF 270 PMB AND 26 CHRONIC CONDITIONS ON THE CDL Subject to protocols, pre-authorisation and DSPs | 100% of the cost Unlimited Co-payments may apply in case of voluntary non-DSP use/protocol deviation |
| | TRAUMA BENEFITS FOR MAJOR TRAUMA THAT NECESSITATES HOSPITALISATION IN THE CASE OF: <ul style="list-style-type: none"> • Motor vehicle accidents • Stab wounds • Gunshot wounds • Head trauma • Burns • Near drowning Subject to authorisation, PMB protocols and case management | 100% of the cost Unlimited |
| EMS | POST-EXPOSURE PROPHYLAXIS | |
| | EMERGENCY TRANSPORT SERVICES (Netcare 911) RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana Subject to pre-authorisation and protocols | |
| | <ul style="list-style-type: none"> • In beneficiary's country of residence: <ul style="list-style-type: none"> • Transport by road • Transport by air | 100% of the MT Unlimited 50% co-payment if not pre-authorised |
| | <ul style="list-style-type: none"> • Outside beneficiary's country of residence <ul style="list-style-type: none"> • Transport by road | 100% of the MT R1 900 per case 50% co-payment if not pre-authorised |
| | <ul style="list-style-type: none"> • Transport by air | 100% of the MT R12 400 per case 50% co-payment if not pre-authorised |
| | 24-HOUR HELPLINE AND TRAUMA COUNSELLING (Netcare 911) | Phone 082 911 |

CDL – Chronic Diseases List
 EMS – Emergency medical services
 DSP – Designated service provider

PMB – Prescribed minimum benefits
 MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

Core benefits

| Description | Benefit |
|--|---|
| HOSPITALISATION (state and private hospitals and day clinics) Subject to pre-authorisation, protocols and case management <ul style="list-style-type: none"> Intensive and high care wards Ward accommodation Theatre fees Treatment and ward medicine Consultations, surgery and anaesthesia | 100% of the MT Unlimited Procedure-specific co-payments may apply (non-PMB cases) 20% co-payment per admission if not pre-authorised |
| POST-HOSPITAL CARE Professional services relating to a Medihelp authorised private hospital admission, required for up to 30 days after discharge (Prescribed medicine and medical appliances are paid from savings account) <ul style="list-style-type: none"> Speech therapy Occupational therapy Physiotherapy | 100% of the MT M = R1 700 per year M+ = R2 300 per year |
| PROCEDURE-SPECIFIC CO-PAYMENTS | See page 9 |
| PROSTHESES | See page 10 |
| CONFINEMENT (childbirth) Subject to pre-authorisation, protocols and case management | 100% of the MT Unlimited 20% co-payment per admission if not pre-authorised |
| HOME DELIVERY Subject to pre-authorisation <ul style="list-style-type: none"> Professional nursing fees Equipment Material and medicine | 100% of the MT R11 900 per event 20% co-payment per event if not pre-authorised |
| STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES In hospital Subject to clinical protocols | 100% of the MT Unlimited |
| SPECIALISED RADIOLOGY In and out of hospital On request of a specialist and subject to clinical protocols <ul style="list-style-type: none"> MRI and CT imaging (subject to pre-authorisation) | 100% of the MT Unlimited Member pays the first R1 550 per examination |
| • Angiography | 100% of the MT Unlimited |
| ORGAN TRANSPLANTS (PMB only) Subject to pre-authorisation and clinical protocols | 100% of the cost Unlimited |

MRI – Magnetic resonance imaging
 CT – Computerised tomography
 PMB – Prescribed minimum benefits

M – Member
 MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

Core benefits

| Description | Benefit |
|---|---|
| <p>SUPPLEMENTARY HEALTH SERVICES In hospital</p> <ul style="list-style-type: none"> Occupational and speech therapy, dietician services, audiometry, podiatry, massage, orthoptic, chiropractic, homeopathic, herbal and naturopathic, osteopathic and biokinetic services <hr/> <ul style="list-style-type: none"> Physiotherapy on referral by the attending medical doctor | 100% of the MT Unlimited |
| <p>OXYGEN Subject to pre-authorisation and clinical protocols In and out of hospital</p> <hr/> <ul style="list-style-type: none"> Hyperbaric oxygen treatment In hospital | 100% of the MT Unlimited R580 per family per year |
| <p>NEUROSTIMULATORS Subject to pre-authorisation and clinical protocols</p> <ul style="list-style-type: none"> Device and components | 100% of the MT R101 200 per beneficiary per year |
| <p>RENAL DIALYSIS PMB only In and out of hospital Subject to pre-authorisation and clinical protocols</p> | 100% of the cost |
| <p>APPLICABLE PRESCRIPTION MEDICINE DISPENSED AND CHARGED BY THE HOSPITAL ON DISCHARGE FROM THE HOSPITAL (TTO) (PMB chronic medicine not included)</p> | 100% of the MT Savings account |
| <p>PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION Subject to pre-authorisation, services rendered in an approved hospital/facility and prescribed by a medical doctor</p> <ul style="list-style-type: none"> Professional services rendered in and out of hospital by a psychiatrist General ward accommodation Medicine supplied during the period of the treatment in the institution Outpatient consultations | 100% of the MT R22 100 per beneficiary per year (maximum R30 300 per family per year) 20% co-payment per admission if not pre-authorized |
| <p>ONCOLOGY Subject to pre-authorisation and registration on the Medihelp Oncology Management Programme. Protocols, DSP and MORP apply.</p> <ul style="list-style-type: none"> PMB cases Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation) <hr/> <ul style="list-style-type: none"> Non-PMB cases Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine | 100% of the MT Unlimited Co-payments apply to voluntary non-network services (10%) and/or deviating from protocol (20%) 100% of the MT R100 000 per family per year Co-payments apply to voluntary non-network services (10%) and/or deviating from protocol (20%) |

DSP – Designated service provider
MORP – Medihelp Oncology Reference Price
MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

PMB – Prescribed minimum benefits
TTO – To take out (medicine)

Core benefits

| Description | Benefit |
|--|---|
| HOSPICE SERVICES AND SUB-ACUTE CARE FACILITIES AS AN ALTERNATIVE TO HOSPITALISATION Subject to pre-authorisation, and services rendered in an approved facility and prescribed by a medical doctor | 100% of the MT Unlimited 20% co-payment per admission if not pre-authorised |
| PRIVATE NURSING AS AN ALTERNATIVE TO HOSPITALISATION Subject to pre-authorisation (Excluding general day-to-day care) | 100% of the MT 20% co-payment per event if not pre-authorised |
| APPENDECTOMY Subject to pre-authorisation <ul style="list-style-type: none"> Conventional procedure | 100% of the MT Unlimited |
| <ul style="list-style-type: none"> Laparoscopic procedure | 100% of the MT Hospitalisation: R15 800 per beneficiary |
| PROSTATECTOMY Subject to pre-authorisation <ul style="list-style-type: none"> Conventional or laparoscopic procedure | 100% of the MT Unlimited |
| <ul style="list-style-type: none"> Robotic assisted laparoscopic procedure | 100% of the MT Hospitalisation: R100 400 per beneficiary |

Procedure-specific co-payments

| Description | Co-payment |
|---|---|
| All hospital admissions are subject to pre-authorisation, protocols and case management | 100% of the MT 20% co-payment per admission if not pre-authorised |
| NECK AND BACK FUSIONS | R9 500 per admission |
| ENDOSCOPIC PROCEDURES <ul style="list-style-type: none"> In the doctor's rooms Gastroscopy and colonoscopy | No co-payment |
| <ul style="list-style-type: none"> In a day clinic Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy | R2 550 per admission |
| <ul style="list-style-type: none"> In hospital Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy | R3 550 per admission |
| DENTAL PROCEDURES UNDER GENERAL ANAESTHESIA In hospital Subject to pre-authorisation and DSP's managed care protocols | 100% of the MT R2 900 per admission Only for removal of impacted teeth (item codes 8941/8943/8945 on dentist's account) |

MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

DSP – Designated service provider

Internally implanted prostheses

| Description | Benefit |
|--|--|
| All hospital admissions are subject to pre-authorisation, protocols and case management | 100% of the MT 20% co-payment per admission if not pre-authorised The member is liable for the difference in cost should PMB spinal, hip, knee and cardiac prostheses not be obtained from the DSP |
| INTERNALLY IMPLANTED PROSTHESES | |
| • EVARS prosthesis | R118 100 per beneficiary per year |
| • Vascular/cardiac prosthesis | R50 600 per beneficiary per year |
| • Health-essential functional prosthesis | R56 000 per beneficiary per year |
| • Hip, knee and shoulder replacements In case of acute injury where replacement is the only clinically appropriate treatment modality, subject to protocols (non-PMB cases) Replacements due to wear and tear are excluded from benefits | Hospitalisation: 100% of the MT Prosthesis: Health-essential functional prosthesis benefits apply |
| • Intra-ocular lenses | Sub-limit subject to health-essential functional prosthesis benefit 2 lenses per beneficiary per year R3 800 per lens |
| • Prosthesis with reconstructive or restorative surgery In and out of hospital | R8 780 per family per year |

Day-to-day benefits

| Description | Benefit |
|---|--|
| DAY-TO-DAY SERVICES | |
| • GP consultations • Specialists • Emergency units • Physiotherapy • Clinical psychology • Standard radiology & pathology • Psychiatric nursing • Dentistry • External prostheses, medical, surgical and orthopaedic appliances • Optometry • Hyperbaric oxygen treatment (out of hospital) • Acute and chronic medicine | Savings account |
| • Stoma components • Incontinence products/suppliers | 100% of the MT Unlimited |
| • Dental procedures under conscious sedation in the dentist's chair (sedation cost) Subject to pre-authorisation and DPS's managed care protocols | 100% of the MT Removal of impacted teeth only (Dentist's account only for item codes 8941/8943/8945) 20% co-payment if not pre-authorised |
| • PMB chronic medicine Subject to pre-authorisation and registration on Medihelp's PMB medicine management programme | 100% of the MHRP Unlimited |

DSP – Designated service provider

GP – General practitioner

MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

PMB – Prescribed minimum benefits

EVARS – Endovascular aortic replacement surgery

MHRP – Medihelp Reference Price

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply (which are subject to approval by the Council for Medical Schemes). If a beneficiary joins during the course of a financial year, the benefits are calculated pro rata according to the remaining number of months per year.

General exclusions

General

- Services which are not mentioned in the Rules as well as services which in the opinion of the Board of Trustees, are not aimed at the generally accepted medical treatment of an actual or a suspected medical condition or handicap, which is harmful or threatening to necessary bodily functions (the process of ageing is not considered to be a suspected medical condition or handicap).
- Travelling and accommodation/lodging costs, including meals as well as administration costs of a beneficiary and in the case of a service provider, where such costs do not relate to a PMB condition.
- Aptitude, intelligence/IQ and similar tests as well as the treatment of learning problems.
- Operations, treatments and procedures –
 - of own choice;
 - for cosmetic purposes; and
 - for the treatment of obesity, with the exception of the treatment of obesity which is motivated by a medical specialist as life-threatening and approved beforehand by Medihelp.
- The completion of medical and other questionnaires/certificates not requested by Medihelp and the services related thereto, including medical tests for career purposes or recreational activities.
- Costs for evidence in a lawsuit.
- Costs exceeding the scheme tariff for a service or the maximum benefit to which a member is entitled, subject to PMB.
- Appointments not kept.

Medical conditions

- The treatment of infertility, other than that stipulated in the Regulations to the Medical Schemes Act, 1998.
- Treatment of alcoholism and drug abuse as well as services rendered by institutions which are registered in terms of the Prevention of and Treatment for Substance Abuse Act 70 of 2008 or other institutions whose services are of a similar nature, other than stipulated in the Regulations to the Medical Schemes Act, 1998.
- Treatment of impotence.

Procedures and services

- The artificial insemination of a person as defined in the National Health Act 61 of 2003.
- Immunisation (including immunisation procedures and material) which is required by an employer, excluding flu immunisations.
- Exercise, guidance and rehabilitation programmes.
- Services rendered by social workers.
- Costs of visits at home and home programmes.
- When only accommodation is provided and/or general care services rendered.
- The cost of transport with an ambulance/emergency vehicle –
 - from a hospital/other institution to a residence;
 - in the event of a visit to friends/family; and

- to the rooms of a medical doctor when the objective of the visit/consultation/treatment does not pertain to admission in a hospital.
- The cost of harvesting and/or preserving human tissues, including, but not limited to, stem cells, for future use thereof to treat a medical condition which has not yet been diagnosed in a beneficiary.
- Pathology services requested by a person other than a medical doctor.
- Radiology services requested by a person other than a medical doctor, with the exception of a chiropractor who may request black and white X-rays.
- Emergency room facility fees.
- Breast augmentation.
- Breast reduction.
- Gastroplasty.
- Gender reversal operations.
- Lipectomy.
- Epilation.
- Otoplasty/reconstruction of the ear.
- Refractive procedures.
- Sclerotherapy.
- PET (Positron emission tomography).
- Physiotherapy services associated with the removal of impacted wisdom teeth and in-hospital services not referred by the attending medical doctor.

Medicines, consumables and other products

- Bandages, cotton wool, dressings, plasters and similar materials that are not used by a supplier of service during a treatment/procedure.
- Food substitutes, food supplements and patent food, including baby food.
- Multivitamin and multi-mineral supplements alone or in combination with stimulants (tonics).
- Appetite suppressants.
- All patent substances, suntan lotions, anabolic steroids, contact lens solutions as well as substances not registered by the South African Medicines Control Council, except medicine items approved by Medihelp in the following instances –
 - medicine items with patient-specific exemptions in terms of section 21 of the Medicines and Related Substances Control Act 101 of 1965 as amended;
 - homeopathic and naturopathic medicine items that have valid NAPPi codes; and
 - where well-documented, sound evidence-based proof exists of efficacy and cost-effectiveness.
- All biological and other medicine items as per Medihelp's medicine exclusion list.
- High technology treatment modalities, surgical devices and medication.
- Combination analgesic medicine, including opioid and opioid combination analgesic medicine items, claimed from acute medicine benefits exceeding 360 units per beneficiary per year.
- Non-steroidal anti-inflammatory medicine claimed from acute medicine benefits exceeding 180 units per beneficiary per year.
- Child and adult nappies.

- Smoking cessation and anti-smoking preparations.
- Medicine derived from blood products.

Appliances

- Blood pressure apparatus.
- Commode.
- Toilet seat raiser.
- Hospital beds for use at home.
- Devices to improve sight, other than the stated spectacles and contact lens benefits.
- Mattresses and pillows.
- Bras without external breast prostheses.
- Insulin pumps and consumables.
- Implantable hearing devices.

Dental exlusions

Oral hygiene

- Oral hygiene instruction and evaluation.
- Professionally applied fluoride for beneficiaries younger than 5 years and 13 years and older.
- Dental bleaching.
- Nutritional and tobacco counselling.
- Cost of prescribed toothpastes, mouthwashes (e.g. Corsodyl) and ointments.
- Fissure sealants on patients 16 years and older.

Fillings/restorations

- Fillings to restore teeth damaged due to toothbrush abrasion, attrition, erosion and fluorosis.
- Resin bonding for restorations charged as a separate procedure to the restoration.
- Polishing of restorations.
- Gold foil restorations.
- Ozone therapy.
- Replacement of amalgam (silver) fillings with composite (white) fillings.
- Tooth-coloured fillings on molars and premolars.

Root canal therapy and extractions

- Root canal therapy on primary (milk) teeth.
- Direct and indirect pulp capping procedures.
- Root canal treatment on wisdom teeth (3rd molars)

Plastic dentures/snoring appliances/mouth guards

- Diagnostic dentures and the associated laboratory costs.
- Snoring appliances and the associated laboratory costs.
- Provisional dentures and associated laboratory costs.
- The clinical fee of denture repairs, denture tooth replacements and the addition of a soft base to new dentures. (The laboratory fee will be covered at the Medihelp tariff where managed care protocols apply.)
- The laboratory cost associated with mouth guards. (The clinical fee will be covered at the Medihelp tariff where managed care protocols apply.)
- High impact acrylic.
- Cost of gold, precious metal, semi-precious metal and platinum foil.
- Laboratory delivery fees.

Partial metal frame dentures

- Metal base to partial and full dentures, including the laboratory cost.
- High impact acrylic.
- Cost of gold, precious metal, semi-precious metal and platinum foil.
- Laboratory delivery fees.

Crowns and bridges

- Crowns or crown retainers on wisdom teeth (3rd molars).
- Pontics on 2nd molars.
- Crown and bridge procedures for cosmetic reasons and the associated laboratory costs.
- Crown and bridge procedures where there is no extensive tooth structure loss and associated laboratory costs.
- Occlusal mouth rehabilitations and the associated laboratory costs.
- Provisional crowns and the associated laboratory costs.
- Porcelain veneers, inlays and the associated laboratory costs.
- Emergency crowns that are not placed for immediate protection in tooth injury, and the associated laboratory costs.
- Cost of gold, precious metal, semi-precious metal and platinum foil.
- Laboratory delivery fees.

