

Medihelp's top-of-the-range plan offers the most extensive cover for medical emergencies, private hospitalisation and preventive care, as well as substantial provision for acute and chronic medicine, radiology, pathology and other day-to-day medical expenses.



Reasons to choose Medihelp

Experienced

117 years' experience instils 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



medihelp

Day-to-day benefits

Comprehensive day-to-day benefits

Generous cover for GP and specialist consultations Excellent cover for acute and chronic medicine, radiology and pathology

Added insured benefits

Activate an additional GP visit and R475 for self-medication after completion of health tests and screenings

Additional rich maternity and baby benefits

Cover for health tests, vaccinations and screenings in every life stage

Core benefits

Extensive in-hospital cover

Dental & optometry cover

Cover for quality private hospitalisation with no overall annual limit

Full trauma and emergency medical cover

Full cover for 271 PMB conditions and PMB chronic medicines.

Contributions

Monthly contributions

Principal member	\circ	R10 980		
Dependant	0	R10 980		
Child dependant <26 years	0	R2 742		
Children pay child dependant rates until they turn 26				

Day-to-day benefits

GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing and supplementary health services	R4 100 per person (pooled per family)	
Acute medicine	R7 500 per person (pooled per family)	
Non-PMB chronic medicine	R21 000 per person	
External prostheses and medical appliances	Per person per 3-year cycle	
	CPAP apparatus - R10 900 per person per 2-year cycle	
	Medical appliances and hyperbaric oxygen treatment – R2 100 per person	
Optometry (PPN)	Per person per 24-month cycle R1030 for a frame/lens enhancements R1730 for contact lenses	
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays and oral hygiene	
Specialised dentistry (DRC network)	Crowns, implants, bridges and orthodontic treatment	
Standard radiology	Unlimited	
Radiography	R1 210 per family	
Pathology (Ampath)	Unlimited	
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	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 9 months' antenatal iron supplements 9 months' antenatal folic acid supplements
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screenings	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	A tetanus vaccine A flu 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	Oral/injectable/implantable contraceptives - R170 per month, up to R2 210 per year Intra-uterine device - R2 600 every 60 months
Supporting wellness	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)

m-nospital treatment and me-esser	No overall annual limit
Hospitalisation	Any private hospital, and day procedure facilities apply for certain day procedures
Refractive surgery	Unlimited
Trauma that necessitates hospitalisation	Unlimited
Childbirth	In hospital – unlimited Home delivery – R14 900 per event
Specialised radiology	Angiography, MRI and CT imaging – unlimited PET scans – R25 000 per case
Post-hospital care for speech therapy, occupational therapy and physiotherapy	R2 100 per member and R3 000 per family
Emergency transport (Netcare 911)	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
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	Unlimited
Mental health (psychiatric treatment)	R49 000 per person to a maximum of R66 600 per family
Health-essential functional prostheses	R70 300 per person Intra-ocular lenses – R4 700 per lens, 2 lenses per person Hip, knee and shoulder replacement – PMB and non-PMB
Other prostheses	EVARS prosthesis - R148 200 per person Vascular/cardiac prosthesis - R63 400 per person Prosthesis with reconstructive or restorative surgery and external breast prostheses - R10 800 per family Implantable hearing devices (including device and components) - R305 000 per person
Organ transplants	PMB only – unlimited Cornea implants – R32 600 per implant Bone marrow/stem cell transplants – R359 000 per person
Palliative care	R30 700 per family
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation



