

Dimension Prime 1 – 2017

Network and Non-network


The best hospital plan in its price range and the ideal solution if you are healthy and responsibly want the assurance of hospital cover. Additional insured benefits add to its value and include a pooled day-to-day benefit, pregnancy and baby consultations as well as preventive care services. Save 22% in monthly premiums when choosing the network alternative.



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

111 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 Prime 1	Dimension Prime 1 Network
Principal member 	R1 608	R1 260
Dependant 	R1 320	R1 026
Child dependant <26 years 	R486	R378

You pay child dependant rates for kids until they are 26 years old and you only pay for the first two children under 18.

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 100% of the MT for hospitalisation

Dimension Prime 1 – any hospital

Dimension Prime 1 Network – network hospitals

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

Confinement (childbirth)

In hospital – 100% of the MT

Home delivery – R11 350 per event

Psychiatric treatment of a mental health condition

R16 700 per beneficiary per year

(maximum R25 150 per family per year)

Other covered benefits

(Pre-authorization 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

Specialised radiology

In and out of hospital

MRI and CT imaging (subject to pre-authorization) and angiography –

100% of the MT

Unlimited

Member pays the first R1 500 per examination

Standard radiology, pathology and medical technologist services

In hospital – 100% of the MT

Neurostimulators

R95 750 per beneficiary per year

Prostatectomy

• Conventional or laparoscopic – 100% of the MT
Unlimited

• Robotic assisted laparoscopy – 100% of the MT
Hospitalisation: R95 000

day-to-day benefits

Insured day-to-day benefits

Member = R1 050 per year

Member+ = R2 100 per year

GP & specialist consultations, physiotherapy, acute and self-medication

PMB chronic medicine

100% of the Medihelp Reference Price

Dimension Prime 1 Network:

DSP & formulary apply

deductibles

Procedure-specific deductibles

Back and neck fusion – Member pays the first R10 100 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 (in the doctor's room – R900)

Dental procedures under general anaesthesia during hospitalisation – Member pays the first R2 900 per admission and Medihelp covers the difference at 100% of the MT, only for the removal of impacted teeth (item codes 8941/8943/8945 on dentist's account) and extensive dental treatment for children younger than 5 years, once per lifetime (dentist's account: for member's account)

Pre-authorization is important

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

other benefits

Internally implanted prostheses

• EVARS prosthesis – R29 750 per beneficiary per year

• Vascular/cardiac prosthesis – R29 750 per beneficiary per year

• Health-essential functional prosthesis – R19 800 per beneficiary per year:

• Hip, knee and shoulder replacement as the only clinically appropriate treatment in case of acute injury (protocols apply):

– Hospitalisation: 100% of the MT

– Non-PMB prosthesis: Health-essential functional prosthesis benefit applies

• 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) – R3 700 per family per year

External prostheses, medical, surgical and orthopaedic appliances

Services in and out of hospital

Benefits per family per 3-year cycle

• Artificial eyes – R4 080

• Speech and hearing aids – R4 080

• Artificial limbs – R4 080

• Wheelchairs – R4 080

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.



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www.medihelp.co.za

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



medihelp

medical scheme