



MedElect

MedElect's quality networks enable comprehensive care at an affordable premium.

From R2 394 per month



medihelp
Medical Aid in Action

Reasons to choose Medihelp

Experienced

117 years' experience instills confidence in the medical cover we provide

Involved

We don't outsource services but personally take care of your membership and claims

Stable

We maintain a solvency level well above what is legally required

Trusted

As one of the five largest open medical aids, we take care of close to 200 000 South Africans' healthcare needs

Day-to-day benefits

Insured day-to-day benefits through a quality network

- Network GPs & virtual consultations
- Provision for out-of-network GP visits
- Medicine benefits
- Physiotherapy & occupational therapy
- Dental and optical care

Added insured benefits

- Activate benefits for an additional GP visit and R475 for self-medication after completion of health tests and screenings
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations and screenings

Core benefits

Extensive in-hospital cover




- Cover for quality network private hospitalisation with no overall annual limit
- Post-hospital benefit to help you recover after hospitalisation
- Full trauma and emergency medical cover
- Full cover for 271 PMB conditions and PMB chronic medicine
- Specialised radiology benefit

Contributions

- Affordable premiums for comprehensive network cover



Monthly contributions

		Monthly income
		R801+
Principal member		R2 394
Dependant		R1 872
Child dependant <21 years		R774

Children pay child dependant rates until they turn 21

Day-to-day benefits

Day-to-day benefit	Member = R3 150 Member +1 = R5 600 Member +2 = R6 400 Member +3 = R6 800 Member +4+ = R7 400
Specialist consultations and services, standard radiology, pathology (Lancet/Pathcare), acute medicine and clinical psychology services	Subject to day-to-day benefit
Self-medication (non-prescribed medicine)	Member = R560 Family = R1 650 Subject to day-to-day benefit
Network GP consultations	Member = R2 110 Member +1 = R3 890 Member +2 = R4 570 Member +3 = R4 890 Member +4+ = R5 460
Non-network GP consultations	Member = R1 300 Family = R2 600
Medical appliances	R1 050 per family
Physiotherapy and occupational therapy (in and out of hospital)	Member = R2 300 Family = R3 600
Radiography	R1 210 per family
Dentistry (DRC network)	Routine check-ups, fillings, X-rays, oral hygiene and removal of impacted wisdom teeth
Optometry (PPN)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R565 for a frame/lens enhancements R775 for contact lenses
Care extender benefit	
One additional GP consultation	Activates for the family once the first claim for a specified health test* is paid from your added insured benefits
R475 for self-medication	Activates for the family once the first claim for a combo health screening** is paid from your added insured benefits

Important:

This is only a summary of the available benefits and deductibles may apply to certain benefits. Please consult the registered Rules of Medihelp and your plan's brochure for more details. In case of a dispute, the Rules of Medihelp will apply (subject to approval by the Council for Medical Schemes). Certain added insured benefits are not available if the patient has registered the medical condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care.

Added insured benefits

These benefits are provided in addition to your insured day-to-day benefits and are activated when you register on HealthPrint, Medihelp's free wellness programme for members, on the Member Zone. Your health screening results from Dis-Chem or Clicks will automatically upload to your health record on HealthPrint.

Maternity benefits	<ul style="list-style-type: none"> 10 antenatal and post-natal consultations at a midwife/ GP/gynaecologist 2 antenatal and post-natal consultations at a dietician/ lactation specialist/antenatal classes Two 2D ultrasound scans
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screenings	<ul style="list-style-type: none"> One combo health screening (blood glucose, cholesterol, BMI & blood pressure measurement)** or an individual test (blood glucose or cholesterol) HIV testing, counselling & support
Preventive care benefits	<ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every 2 years A Pap smear* every 3 years A prostate test* A Pneumovax vaccine An FOBT test* A bone mineral density test* every 2 years 2 HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years
Contraceptives	<ul style="list-style-type: none"> Oral/injectable/implantable contraceptives – R150 per month, up to R1 950 per year Intra-uterine device – R2 200 every 60 months
Supporting wellness	<ul style="list-style-type: none"> Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery) One dietician consultation if BMI is >30

Core benefits

In-hospital treatment and life-essential services (insured benefits)

Hospitalisation	No overall annual limit Network hospitals Day procedure network applies for certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R14 900 per event
Standard radiology	Unlimited during hospitalisation
Specialised radiology	Angiography, MRI and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy and physiotherapy	R2 100 per member and R3 000 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia & Botswana) Outside country of residence R2 320 for road transport and R15 400 for air transport per case
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> PMB – unlimited Non-PMB – R231 000 per family
Mental health (psychiatric treatment)	R21 840 per person to a maximum of R33 180 per family
Internally implanted prostheses	PMB only – unlimited
Organ transplants	PMB only – unlimited Cornea implants – R32 600 per implant
Palliative care	R19 800 per family
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation

086 0100 678 www.medihelp.co.za

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

