

# Dimension Elite – 2017

Dimension Elite is a comprehensive plan with a separate insured chronic medicine benefit, well-balanced insured cover for day-to-day medical expenses as well as solid hospital cover. This option provides the peace of mind required by those with more extensive healthcare needs.



## why medihelp

### 1 it's all about you

Everyone is unique, but the need to secure our wellness is something we all share. That is why Medihelp has individualised our approach to fulfil your healthcare needs with:



Options and value to suit every stage of your life

Consistent service on online and offline service platforms

#### Peace of mind

- Unlimited cover for trauma and emergencies
- No overall annual limit on hospital cover
- Support and treatment programmes for a selection of specific illnesses



### 2 a sound healthcare investment

Medihelp ticks all the boxes of a sound investment

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years' experience and a solid reputation

One of the largest open medical schemes in the industry

### 3 individualised value

We will secure your wellness no matter what your income is or where you stay

A menu of separate additional insured benefits

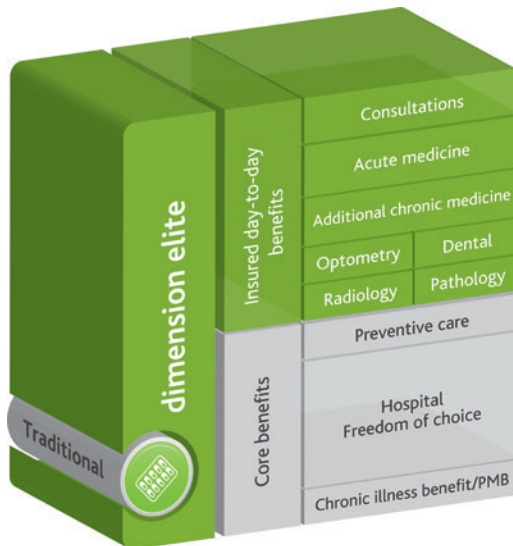


An income-based option ideal for corporate groups and students




An individualised, free wellness programme provides relevant support during every life stage



## summary of benefits



### Monthly contributions

	Dimension Elite
Principal member 	R3 972
Dependant 	R3 714
Child dependant <26 years 	R1 080

You pay child dependant rates for kids until they are 26 years old.

## additional insured benefits



#### Health tests

- 1 combo test (blood glucose, cholesterol, BMI and blood pressure measurement) or individual blood glucose and/or cholesterol tests and HIV counselling and testing (at Clicks and Dis-Chem clinics)
- \*Routine tests, including mammograms, pap smears and prostate tests, FOBT and bone mineral density tests



#### Immunisation

One per beneficiary per year

- Standard kids immunisation (< 7 years)
- Flu vaccine
- Tetanus vaccine
- \*HPV vaccine
- \*Pneumovax vaccine for beneficiaries registered with asthma or COPD



#### Back treatment programme

One Document-Based Care (DBC) programme per beneficiary per year at a DBC facility (subject to protocols and pre-authorisation)

#### Pregnancy and baby benefits

- 12 pregnancy consultations & two 2D sonars
- Two consultations (< 1 year)



## core benefits



#### 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 cover (Netcare 911)

**In beneficiary's country of residence**  
RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana  
Unlimited emergency cover for transport by road or air  
**Outside beneficiary's country of residence**  
Road transport – R1 800 per case  
Air transport – R11 800 per case



#### Essential cover

We offer 100% cover for 270 conditions and 26 chronic diseases treated by designated service providers and networks according to treatment protocols and subject to pre-authorisation

## core benefits

### Hospitalisation

Cover at a 100% of the MT for hospitalisation in any hospital (subject to pre-authorisation and protocols)

### Post-hospital care

Up to 30 days after discharge for speech therapy, occupational therapy and physiotherapy  
Member = R1 650 per year  
Member+ = R2 200 per year

