

Dimension Prime 3 – 2017

Network and Non-network

Regarded as Medihelp's flagship option, Dimension Prime 3 is the solid choice for all your family's healthcare needs. It provides comprehensive insured cover for medical expenses incurred in and out of hospital as well as preventive care benefits. You can choose either the freedom of choice version of the option or opt for the network alternative at 20% less.



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

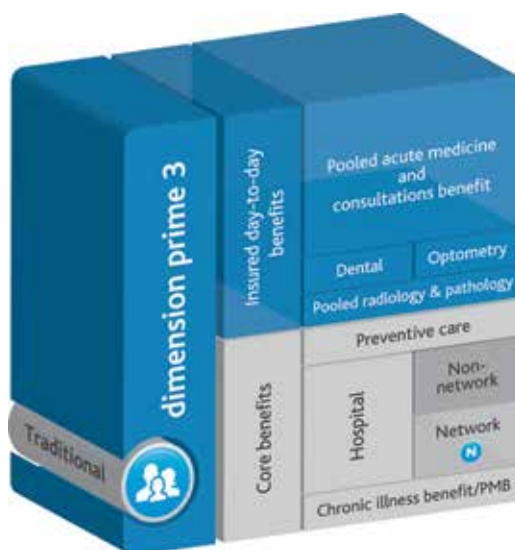


An income-based option ideal for corporate groups and students

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



summary of benefits



Monthly contributions

	Dimension Prime 3	Dimension Prime 3 Network
Principal member	R2 730	R2 184
Dependant	R2 316	R1 848
Child dependant <26 years	R798	R636

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-authorization)

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-authorization

core benefits

Hospitalisation

Cover at 100% of the MT for hospitalisation
Dimension Prime 3 – any hospital
Dimension Prime 3 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

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

R25 150 per beneficiary per year (maximum R33 700 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 –
Unlimited – 100% of the MT
Member pays the first R1 500 per examination

Standard radiology, pathology and medical technologist services

In hospital – 100% of the MT
Out of hospital
Member = R2 450 per year
Member+ = R3 450 per year

day-to-day benefits

Consultations & medicine

100% of the MT
Member = R5 700 per year
Member +1 = R9 550 per year
Member +2 = R11 700 per year
Member +3+ = R12 600 per year

- GPs, specialists and emergency units, physiotherapy, clinical psychology and psychiatric nursing, supplementary health services and acute medicine

PMB chronic medicine

100% of the Medihelp Reference Price
Dimension Prime 3 Network:
DSP & formulary apply

Optometry

PPN network applies
Spectacles or contact lenses per beneficiary per 24-month cycle
R600 for a frame or
R1 000 for contact lenses

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
- Medical appliances and hyperbaric oxygen treatment – R1 100 per family per year
- CPAP apparatus – R8 400 per beneficiary per 24-month cycle

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 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, 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 R7 850 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 R800 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



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

- 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.



medihelp
medical scheme