



MedPrime

Apart from private hospitalisation, you get excellent cover for out-of-hospital services through a savings account and insured pooled benefits, as well as comprehensive separate dental and optometry benefits. Pay less for MedPrime Elect, the network alternative of this plan.

From R3 918 per month



medihelp
Medical Aid in Action

Reasons to choose Medihelp

Experienced

We've stood the test of time for over a century.

Involved

As a self-administered scheme, we are personally involved and manage your membership with great care.

Trusted

Just like more than 210 000 South Africans are entrusting their healthcare cover to us, so can you.



Comprehensive day-to-day benefits

- A 10% savings account is available at the beginning of each year
- Immediate day-to-day cover once you've depleted your savings - no self-funding gap
- An additional large pooled insured benefit block for the family to use for doctors' visits and medicine
- Separate comprehensive dental and optometry cover

Day-to-day benefits

- Activate an additional GP visit and R490 for self-medication after completing health tests and screenings
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations, and screenings in every life stage

Added insured benefits

Extensive in-hospital cover

- Cover for quality private hospitalisation with no overall annual limit
- Full cover for 271 PMB conditions and PMB chronic medicine
- Excellent cover for specialised radiology and post-hospital care
- Cover for emergency conditions and transport

Core benefits

Family contributions

- Pay less when you choose MedPrime Elect, the network alternative of this plan
- You pay for only two children younger than 18 years
- You pay child dependant rates for children until they turn 26 years

Contributions

Monthly contributions

	MedPrime Elect	MedPrime
Main member	R3 918 (R390 savings contribution included per month and R4 680 per year)	R4 782 (R480 savings contribution included per month and R5 760 per year)
Dependant	R3 306 (R330 savings contribution included per month and R3 960 per year)	R4 044 (R402 savings contribution included per month and R4 824 per year)
Child dependant <26 years	R1 140 (R114 savings contribution included per month and R1 368 per year)	R1 398 (R138 savings contribution included per month and R1 656 per year)

Pay for only two children under the age of 18 and pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	<p>10% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of savings:</p> <p>MedPrime Elect: Member = R4 680 per year Member + dependant = R8 640 per year Member + dependant + child = R10 008 per year</p> <p>MedPrime: Member = R5 760 per year Member + dependant = R10 584 per year Member + dependant + child = R12 240 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.</p>
GPs and specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology, and pathology (Ampath, Lancet, and PathCare Vermaak)	Available after depletion of savings account Member = R6 900 Family = R12 700
Optometry (PPN network)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R865 for a frame/lens enhancements R1 270 for contact lenses
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges, and orthodontic treatment
External prostheses and medical appliances	<p>Per family per three-year cycle</p> <ul style="list-style-type: none"> Artificial eyes – R5 450 Speech and hearing aids – R5 450 Wheelchairs – R5 450 Artificial limbs – R5 450 <p>CPAP apparatus – R11 400 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 550 per family</p>
Radiography	R1 250 per family
Care extender benefit	
One additional GP consultation	Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits
R490 for self-medication dispensed at a network pharmacy	Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits

Important

This is only a summary of the available benefits and co-payments that 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

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when you register for 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"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes Two 2D ultrasound scans Nine months' antenatal iron supplements Nine months' antenatal folic acid supplements
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screening tests	<ul style="list-style-type: none"> One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)** or an individual test (blood glucose or cholesterol) HIV testing, counselling, and support
Preventive care benefits	<ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every two years A Pap smear* every three years A prostate test* A Pneumovax vaccine An FOBT test* A bone mineral density test* every two years Two 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 – R170 per month, up to R2 250 per year Intra-uterine device – R2 600 every 60 months
Supporting wellness	<ul style="list-style-type: none"> Back treatment at a Documentation 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	<p>No overall annual limit</p> <p>MedPrime: Any private hospital, and day procedure facilities apply for certain day procedures</p> <p>MedPrime Elect: Network hospitals, and network day procedure facilities apply for certain day procedures</p>
Refractive surgery	R13 700 per family (beneficiaries 18 to 50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R15 600 per event
Specialised radiology	Angiography, MRI, and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 200 per member and R3 150 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) Outside country of residence R2 400 for road transport and R16 100 for air transport
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 – R313 900 per family
Mental health (psychiatric treatment)	R34 700 per person to a maximum of R46 800 per family
Health-essential functional prostheses	<p>R73 800 per person</p> <ul style="list-style-type: none"> Intra-ocular lenses – R4 900 per lens, two lenses per person Hip, knee, and shoulder replacements – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	<ul style="list-style-type: none"> EVARS prosthesis – R155 600 per person Vascular/cardiac prosthesis – R66 500 per person Prosthesis with reconstructive or restorative surgery and external breast prostheses – R11 300 per family Implantable hearing devices (including device and components) – R286 600 per person
Organ transplants	PMB – unlimited Cornea implants – R34 200 per implant
Palliative care	R27 500 per family
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

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