Implants

- Implants on wisdom teeth (3rd molars).
- Dolder bars and associated abutments on implants, including the laboratory cost.
- Laboratory delivery fees.

Orthodontics

- Orthodontic treatment for cosmetic reasons and associated laboratory costs.
- Orthodontic treatment for beneficiaries younger than 9 and 18 years and older.
- Orthodontic re-treatment and the associated laboratory costs.
- Cost of invisible retainer material.
- Laboratory delivery fees.
- Orthodontic-related surgery.

Periodontics

- Surgical periodontics, which includes gingivectomies, periodontal flap surgery, tissue grafting and hemisection of a tooth.
- Perio chip placement.

Maxillofacial surgery and oral pathology

- Orthognathic (jaw correction) and other orthodontic-related surgery and any related hospital cost and laboratory costs.
- Bone augmentations.
- Bone and other tissue regeneration procedures.
- Cost of bone regeneration material.
- The auto-transplantation of teeth.
- Sinus lift procedures.
- The closure of an oral-antral opening (item code 8909) when claimed during the same visit with impacted teeth (item codes 8941, 8943 and 8945).

Hospitalisation (general anaesthetic)

- Where the reason for admission to hospital is fear or anxiety for dental procedures.
- Multiple hospital admissions.
- Where the only reason for admission to hospital is to acquire a sterile facility.
- The cost of dental materials for procedures performed under general anaesthesia.
- The hospital and anaesthetist claims for the following procedures will not be covered when performed under general anaesthesia:
 - Apicectomies.
 - Dentectomies.
 - Frenectomies.
 - Conservative dental treatment (fillings, extractions and root canal therapy) in hospital for adults.
 - Professional oral hygiene procedures.
 - Implantology and associated surgical procedures.
 - Surgical tooth exposure for orthodontic reasons.

Additional Scheme exclusions

- Special reports.
- Dental testimony, including dento-legal fees.
- Behaviour management.
- Intramuscular and subcutaneous injections.
- Procedures that are defined as unusual circumstances and unlisted procedures.
- Appointments not kept.
- Treatment plan completed (code 8120).
- Electrognathographic recordings, pantographic recordings and other such electronic analyses.
- Caries susceptibility and microbiological tests.
- Pulp tests.
- Cost of mineral trioxide.
- Enamel microabrasion.

Supporting information on how to access your benefits

Hospitalisation

Going to hospital? Remember to pre-authorise



Planned admissions

All hospital and day clinic admissions: pre-authorise **well in advance** because we may need more information from your doctor, e.g. test results or reports. This will ensure that you do not have to make a 20% co-payment.



Emergency admissions

Authorise on the **1st workday** after admission.

How to pre-authorise your hospital admission

There are various ways to pre-authorise your hospital admission and we've developed an automated authorisation system that provides immediate authorisation 24 hours a day, seven days a week for 19 procedures.

Immediate e-auth

Procedures that can be automatically authorised

| | | |
|--------------------|--------------------------|---------------|
| Adenoidectomy | Dilatation and curettage | Myomectomy |
| Appendectomy | Gastroscopy | Myringotomy |
| Caesarean section | Hysterectomy | Normal birth |
| Cholecystectomy | Hysteroscopy | Sterilisation |
| Circumcision | Intra-uterine devices | Tonsillectomy |
| Colonoscopy | Laparoscopy | Vasectomy |
| Cysto-urethroscopy | | |

E-auth process

Step 1 – Visit Medihelp's website at www.medihelp.co.za

Step 2 – Look for the Login/Register block, select "Members" to go to the secured site for members and click on Login/Register. If you need to register, select "Register", follow the easy steps to register and then log on to the secured site for members.

Step 3 – Click the "**Pre-authorisation**" button on the menu and select "**Hospital authorisation**". Then follow the steps to authorise your hospital admission and within moments you will receive details of the pre-authorisation via SMS and an email with your reference number.

Approval of other procedures

Apply via Medihelp's secured site for members or use one of the authorisation channels listed below.

Other ways to apply for pre-authorisation

Authorise via our member app for smartphones

Download the app from iStore and Google Play



iOS



Android



Windows

Other authorisation channels

Email



hospitalauth@medihelp.co.za

Phone



086 0200 678

Fax



012 336 9535

Dental



086 0200 678
012 741 5143

Information you need to pre-authorise

- Your membership number and details
- The details of the patient
- The procedure and diagnosis codes (get these from your doctor)
- The treating doctor's details and practice number
- The details of the hospital to which the patient will be admitted and practice number
- The date and time of admission
- For certain procedures, additional information may be required, such as medical reports, X-rays or blood test results. Medihelp's pre-authorisation consultant will advise you on what is needed.
- Details of the anaesthetist (for dental procedures).

Hospitalisation video

To watch a video on hospitalisation or download a pamphlet on this topic, go to www.medihelp.co.za

Prescribed minimum benefits (PMB)

What is prescribed minimum benefits (PMB)

PMB refer to a range of services and conditions that medical schemes must cover in terms of the Medical Schemes Act 131 of 1998, and include –

- medical emergencies (in terms of the legal definition on page 17),
- 270 listed diagnosis and treatment pairs (DTPs), and
- 26 chronic diseases on the Chronic Diseases List (the CDL).

Prescribed minimum benefits (PMB) and Chronic Diseases List (CDL) conditions

1. Addison's disease
2. Asthma
3. Bipolar mood disorder
4. Bronchiectasis
5. Cardiac failure
6. Cardiomyopathy
7. Chronic obstructive pulmonary diseasem(COPD)
8. Chronic renal disease
9. Coronary artery disease
10. Crohn's disease
11. Diabetes insipidus
12. Diabetes mellitus type 1
13. Diabetes mellitus type 2
14. Dysrhythmia
15. Epilepsy
16. Glaucoma
17. Haemophilia A and B
18. Hyperlipidaemia
19. Hypertension
20. Hypothyroidism
21. Multiple sclerosis
22. Parkinson's disease
23. Rheumatoid arthritis
24. Schizophrenia
25. Systemic lupus erythematosus (SLE)
26. Ulcerative colitis

Please note:

- Benefits for PMB services will only apply from the date on which Medihelp approves the services. You will also receive a schedule of the approved services.
- Services will be funded from relevant available benefits first.

Measures which apply to all PMB-related services for consideration of benefits

| Pre-authorisation | Designated service providers (DSPs) | Protocols | Medicine formularies |
|---|---|--|--|
| Refer to the table on page 26 for details on how to access benefits | Please study your benefit summary to see which DSPs apply, to avoid co-payments | Treatment guidelines as contained in the Regulations published under the Medical Schemes Act, 1998 | A list of medicines approved for the treatment of conditions |

Accessing benefits for your PMB conditions

Consultations and services



Step 1: Register your illness

Phone Medihelp's PMB pre-authorisation desk at **086 0100 678** and provide them with the relevant ICD-10 code (your doctor will give you this code). Your illness will then be registered for PMB – once you receive the authorisation schedule, you will know exactly which services have been approved.

Step 2: Your benefit schedule

The authorisation schedule sets out the number of consultations and other treatments which have been approved as part of your treatment protocol. Please study this schedule, because only the services listed on the schedule will qualify for PMB. If your doctor wants to prescribe other services not listed on your schedule, you will have to phone Medihelp at **086 0100 678** to apply for these services to be authorised.

Medicine



To register your medicine for PMB, please complete the PMB and chronic medicine application form, which you can download from the [secured site for members](#) (click on "Forms") or request telephonically from our Customer Care Centre at **086 0100 678**. Certain illnesses on the application form indicate entry criteria that must be met to qualify for PMB. These may include test results and doctors' motivations or reports. Please include these where necessary to help finalise your application.

Emergencies



Medical emergencies that meet the definition as explained below also qualify for PMB, provided that a doctor motivates these cases as such. Please have the emergency authorised as soon as possible after the incident, but definitely on the first workday after admission by phoning Medihelp at **086 0100 678**.

An emergency is defined as follows in the Act: "Any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy." An emergency medical condition must be certified as such by a medical practitioner.

Hospitalisation



All hospital admissions must be pre-authorised by phoning Medihelp on **086 0200 678**, or applying for pre-authorisation via the [secured site for members](#) or the member app, or emailing to hospitalauth@medihelp.co.za. If a non-emergency admission is not authorised, a 20% co-payment on the benefit amount of the hospital account will be payable by you.

Emergency admissions must be authorised on the **first workday** after the admission.

Tip: Facility fees for emergency rooms do not qualify for benefits, and if the patient is not admitted to hospital directly from the emergency room, PMB do not apply.

Specialist networks for PMB services

Medihelp's specialist networks support you with treatment for PMB conditions. By visiting specialists who form part of these networks you can limit your out-of-pocket expenses, as their tariffs are more in line with those of Medihelp.



It's easy to locate your nearest network specialist:

Our website lists all our network specialists.

Visit www.medihelp.co.za.



3 588 specialists covering
21 disciplines

Your PMB services will be paid in full, and other services at the Medihelp tariff if you use a network specialist.

You will be responsible for the difference between the cost and the Medihelp tariff if you don't use a network specialist.

Tip: To prevent any surprises on your specialists' accounts, simply phone them before the consultation or treatment and enquire about their fees. This way, you will know in advance how much your co-payment (if any) will be. You can also negotiate a reduced fee with the specialists or arrange payment terms.



To avoid co-payments on PMB services

1. **Pre-authorise all PMB services** – Make sure you pre-authorise the relevant services where required, including hospital admissions. See the table on page 26 for more information.
2. **Follow the protocols** – Make sure your treating doctor or healthcare provider follows the PMB treatment guidelines.
3. **Use the MHRP co-payment calculator on the secured website for members.**
4. Visit DSP's or network providers - visit www.medihelp.co.za to find a network provider.

Emergency medical services

What is an emergency?

Any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner. Emergencies are also regarded as PMB conditions (see page 16-18 for more on PMB).

Please note: Have the emergency authorised as soon as possible after the incident, but definitely on the first workday after admission by phoning Medihelp at **086 0100 678**.

Emergency transport services

Who is our emergency transport services partner?

Netcare 911 is our partner in providing emergency medical services, including emergency medical transport, emergency assistance and trauma counselling. Always phone **Netcare 911** on **082 911** for authorisation when you need emergency transport. You have access to Netcare 911's emergency services 24 hours a day, seven days a week.

To identify you as a member of Medihelp who may only make use of Netcare 911's services, we provide you with Netcare 911 stickers when you first join Medihelp. Affix this sticker to the inside of your vehicle's rear or side window. If you need new or additional stickers, phone us on **086 0100 678**. You should also save Netcare 911's telephone number on your cell phone so you won't have to remember the number in an emergency. You can also download the **mySOS app** on your smartphone and link it to Netcare 911.

The mySOS app to assist you in case of an emergency

| | | |
|--|---|---|
| 1 Download the mySOS Netcare 911 app | MEDICAL EMERGENCY <ul style="list-style-type: none">• Open the app• The app's GPS will send your location to your emergency contacts• The app will send an alert to Netcare 911's control centre | ARRIVE SAFELY (when cycling, walking and driving) <ul style="list-style-type: none">• Enter your arrival time• The app tracks you• The app sends a map and your location to emergency contacts if you are not on time |
| 2 Indicate Medihelp on the app as your provider | | |
| 3 Load your emergency contacts | | |

Trauma counselling service

In addition to emergency transport services, Netcare 911 also offers all Medihelp members free access to 24-hour trauma counselling on 082 911 which is provided by qualified medical personnel. This service also gives you access to confidential and reliable healthcare advice.

Medicine benefits

Different types of medicine

Acute medicine



Acute medicine is used to treat short-term, acute diseases such as sinusitis and diarrhoea. Self-medication (acute medicine without a doctor's prescription) will also be funded from the acute medicine benefit.

Chronic medicine



Chronic medicine is used to treat long-term conditions. It must prevent or treat a serious illness, must sustain life, delay the disease's progress, repair natural physiology and must be the accepted treatment according to approved guidelines.

PMB chronic medicine



PMB chronic medicine is used to treat any of the 26 conditions on the Chronic Diseases List (CDL) if your condition complies with the entry criteria. See page 17 for more on how Medihelp covers your PMB chronic medicine.

Medihelp's medicine benefits

Medicine benefits are paid at 100% of the Medihelp tariff*. When you make use of generic medicine instead of the original patented medicine, you will pay less and stretch your available savings account funds.

* **Medihelp tariff** paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

Benefits of using generic medicine

Before a new medicine may be made available to the public, extensive research is necessary to ensure it is effective and safe. This research costs millions, and pharmaceutical companies register a patent on the medicine to recover some of these research and development costs.

After the patent rights have expired, other pharmaceutical companies may use the same dosage form, active ingredient and strength, but with a different brand name. These companies do not have to repeat all the research, making the generic so **much cheaper**. The generic manufacturer has to prove that their medicine is **as effective** and of the same quality as the original.

Generic medicine is exactly the same as the original medicine, but will cost you less. You can ask your doctor or pharmacy for the generic equivalent of original medicine. You will also receive an **SMS** from Medihelp indicating that a generic alternative is available when you buy an original medicine item.



Medihelp Preferred Pharmacy Network

The majority of South African pharmacies form part of Medihelp's Preferred Pharmacy Network, which offers Medihelp members the most cost-effective professional fee on prescribed medicine, helping you avoid additional co-payments on medicine.



Find your nearest preferred pharmacy by using Medihelp's **smartphone app** (see page 31) or visiting Medihelp's website at www.medihelp.co.za.

How to stretch your savings account

1

Visit a pharmacy in the **Medihelp Preferred Pharmacy Network**.

2

Use **generic medicine** to pay less and stretch your available savings account funds.

3

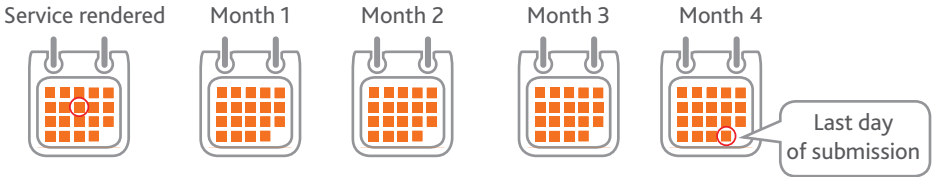
Use only **authorised PMB medicine** – Medihelp covers your authorised PMB medicine at 100% of the Medihelp Reference Price.

Generic medicine video

To watch a video on generic medicine or download a pamphlet on this topic, go to the secured site for members at www.medihelp.co.za

Claims submission

Make sure that your claims reach us on or before the last workday of the fourth calendar month after the month in which the service was rendered. If the claim is rejected because of omitted or incorrect information, you have 60 days from the date of rejection to resubmit the claim.



Who may submit your claims?

Most healthcare providers submit their claims directly to Medihelp and you need not submit these again. However, if you have paid an account and want to claim, you can also submit claims in any of the following ways:

- Use your Medihelp member app for smartphones by taking a photo of your claim and submitting it in a few easy steps
- Email to claims@medihelp.co.za
- Post to Medihelp Claims Administration, PO Box 26004, Arcadia, 0007

Remember:

- You remain responsible to ensure Medihelp receives claims – even those submitted by healthcare providers.
- Check your monthly statements regularly to keep track of your claims.

Healthcare services rendered abroad

If you or one of your dependants plans to travel abroad, please notify Medihelp of your plans. Medihelp will send you a document explaining the process you should follow to ensure that any claims for possible medical services rendered abroad are processed effectively.

Medical emergencies abroad

Medihelp members are covered for medical emergencies for a period of **90 days** after their departure from South Africa. Medihelp will pay the same tariff for the overseas medical services as it would have paid for local services. This stipulation of 90 days' coverage is for emergencies only and does not apply in the following cases:

- If you are a resident of the RSA, Lesotho, Mozambique, Namibia, Swaziland or Botswana and require medical services in these countries.
- If you are stationed abroad by your employer.
- If you are studying or working abroad on the instruction of your employer. Please submit a letter from your employer to Medihelp in which it is confirmed that you are working or studying abroad. The letter must include the expected departure and return dates.

How to submit your foreign claim

Claims for services rendered abroad must still reach Medihelp within the prescribed submission period. Remember that Medihelp won't be able to pay the overseas supplier(s) directly and, therefore, all claims will be paid to you.

Make sure you attach the following information to all your foreign claims:

- A copy of your travel insurance documents.
- A copy of your passport documents and applicable visas.
- A specified account. Please have the account translated or specify the services separately if the type of service/medication cannot be inferred. Please also state the name of the country on the account as well as the monetary unit in which the account has been charged.
- An explanation of the service(s) in English.
- A completed declaration (the form is available on [Medihelp's website](#) or by phoning **086 0100 678**).
- If the patient was hospitalised, written confirmation thereof by the hospital on an original letterhead containing the hospital's contact numbers.



