

Unify – 2017


If you're looking for comprehensive private hospital cover with a high 25% savings account for your everyday healthcare needs, Unify is the right choice for you. The option also provides insured cover for health tests. Children pay child dependant rates until they are 26 years old.



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 preventive care benefits

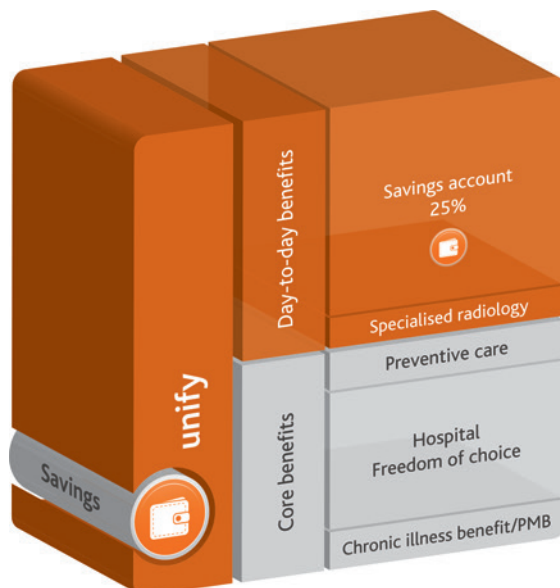


 An income-based option ideal for corporate groups and students




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



summary of benefits



Monthly contributions

	Unify
Principal member 	R1 944 (R486 savings contribution included per month and R5 832 per year)
Dependant 	R1 602 (R402 savings contribution included per month and R4 824 per year)
Child dependant <26 years 	R588 (R150 savings contribution included per month and R1 800 per year)

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

preventive care 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)



Back treatment programme

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

core benefits



Trauma cover

Unlimited cover for trauma that necessitates hospitalisation in the case of motor vehicle accidents, stab wounds, gunshot wounds, head trauma, burns and near drowning
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 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

Appendectomy

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

Confinement (childbirth)

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

Psychiatric treatment of a mental health condition

R21 000 per beneficiary per year (maximum R28 750 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

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 500 per examination

Standard radiology, pathology and medical technologist services

In hospital – 100% of the MT
Out of hospital – savings account

Neurostimulators

R95 750 per beneficiary per year

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day-to-day benefits

Day-to-day benefits

Savings account

PMB chronic medicine

100% of the Medihelp Reference Price

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 per year, paid from health-essential functional prosthesis benefit
- Prosthesis with reconstructive or restorative surgery – R8 300 per family per year
- External breast prostheses (in and out of hospital) – savings account

deductibles

Procedure-specific deductibles

Back and neck fusion – Member pays the first R9 000 and Medihelp pays the balance at 100% of the MT
Endoscopic procedures – Member pays the first R3 400 per admission for gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy and Medihelp pays the balance at 100% of the MT

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).

EVARS – Endovascular aortic replacement surgery

BMI – Body mass index

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