




unify 2018



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.

Monthly contributions

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

- The contributions in the table exclude late-joiner penalties and employer subsidies. Ask your accredited adviser to calculate the monthly contribution based on your information.
- You pay child dependent rates for kids 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



IMMUNISATION*

Per beneficiary

- Flu vaccine – one per year
- Tetanus vaccine – one per 2-year cycle



DIETICIAN CONSULTATION

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



BACK TREATMENT PROGRAMME

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

Core benefits



ESSENTIAL COVER

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

TRAUMA COVER

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



EMERGENCY TRANSPORT (NETCARE 911)

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

Road transport – Unlimited
Air transport – Unlimited

Outside beneficiary's country of residence

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



HOSPITALISATION

100% of the MT in any private hospital
Pre-authorisation and protocols apply

ONCOLOGY

PMB – 100% of the MT
Non-PMB – R100 000 per family per year

CONFINEMENT (CHILDBIRTH)

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

NEUROSTIMULATORS

R101 200 per beneficiary per year

Core benefits

POST-HOSPITAL CARE

Up to 30 days after discharge for speech therapy, occupational therapy and physiotherapy
Member = R1 700 per year
Member+ = R2 300 per year

ORGAN TRANSPLANTS

PMB – 100% of the cost

PROSTATECTOMY

100% of the MT

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

PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION

R22 100 per beneficiary per year (maximum R30 300 per family per year)

OTHER COVERED BENEFITS

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

APPENDECTOMY

100% of the MT

- Conventional – Unlimited
- Laparoscopic – Hospitalisation: R15 800

SPECIALISED RADIOLOGY

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

STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES

In hospital – 100% of the MT
Out of hospital – savings account

Day-to-day benefits

DAY-TO-DAY BENEFITS

25% savings account

INSURED DAY-TO-DAY BENEFITS

- PMB chronic medicine 100% of the MHRP
- Dental benefits
Subject to pre-authorization and DSP's managed care protocols
Only for removal of impacted teeth (item codes 8941/8943/8945 on dentist's account)
 - In hospital – 100% of the MT
Member pays the first R2 900 per admission
 - In the dentist's chair – conscious sedation (sedation cost) – 100% of the MT

Prostheses benefits

INTERNALLY IMPLANTED PROSTHESES

- 100% of the MT per beneficiary per year
- EVARS prosthesis – R118 100
 - Vascular/cardiac prosthesis – R50 600
 - Health-essential functional prosthesis – R56 000
 - Hip, knee and shoulder replacements (non-PMB):
 - In case of acute injury where replacement is the only clinically appropriate treatment modality
Hospitalisation: 100% of the MT
Prosthesis: Health-essential functional prosthesis benefit applies
 - In case of wear and tear – no benefits
 - Intra-ocular lenses – R3 800 per lens, 2 lenses per beneficiary per year, health-essential functional prosthesis benefit applies
 - Prosthesis with reconstructive or restorative surgery – R8 780 per family per year
 - External breast prostheses (in and out of hospital) – savings account

Deductibles

PROCEDURE-SPECIFIC DEDUCTIBLES

Back and neck fusion – member pays the first R9 500 per admission
Endoscopic procedures – Gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
In a day clinic – member pays the first R2 550
In hospital – member pays the first R3 550
Doctor's rooms – 100% of the MT (gastroscopy or colonoscopy)

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).

BMI – Body mass index
CT – Computerised tomography
DSP – Designated service provider
EVARS – Endovascular aortic replacement surgery
MHRP – Medihelp Reference Price
MRI – Magnetic resonance imaging

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

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

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



medihelp
medical scheme