Tip: Additional travel insurance





Additional travel insurance will help make provision for the difference between Medihelp's benefits and the actual cost of the medical service. In fact, most countries will only issue a visa if you can furnish proof of additional travel insurance. Remember that you cannot claim from Medihelp for services that are covered in full by your travel insurance or those portions of the claim that have already been paid by your travel insurance.



Pre-authorisation of certain services to access benefits


To access your benefits, you must obtain pre-authorisation for certain services and procedures before the service or procedure is rendered, or a co-payment will apply. The following list gives you all the contact details and information you'll need when you have to request pre-authorisation for a service or procedure.

Tip: To obtain the necessary forms, visit Medihelp's [secured site for members](#) or phone our Customer Care Centre at 086 0100 678.

| Service | Contact details and information required | How to access benefits |
|---|---|---|
|  Hospital admissions (Including psychiatric admissions, but excluding hospitalisation for dentistry) | Medihelp Electronic pre-authorisation www.medihelp.co.za (members' secured site) Tel: 086 0200 678 Fax: 012 336 9535 hospitalauth@medihelp.co.za <ul style="list-style-type: none"> • Membership number • Details of patient, doctor and hospital • Details of admission, procedure and diagnostic codes | Hospital admissions should be registered well in advance. If the hospital admission is not pre-authorised, the member will be liable for a co-payment of 20% on the benefit amount of the hospital account. In case of an emergency admission, the admission should be registered on the first workday following the admission. Co-payments may apply to specific procedures. |
| Private nursing, hospice services and sub-acute care facilities Authorised only as an alternative to hospitalisation, subject to clinical protocols | Medihelp Tel: 086 0100 678 Fax: 012 336 9523 hmanagement@medihelp.co.za <ul style="list-style-type: none"> • Membership number and details of patient • Procedure and diagnostic codes • Details of doctor, facility or practice • Doctor's motivation • Quotation for the services of the facility | Authorisation will normally be considered for a specific period according to Medihelp's protocols for these services. Members should kindly phone in advance to allow enough time for the authorisation process. A 20% co-payment applies if hospice services/sub-acute care admissions are not pre-authorised. |
|  Emergency medical transport | Netcare 911 Tel: 082 911 <ul style="list-style-type: none"> • Membership number • Details of patient | Netcare 911 is Medihelp's preferred provider of emergency transport services. |

| Service | Contact details and information required | How to access benefits |
|--|--|--|
|  <p>Specialised dentistry and hospitalisation for dental services Dental procedures under general anaesthesia performed in hospital, in a day clinic or in the dentist's rooms under conscious sedation</p> | <p>DRC Tel: 012 741 5143 Fax: 086 6871 285 medihelp@dentalrisk.com www.dentalrisk.com</p> <ul style="list-style-type: none"> • Membership number • Details of patient, dentist and hospital • Details of the anaesthetist • Item and procedure codes | <p>Procedures and treatments not pre-authorised will be for the member's account except where a 20% co-payment applies.</p> |
|  <p>Optical services</p> | <p>PPN Tel: 086 1103 529 or 086 1101 477 info@ppn.co.za www.ppn.co.za</p> <ul style="list-style-type: none"> • Membership number • Details of patient | <p>If no pre-authorization is obtained, no benefits will be granted.</p> |
|  <p>Specialised radiology CT imaging and MRI</p> | <p>Medihelp Tel: 086 0200 678</p> <ul style="list-style-type: none"> • Membership number • Details of the radiologist and patient • Item, procedure and diagnostic codes | <p>Pre-authorization is required for all CT imaging and MRI.</p> |
|  <p>HIV/Aids programme All information will be treated confidentially</p> | <p>Disease management programme Halocare Tel: 086 0143 258 Emergencies: 071 7864 520 Fax: 086 5702 523 medihelp@halocare.co.za</p> <p>Medicine Medipost Tel: 012 426 4000 Fax: 086 6889 867 life@medipost.co.za or Dis-Chem Direct Tel: 011 589 2788 Fax: 086 6418 311 direct@dischem.co.za</p> <ul style="list-style-type: none"> • Membership number • Details of patient | <p>Comprehensive benefits are offered for the treatment of HIV/Aids, including –</p> <ul style="list-style-type: none"> • antiretroviral therapy, and • post-exposure prophylaxis. |

| Service | Contact details and information required | How to access benefits |
|--|--|---|
| <p>Medical procedures obtained abroad (Not emergencies) Services obtained abroad that are not available in South Africa</p> | <p>Medihelp Tel: 086 0100 678 Fax: 012 336 9540</p> <ul style="list-style-type: none"> • Membership number • Details of patient • ICD-10 and procedure code of a similar local procedure and a doctor's motivation | <p>If approval is granted, benefits will be paid according to the applicable tariff payable for a similar service in South Africa.</p> |
| <p> Prescribed minimum benefits (PMB)</p> | <p>Medihelp Tel: 086 0100 678 Fax: 086 0064 762 enquiries@medihelp.co.za</p> <ul style="list-style-type: none"> • Membership number • Details of patient • Completed PMB registration/ pre-authorisation form | <p>Medihelp provides appropriate baskets of care per PMB condition registered with the Scheme – PMB protocols apply.</p> |
| <p> PMB chronic medicine</p> | <p>Medihelp Tel: 086 0100 678 Fax: 012 334 2466 medicineapp@medihelp.co.za</p> <ul style="list-style-type: none"> • Membership number • Details of patient • Completed application form for PMB/chronic medicine | <p>PMB chronic medicine An application form should be completed for the registration of PMB/chronic medicine. Information on the extent to which the patient complies with the required entry criteria that apply to certain PMB conditions should be provided with the PMB/chronic medicine application form. PMB for a condition on the Chronic Diseases List (CDL) will only apply from the date on which the application for PMB/chronic medicine was finalised. Claims for services rendered before the registration date of the medicine cannot be backdated or corrected.</p> |

| Service | Contact details and information required | How to access benefits |
|---|--|--|
|  Oncology (cancer treatment) | Disease management programme Tel: 086 0100 678 Fax: 086 0064 762 oncology@medihelp.co.za <ul style="list-style-type: none"> • Membership number • Details of patient • Completed ICON/oncology application form including ICD-10 codes | Oncology must be obtained from ICON oncologists according to the ICON treatment protocol. <ul style="list-style-type: none"> • Co-payments will apply if the above is not followed. • Oncology treatment must be pre-authorised by Medihelp. |
| Internally implanted prostheses | Medihelp Tel: 086 0200 678 Fax: 012 336 9535 hospitalauth@medihelp.co.za <ul style="list-style-type: none"> • Membership number • Details of patient • Quotation/doctor's motivation/prescription | Applications for approval of these services should be provided with a doctor's motivation. The member will be liable for the difference in cost should PMB spinal, hip, knee and cardiac prostheses not be obtained from the DSP. |
| More than 30 days' medicine supply | Medihelp Tel: 086 0100 678 Fax: 012 334 2425 medicineapp@medihelp.co.za <ul style="list-style-type: none"> • Membership number • Details of patient • Completed "Medicine in Advance" form | Members who need to obtain more than 30 days' medicine supply must phone Medihelp to obtain pre-authorisation. Only applicable to authorised PMB chronic medicine that will be required while travelling abroad. |

Explanation of terms

The **back treatment programme** provided by Document-Based Care (DBC) is a non-surgical intervention in lieu of surgery for the management of spinal column disease/conditions/abnormalities. This approach to the treatment of back and neck pain involves an inter-disciplinary team handling the rehabilitation programme, which is individualised for each patient based on the patient's needs and clinical diagnosis. Patients are assessed to ascertain if they are eligible to participate in the programme.

Co-payments are the difference between the cover provided by Medihelp and the cost/tariff charged for the medical service, and are payable directly to the service provider. Members must make co-payments in the following cases:

- When doctors and other providers of medical services charge fees which exceed Medihelp's tariffs, the member is responsible for paying the difference between the amount charged and the amount which Medihelp pays;
- When Medihelp's benefit allocation is not 100% or where the cost exceeds the limit available for the service (e.g. for internally implanted prostheses); and
- When the member chooses not to obtain services from a designated service provider (e.g. ICON in the case of oncology) or when a pre-determined co-payment is applicable to a specific benefit as indicated per benefit option.

Core benefits include benefits for hospitalisation, PMB, trauma recovery and benefits that complement care when patients need to recover. Co-payments and sub-limits may be applicable in some cases.