### Organ transplants

100% of the cost  
Cornea implants – R24 750 per implant per year

### Neurostimulators

R95 750 per beneficiary per year

### Confinement (childbirth)

In hospital – 100% of the MT  
Home delivery – R11 350 per event

### Psychiatric treatment of a mental health condition

R30 350 per beneficiary per year (maximum R42 100 per family per year)

### Other covered benefits

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

### Appendectomy

- Conventional – 100% of the MT – Unlimited
- Laparoscopic – 100% of the MT – Hospitalisation: R15 000

### Prostatectomy

- Conventional or laparoscopic – 100% of the MT – Unlimited
- Robotic assisted laparoscopy – 100% of the MT – Hospitalisation: R95 000

### Specialised radiology

In and out of hospital  
MRI and CT imaging (subject to pre-authorisation) and angiography – 100% of the MT  
Unlimited  
Member pays the first R1 000 per examination

### Standard radiology, pathology and medical technologist services

In hospital – 100% of the MT  
Out of hospital  
Radiology – R2 450 per family per year  
Pathology – R2 450 per family per year

## day-to-day benefits

### Insured day-to-day pooled benefits

Member = R2 450 per year  
Member +1 = R4 100 per year  
Member +2 = R5 050 per year  
Member +3+ = R6 100 per year  
• GPs & specialists  
• Clinical psychology & physiotherapy  
• Supplementary health services

### Acute medicine

Member = R3 700 per year  
Member +1 = R6 200 per year  
Member +2 = R7 600 per year  
Member +3+ = R8 150 per year

### Chronic medicine

(non-PMB)  
Member = R3 650 per year  
Member +1 = R5 500 per year  
Member +2 = R7 400 per year  
Member +3+ = R7 950 per year

### PMB chronic medicine

100% of the Medihelp Reference Price

### External prostheses, medical, surgical and orthopaedic appliances

Services in and out of hospital  
Benefits per beneficiary per 3-year cycle:  
• Artificial eyes – R6 800  
• Speech and hearing aids – R6 800  
• Artificial limbs – R5 440  
• Wheelchairs – R5 440  
• Medical appliances and hyperbaric oxygen treatment – R1 350 per beneficiary per year  
• CPAP apparatus – R8 400 per beneficiary per 24-month cycle

### Optometry

PPN network applies  
Spectacles or contact lenses per beneficiary per 24-month cycle  
R750 for a frame or  
R1 510 for contact lenses

### Dentistry

Denis network applies  
Conservative & specialised services

## other benefits

### Internally implanted prostheses

- EVARS prosthesis – R111 800 per beneficiary per year
- Vascular/cardiac prosthesis – R47 900 per beneficiary per year
- Health-essential functional prosthesis – R53 050 per beneficiary per year:
  - Hip, knee and shoulder replacements (non-PMB) – subject to DSP (ICPS) if patient qualifies in terms of clinical criteria (hip and knee only). If not, a R16 850 benefit applies for the hospital account and prosthesis components (combined)
- Intra-ocular lenses – R3 600 per lens, 2 lenses per beneficiary per year, paid from health-essential functional prosthesis benefit
- Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) – R8 300 per family per year

## deductibles

### Procedure-specific deductibles

**Back and neck fusion** – Member pays the first R6 700 and Medihelp pays the balance at 100% of the MT  
**Endoscopic procedures** – Member pays the first R2 800 per admission for gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy and Medihelp pays the balance at 100% of the MT  
**Dental procedures under general anaesthesia during hospitalisation** – Member pays the first R750 per admission and Medihelp covers the difference at the MT, only for the removal of impacted teeth and extensive dental treatment for children younger than 5 years, once per lifetime

### Pre-authorisation is important

Always pre-authorise services such as hospitalisation, emergency transport and oxygen to prevent co-payments

### Please note

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).

\* Linked to a specific age/gender/item code in some cases

- HPV – Human papilloma virus
- BMI – Body mass index
- COPD – Chronic obstructive pulmonary disease
- FOBT – Faecal occult blood test
- MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price
- ICPS – Improved Clinical Pathway Services
- DSP – Designated service provider
- PMB – Prescribed minimum benefits



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