



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 22% less for MedPrime Elect, the network alternative of this option.

From R3 438 per month



medihelp
Medical Aid in Action

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



Day-to-day benefits

- Comprehensive day-to-day benefits
- A 10% savings account is available at the beginning of each year
- Immediate day-to-day cover once savings are depleted - 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

Added insured benefits

- Activate 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 in every life stage




Core 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

Contributions

- Family contributions
- Pay 22% less when opting for MedPrime Elect, the network alternative of this plan
- You pay for only 2 children younger than 18 years
- You pay child dependant rates for children until they turn 26 years

Monthly contributions

	MedPrime Elect	MedPrime
Principal member 	R3 438 (R342 savings contribution included per month and R4 104 per year)	R4 200 (R426 savings contribution included per month and R5 112 per year)
Dependant 	R2 904 (R288 savings contribution included per month and R3 456 per year)	R3 552 (R354 savings contribution included per month and R4 248 per year)
Child dependant <26 years 	R1 002 (R96 savings contribution included per month and R1 152 per year)	R1 230 (R132 savings contribution included per month and R1 584 per year)

Pay for only 2 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 104 per year Member +1 = R7 560 per year Member +2 = R8 712 per year</p> <p>MedPrime: Member = R5 112 per year Member +1 = R9 360 per year Member +2 = R10 944 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 & specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology and pathology (Ampath)	<p>Available after depletion of savings account</p> <p>Member = R6 600 Family = R12 100</p>
Optometry (PPN)	<p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> Eye test R825 for a frame/lens enhancements R1 235 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 3-year cycle</p> <ul style="list-style-type: none"> Artificial eyes – R5 200 Speech and hearing aids – R5 200 Wheelchairs – R5 200 Artificial limbs – R5 200 <p>CPAP apparatus – R10 900 per person per 2-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 500 per family</p>
Radiography	R1 210 per family
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 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 screening tests	<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 – R165 per month, up to R2 145 per year Intra-uterine device – R2 520 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	<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 100 per family (beneficiaries 18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R14 900 per event
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
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 – R299 000 per family
Mental health (psychiatric treatment)	R33 100 per person to a maximum of R44 600 per family
Health-essential functional prostheses	<p>R70 300 per person</p> <ul style="list-style-type: none"> Intra-ocular lenses – R4 700 per lens, 2 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 – 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) – R273 000 per person
Organ transplants	<p>PMB – unlimited</p> <p>Cornea implants – R32 600 per implant</p>
Palliative care	R26 200 per family
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care and private nursing services as an alternative to hospitalisation