Cost means the cost of PMB services, payable in full by Medihelp if the services are registered with Medihelp as qualifying for PMB and rendered by DSPs according to accepted PMB treatment protocols.

An emergency medical condition means any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner. Emergencies qualify for PMB and must therefore also be registered for PMB (see also "PMB").

EVARS prosthesis means endovascular aortic replacement surgery and is only considered where the patient suffers from an abdominal aortic aneurysm with an accompanying high risk for anaesthesia.

Health-essential functional prostheses necessarily replace a part of the body or a component thereof, or perform an essential function of the body.

HIV testing should take place in a controlled clinical environment to determine HIV status and should include pre- and post-testing counselling. This test may be followed by pathology tests according to Scheme protocols.

Hospital benefits refer to benefits for services rendered by a hospital during a patient's stay in hospital. Services include ward accommodation and ward medicine, standard radiology and pathology, physiotherapy and other supplementary services rendered during hospitalisation. Hospital benefits are subject to pre-authorisation and a 20% co-payment will be applicable to the hospital account if the admission is not pre-authorised. Procedure-specific co-payments may apply. Emergency admissions must be registered on the first workday following the admission (see also "emergency medical condition").

A **limit** is the maximum benefit amount which is paid for a specific service, apparatus or appliance, for example in the case of prostheses.

Medicine means a substance or mixture of substances which is accepted as being ethical by medical science and which is registered with the South African Medicines Control Council, to be administered or applied for the prevention, treatment or healing of an illness.

The **Medihelp Reference Price (MHRP)** is applicable to all pre-authorised PMB chronic medicine. The price is determined according to the most cost-effective treatment based on evidence-based principles. The MHRP will differ for the different benefit options and is subject to change (e.g. when new generic equivalents are introduced to the market). Please visit Medihelp's website at www.medihelp.co.za for the latest MHRP. Members are advised to consult their doctor when using PMB chronic medicine to make sure they use medicine on the MHRP where possible and so prevent or reduce co-payments.

Medihelp tariff refers to the tariff paid by Medihelp for different medical services, and can include for example the contracted tariff for services agreed with certain groups of service providers such as hospitals, the Medihelp Dental Tariff for dental services, and the single exit price for acute medicine. The various tariffs are defined in the Rules of Medihelp.

Oncology: 98% of all oncology cases qualify for prescribed minimum benefits (PMB), which Medihelp will cover at 100% of the cost in accordance with the

protocols as set out in the Regulations published under the Act, while non-PMB oncology is covered at specific benefit amounts per option, provided that oncology is rendered by oncologists within the Independent Clinical Oncology Network (ICON). All oncology treatments will be evaluated on an individual basis according to ICON's protocols and must adhere to ICON's oncology treatment programmes. Medihelp covers PMB bone marrow/stem cell transplants subject to the applicable PMB legislation. Oncology received outside ICON or that deviates from the protocols is subject to co-payments.

Per year means from 1 January to 31 December of a year. Should a beneficiary enrol within a financial year, benefit amounts will be pro-rated according to the remaining number of months of the year. All limits are valid for a year, unless otherwise indicated.

Pre-authorisation means benefits for a service must be authorised before it is rendered.

Prescribed minimum benefits (PMB) are paid for 26 chronic conditions on the CDL and 270 diagnoses with their treatments as published in the Regulations of the Medical Schemes Act 131 of 1998. In terms of these Regulations, medical schemes are compelled to grant benefits for the diagnosis, treatment and care costs of any of these conditions as well as emergency medical conditions (that meet the published definition) without imposing any limits. PMB are subject to pre-authorisation, protocols, and the utilisation of designated service providers, where applicable, e.g. ICON for cancer treatment. Benefits for PMB are first funded from the related day-to-day benefits.

Private nursing is a service rendered to patients at their home as an alternative to hospitalisation. Benefits for private nursing are subject to pre-authorisation by Medihelp and exclude general day-to-day services such as bathing and general care.

Protocols are clinical guidelines compiled by experts in the field of a specific medical condition for the treatment of that condition based on best practice principles.

Savings account means an account which is kept by Medihelp on behalf of a member and which is credited monthly with the member's contribution. Funds in the savings account are used to pay for qualifying medical expenses, while funds not used, accumulate.

Unlimited means that no overall annual limit (benefit amount) or period (e.g. a 3-year period) applies to the specific service/procedure. This does not refer to the number of days spent in hospital or the number of procedures applicable.

Vascular/cardiac prostheses include artificial aortic valves, pacemakers and related or connected functional appliances.

service

We dedicate user-centred online and offline support services to assist and support you in managing your membership and benefits.



Medihelp's Rules

All medical schemes are managed according to rules that describe and explain the rights and responsibilities of the scheme as well as its members. In essence, these rules constitute the contract between the member and his/her medical scheme. The rules are approved and registered by the Council for Medical Schemes, which regulates the activities of medical schemes and protects the interests of members.

Medihelp's Rules are binding on all members. No exceptions to these Rules can be made, thereby ensuring that all members are treated fairly and their interests are secured through strict corporate governance principles.

To obtain a copy of Medihelp's Rules you can:



Visit the secured site for members at www.medihelp.co.za



Phone our Customer Care Centre at **086 0100 678**

Your membership card

Your membership card confirms your membership of Medihelp and is issued when you join Medihelp or register/deregister dependants or change your benefit option. It is also available on the member app. Show your membership card whenever you visit a doctor or any healthcare provider. Your membership card is for your and your registered dependants' exclusive use.

Medihelp will provide you with new membership cards should there be any changes to your membership, for example when you register or deregister a dependant. As soon as you receive the new card(s), please destroy your old membership card(s).

You can visit the secured website for members at www.medihelp.co.za or phone **Medihelp's Customer Care Centre at 086 0100 678** to request additional membership cards.

Medihelp's smartphone app ensures that you always have your latest **electronic membership card** available. The app is available for all iOS, Android and Windows smartphones.



iOS



Android



Windows

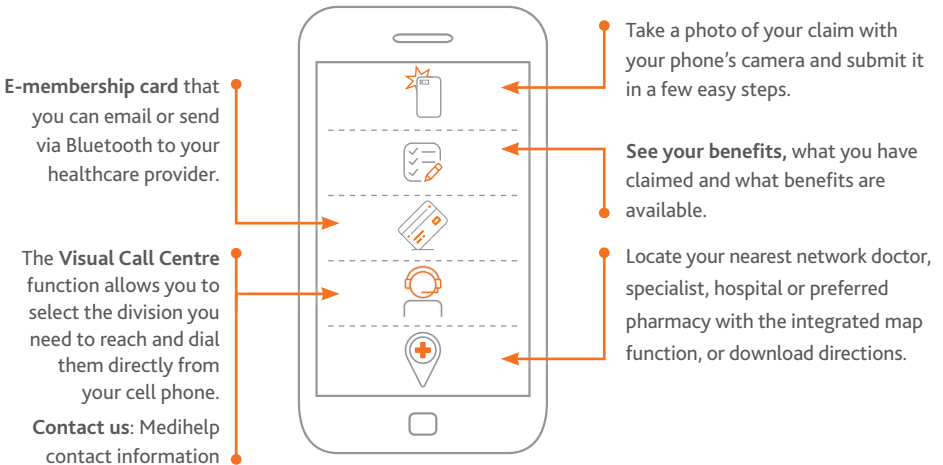
Secured website for members

Medihelp's secured website for members is available 24 hours a day, seven days a week and gives you access to your own secured information through a personal identification number (PIN). Visit the Medihelp website at www.medihelp.co.za and click on "Register".



Member app

If you have a smartphone, download Medihelp's app once you have registered on the secured site for members. This way, you can ensure that you always have an **updated e-membership card** with you, wherever you are. Once you have registered on the secured site for members, you can use the same user name and password for the Medihelp app.



Enrolment conditions

Upon joining Medihelp, members receive a document with the conditions under which they are enrolled as beneficiaries of the Scheme, indicating any waiting periods and/or late-joiner penalties that may apply.

Waiting periods



Waiting periods are periods during which beneficiaries are members but do not yet qualify for benefits, and may be for a specific medical condition or a general waiting period.

Late-joiner penalties



Late-joiner penalties apply if beneficiaries have not been members of a medical scheme before, or if there were prolonged lapses in their previous medical scheme membership.

Your dependants

You may register the following people as your dependants, provided that they are dependent on the principal member for family care and support:

- Your **spouse/partner**
- Your **children** (the principal member's own children, stepchildren, adopted or foster-care children, or children placed in the member's temporary care or born under a surrogate agreement of the member and the spouse/partner)
- Your **spouse's/partner's children**
- The **father, mother, brother(s) or sister(s)** of the principal member
- Own **grandchildren** (please note that the subscription payable in respect of a grandchild is that of an adult and not that of a child dependant, except if the grandparent adopts the child or the child is placed in foster care/temporary safe care of the principal member)



You can register a dependant (either a new-born baby or other dependant) by downloading the applicable form from the secured site for members at www.medihelp.co.za. You can also obtain the form by phoning our Customer Care Centre at **086 0100 678**.

Medihelp can enrol your dependants from the date indicated by you on the registration form if we receive the application on or before such date, subject to the following:



Child dependants

- Own children
- New-born baby
- Adoption
- Foster care
- Temporary care
- Surrogate

Registration of dependant or registration of a new-born baby form must be received within 90 days* from birth

Include copies of:

- Child's ID
- Adoption/foster care order



Marriage

Registration of dependant form must be received within 90 days* from marriage date

Include copies of:

- Spouse's ID
- Marriage certificate

* If received after 90 days of the event, your dependant can only be registered from a current date which is also the date from which benefits will be available, and enrolment conditions may apply.

Benefit amounts are awarded pro rata when beneficiaries are registered during the course of a financial year. Once your new dependant has been registered, Medihelp will provide you with an updated proof of membership schedule and new membership cards.

Tip: When you receive your new membership cards, you must remember to destroy your old cards. If you use the membership card on your smartphone, it will be updated automatically.

Deregistering dependants

If your dependant no longer qualifies as a dependant (for example in case of independence or divorce), please inform Medihelp in writing within one month of the event. If you don't, your dependant can only be deregistered at the earliest from the beginning of the month in which Medihelp receives your request. Voluntary deregistration must be done in advance and the deregistration date may therefore not be before the date on which Medihelp receives the request.

Contributions

You can either pay your contributions by debit order or your employer can pay your contributions on your behalf. It is therefore very important that Medihelp has your correct banking details if you pay by debit order. Cash payments for rejected subscription debit orders are accepted and can be made directly into Medihelp's bank account (see page 35 for our banking details). Debit orders do, however, remain the preferred method of payment.

You can **email** any enquiries with regard to your subscription or provide proof of payment to:



Enquiries: subscriptions@medihelp.co.za



Proof of payment: receipts@medihelp.co.za

Benefit option interchange

You are allowed to change benefit options annually from the beginning of a new year.



Annual benefit option interchange

During the last three months of every year, Medihelp members may elect to change to another benefit option with effect from 1 January of the next year. Let us know if you'd like to change before the cut-off date as communicated by the Scheme each year, in one of the following ways:



Visit our **secured site** for members at www.medihelp.co.za and use the interchange function.



Email us at membership@medihelp.co.za with your membership number and choice of new benefit option.



Phone our Customer Care Centre at **086 0100 678**.

Summarised statements

Members who submit claims receive a monthly statement on which details of the processing and payment thereof are reported. The summarised statements also have room where Medihelp will bring important information to your attention, for example to remind you of the annual general meeting.

Summarised statements for visually impaired members

Our visually impaired members can receive their summarised statements in audio format. Should you want to receive your summarised statements in this format or know of a Medihelp member who is visually impaired and would prefer this means of communication, send an email to enquiries@medihelp.co.za and we will link you or the member to this service.

Your details

Personal information

It is very important for Medihelp to have your correct details, including phone numbers, postal and email addresses as well as any other relevant contact details. Please inform us of any changes to your contact details immediately, as we wish to keep you informed and enabled with regard to your medical scheme cover. Remember that Medihelp cannot be held responsible should your contact details be incorrect.

Bank detail

It is also important that Medihelp has your correct banking details – we transfer funds electronically to your bank account if benefits are payable directly to you. You should therefore please inform Medihelp immediately if your **banking details** have changed by sending us:

1

The new banking details (bank name, type of account, branch code, account number and the name of the account holder)

2

A cancelled cheque or an official bank statement not older than three months (all the pages of the statement must be included but you may conceal the amounts)

3

A copy of your ID.

Changed banking details must reach us before the **18th of a month** in order to apply the adjustments in the same month. Send your banking details to any of the following:



Email:
membership@medihelp.co.za



Fax: 012 336 9540



Postal address: Medihelp, PO Box 26004, ARCADIA, 0007.

Please note: You must also sign your request to update your banking details for security reasons, and this is why you cannot notify Medihelp of your new banking details by telephone.

Tip: Verify your contact and banking details at Medihelp's secured site for members. This service also allows you to change these details. For security reasons, your changed banking details will be authorised by the Scheme before being implemented.

Payments to Medihelp

You can pay any outstanding amounts directly into Medihelp's bank account at an ABSA branch or by means of an internet transfer.

Please use your correct membership number as reference on the bank deposit slip or electronic payment advice. The remaining spaces in the reference block can be used for your initials and surname.

Please fax or email the deposit slip or proof of payment to Medihelp at **012 336 9540** or receipts@medihelp.co.za.

Medihelp's banking details are as follows:

Bank: ABSA

Name of account holder: Medihelp

Branch: Arcadia

Branch code: 334945 or general branch code 632005

Account number: 61000 00 88

Disputes

Should a dispute arise between you and a service provider for whatever reason (for example, as a result of alleged poor service) the matter must be resolved between the parties concerned. Medihelp cannot intervene or become involved in these cases. However, if you and the service provider cannot resolve the matter, you can refer your complaint to the Health Professions Council of South Africa (HPCSA), PO Box 205, PRETORIA, 0001 or phone the HPCSA on **012 338 9300**.

If a dispute should arise between you and Medihelp, you are welcome to phone the Council for Medical Schemes at **086 1123 267** or send email to complaints@medicalschemes.com.

value

Based on your profile and healthcare needs, we've developed programmes and initiatives such as HealthPrint, our free online wellness programme, to add value.



HealthPrint

HealthPrint is a free online health and wellness programme that integrates fully with Medihelp's system. By joining HealthPrint via Medihelp's website you get access to the following:



your health profile and claims information



your activity tracker data



your screening test results



a functionality to volunteer and update your health profile data

As a HealthPrint user you also get access to health information, lifestage-specific programmes and value such as:



Wellness enhancement programmes

You can enrol for programmes designed to improve your health and ensure your wellness, including a programme for members with a BMI higher than 30.



A pregnancy and baby programme

This programme will assist you on your journey to becoming a mommy by supporting you with relevant information and delivering value at specific milestones, including during the pregnancy, after giving birth, in the toddler phase and on their fourth and sixth birthday, up to school-going age.



Medihelp MultiSport

All avid walkers, runners and cyclists who are serious about following a healthy, active lifestyle can join Medihelp MultiSport. Membership is open to anyone, no matter where you reside in South Africa or whether you're a member of Medihelp or not.

The annual membership fee is only R250 and you get the following:

- A starter pack
- A monthly newsletter
- An open invitation to visit the MultiSport gazebo at selected events
- Free entry to Medihelp-sponsored sporting events
- 50% discount on Medihelp-branded cycling and running gear

How to join HealthPrint

- 1 Visit www.medihelp.co.za
- 2 Go to Login | Register
- 3 Choose HealthPrint
- 4 Choose Register to join HealthPrint



medihelp
medical scheme

health
print
your health

élan health magazine

Through élan, our biannual wellness magazine, we inspire, enable and inform members to live healthy, balanced lives and emphasise the benefits of maintaining a healthy lifestyle. This magazine focuses on a variety of health and other relevant topics by way of creative, entertaining articles, also sharing Medihelp news.

Healthcare support programmes

Oncology programme

Medihelp provides support to cancer patients through our oncology benefits, which are offered in cooperation with the oncologists of the Independent Clinical Oncology Network (ICON) to give you the best care and treatment in line with the cover provided by your benefit option.

Who is ICON?

ICON is the Independent Clinical Oncology Network, and more than 80% of the country's oncologists belong to this network. They provide the highest quality cancer care based on unique, evidence-based protocols and have a national footprint with high-tech chemotherapy and radiotherapy facilities across South Africa.

What to do when you are diagnosed with cancer



Phone Medihelp at 086 0100 678 – we have a dedicated helpdesk to answer all your questions about your cover for treatment.



Complete the necessary forms – you'll have to be registered on ICON's cancer programme before your treatment starts. Your ICON oncologist will make the necessary arrangements and help you to complete the necessary forms. Please return your form:



per email to oncology@medihelp.co.za



per fax to **086 0064 762**

Cancer and prescribed minimum benefits (PMB)

Most oncology cases qualify for PMB, which Medihelp will cover at 100% of the cost in accordance with the protocols as set out in the Regulations published under the Act, provided that oncology is rendered by oncologists within the Independent Clinical Oncology Network (ICON).

To qualify for PMB, the cancer must:

- Only be present in the organ in which it originated;
- Show no evidence of distant metastatic spread to other organs; and
- Show no permanent and irreparable damage to the organ it originated in, or any other organ.

If none of the above applies, then there must be a well-demonstrated and documented five-year survival rate of more than 10% after treatment of the condition.

Non-PMB oncology

If the cancer does not qualify for PMB, a benefit amount applies per option, while non-PMB bone marrow/stem cell transplants do not qualify for benefits.

Protocols and treatment

Medihelp's oncology benefits are based on ICON'S standard or enhanced treatment protocols, depending on your particular benefit option. Treatment must follow the protocols applicable to your benefit option to avoid co-payments.

The following treatments are covered (which can also be received in combination):

- Chemotherapy – the use of chemicals (medicine) to destroy cancer cells – both intravenous and oral treatments
- Radiation therapy – the use of ionising radiation to destroy cancer cells
- Brachytherapy – the use of internal radiotherapy to fight prostate, cervical, breast and skin cancer
- Surgery – where doctors remove the cancer surgically
- Medicine – to help you cope with the side effects of the treatment

Avoiding co-payments

As with most PMB conditions, co-payments may apply if you visit oncologists who are not part of ICON or if your treatment deviates from the treatment protocols. You can limit unnecessary co-payments by making sure that:


1. Your oncologist is part of ICON.
2. Treatment is aligned with the applicable ICON protocols.
3. You use medicine listed on the Medihelp Oncology Reference Price List.

HIV/Aids programme

Medihelp offers an HIV/Aids programme with comprehensive benefits for the treatment of HIV/Aids, including antiretroviral therapy. All information will be treated with the utmost confidentiality. Phone Halocare, our managed healthcare partner, on **086 0143 258** or email them at medihelp@halocare.co.za to register on this programme. Dis-Chem Direct and Medipost are our designated service providers (DSPs) for HIV/Aids medicine and their contact details are as follows:


Dis-Chem Direct

 011 589 2788


 086 641 8311

 direct@dischem.co.za

Medipost

 012 426 4000

 086 6889 867

 life@medipost.co.za

Should you need **post-exposure prophylaxis**, phone **Halocare** on **071 7864 520**. You can obtain the medicine from any doctor – it is very important to take the prophylaxis correctly and as soon as possible after exposure to the HI virus (within 72 hours).

Back treatment programme

You and your dependants qualify for one back treatment programme per beneficiary at a Document-Based Care (DBC) facility. This programme is a non-surgical treatment plan developed per individual by a multi-disciplinary medical team based on your clinical profile. Patients follow a programme of up to nine weeks following an assessment for eligibility, and consistently report increased mobility and decreased pain after the treatment, with only a very small percentage ultimately requiring spinal surgery.

High-risk programme

If you suffer from high blood pressure, high cholesterol and diabetes simultaneously, a case manager will be appointed to you to support you with the treatment of your conditions and provide you with relevant advice to maintain and optimise your well-being.

engagement

We offer a variety of engagement opportunities to establish convenient and effective two-way communication with you.



Social media platforms

You can find us on Facebook ("be healthy with Medihelp"), LinkedIn, Twitter, Instagram, Google+ and Pinterest.

Annual general meeting (AGM)

Medihelp holds an annual general meeting once a year in Pretoria. At this meeting, Medihelp's annual report is presented to members and items on the agenda are discussed. The process for voting on any matters serving before the AGM takes place electronically prior to the AGM. No voting is done at the AGM, but the voting results are announced at the meeting.

Annual report

All members of Medihelp receive an annual report every year in which the previous year's financial results are reported. The annual report also contains the notice and agenda for the annual general meeting.

Nominations for the Board of Trustees

If you want to nominate a candidate for election to the Medihelp Board of Trustees, you must use the prescribed nomination form which is available at Medihelp. This form must be completed by the proposer, the nominee and a seconder, and must reach Medihelp on or before the last workday of March. You will receive the CVs of all eligible candidates with the other information that pertains to the AGM, such as the annual report and ballot paper (if applicable), from Medihelp before the AGM to enable you to make an informed choice.

Letters and emails

We communicate important information to you by means of personalised letters or emails, depending on your choice of communication medium. Information on amended subscription fees and rules will typically be communicated to you in this format. Email communication is fast and cost-effective – please email us **your membership number and the email address linked to your membership number to membership@medihelp.co.za**.

Advisers

Medihelp provides the information communicated to members to its accredited healthcare consultants and advisers as well. If any of these persons assisted you in obtaining membership of Medihelp, you are welcome to ask them for advice at any time should you require additional information.

Disclosure of information to advisers (or any third party)

To protect the confidentiality of your information, Medihelp can only provide your information to a third party such as your adviser if you have given permission for us to do so.

Reporting fraud

It is in every member's interest to expose unethical practices that can have financial implications for Medihelp. Every rand recovered or saved can be used to optimise your benefits and keep increases in subscription fees as low as possible. By exposing the member, employee or service provider who takes part in unethical practices, you protect your own interests.

Please contact us if you want to report unethical practices. Remember, your telephone call, fax or email may remain anonymous, and your details will be treated with the utmost confidentiality and care.



Email: fraud@medihelp.co.za



Telephone: 012 334 2428



Fax: 012 336 9538

A container in which you can place your letters on alleged unethical practices is available at Medihelp's offices in Pretoria, on the first floor at the Customer Service counter.

Contact us

Medihelp Customer Care centre

Tel: 086 0100 678

Fax: 012 336 9540

www.medihelp.co.za

enquiries@medihelp.co.za

Phone our call centre

Mondays to Thursdays:

7:00 to 17:00

Fridays: 8:00 to 16:00

Visit us

Mondays to Fridays 7:30 to 16:00

410 Steve Biko Road, Arcadia, Pretoria

Write us a letter

Medihelp, PO Box 26004,

Arcadia, 0007

Application forms (new business)

newbusiness@medihelp.co.za

Membership enquiries

membership@medihelp.co.za

E-services

Access the secured site for members via

www.medihelp.co.za

Download the member app from iStore/Google Play

Submission of claims

Fax: 012 336 9556

claims@medihelp.co.za

Subscription enquiries

subscriptions@medihelp.co.za

Hospital admissions

(All hospital admissions must be pre-authorised)

Electronic pre-authorisations:

www.medihelp.co.za (members' secured site)

Tel: 086 0200 678

Fax: 012 336 9535

hospitalauth@medihelp.co.za

PMB chronic medicine and more than 30 days' medicine supply

Tel: 086 0100 678

Fax: 012 334 2466 (PMB chronic medicine)

Fax: 012 334 2425 (more than 30 days' supply)

medicineapp@medihelp.co.za

Prescribed minimum benefits (PMB)

Tel: 086 0100 678

Fax: 086 0064 762

enquiries@medihelp.co.za

MRI and CT imaging

Tel: 086 0200 678

Oncology

Disease management programme

Tel: 086 0100 678

Fax: 086 0064 762

oncology@medihelp.co.za

Private nursing, hospice and sub-acute care facilities

Tel: 086 0100 678

Fax: 012 336 9523

hmanagement@medihelp.co.za

Chronic renal dialysis & oxygen administered at home

Tel: 086 0100 678

Fax: 012 336 9540

preauth@medihelp.co.za

Medihelp fraudline

Tel: 012 334 2428

Fax: 012 336 9538

fraud@medihelp.co.za

Partners

Netcare 911

Tel: 082 911

DRC (Dental services)

Tel: 012 741 5143

Fax: 086 687 1285

medihelp@dentalrisk.com

www.dentalrisk.com

HIV/Aids programme & post-exposure prophylaxis (PEP)

Disease management programme

Halocare

Tel: 086 014 3258

Emergencies: 071 786 4520

Fax: 086 570 2523

medihelp@halocare.co.za

Medicine

Dis-Chem Direct

Tel: 011 589 2788

Fax: 086 641 8311

direct@dischem.co.za

or

Medipost

Tel: 012 426 4000

Fax: 0866 889 867

life@medipost.co.za

PPN (Optometry)

Tel: 086 1103 529 or

086 1101 477

info@ppn.co.za

www.ppn.co.za

Council for Medical Schemes

Tel: 086 1123 267

complaints@medicalschemes.com

www.medicalschemes.com



This guide provides a summary of the most important information regarding your benefit option and membership of Medihelp. In case of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.



086 0100 678

www.medihelp.co.za

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



medihelp

medical scheme