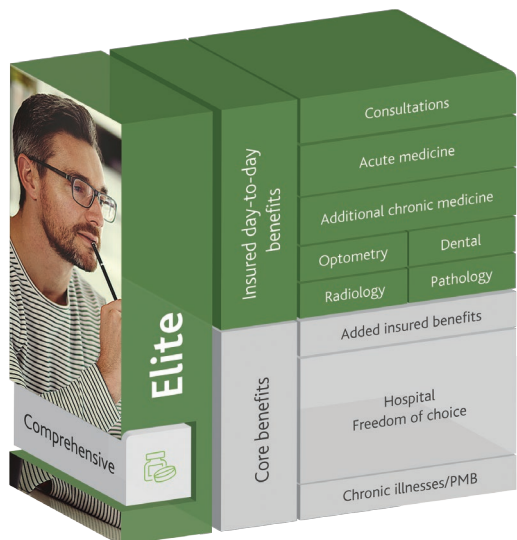


Elite product summary

This is a summary of the comprehensive Elite benefit option.



Elite Comprehensive

This all-inclusive option offers rich, insured benefits for hospitalisation, chronic medicine and other day-to-day medical expenses.

Principal member		R4 698
Dependant		R4 392
Child dependant <26 years		R1 278

The monthly contribution does not take any employer subsidy into account

Core benefits



Chronic illness/PMB

- 100% of the cost for 270 PMB and 26 chronic conditions (DSPs, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation



Emergency transport (Netcare 911)

In country of residence

(RSA, Lesotho, Swaziland, Mozambique, Namibia & Botswana)

Unlimited (road and air transport)

Outside country of residence

Transport:

- Road - R1 950 per case
- Air - R13 000 per case



Hospitalisation

100% of the MT

Any private hospital



Specialised radiology

In and out of hospital

- MRI and CT imaging
 - 100% of the MT
 - Unlimited (see deductibles)
- Angiography
 - 100% of the MT
 - Unlimited



Psychiatric treatment

R33 600 per beneficiary per year
(maximum R46 600 per family per year)



Oncology (in and out of hospital)

- PMB - 100% of the MT
- Non-PMB - R300 000 per family per year



Confinement (childbirth)

- In hospital - 100% of the MT
- Home delivery - R12 400 per event

Prostatectomy

- Conventional/laparoscopic procedure - unlimited
- Robotic assisted laparoscopy - hospitalisation: R105 400



Organ transplants

100% of the cost

- Cornea implants - R27 400 per implant per year



Other core benefits

Renal dialysis, oxygen, hospice, sub-acute care and private nursing services as an alternative to hospitalisation

Core benefits continued



Post-hospital care

Up to 30 days after discharge for speech therapy, occupational therapy and physiotherapy

Member = R1 750 per year

Member+ = R2 400 per year



Prostheses benefits

- Health-essential functional prosthesis: R58 800
- Hip, knee and shoulder replacements (non-PMB):
 - Acute injuries where replacement is the only treatment option
Hospitalisation: 100% of the MT
Prosthesis: Health-essential functional prosthesis benefit applies
 - Wear and tear: Subject to DSP if patient qualifies in terms of clinical criteria (only hip and knee replacements)
If not, an R18 600 benefit applies for the hospital account and prosthesis components (combined) per admission
- Intra-ocular lenses – R3 950 per lens, 2 lenses per beneficiary per year, health-essential functional prosthesis benefit applies
- EVARS prosthesis - R124 000
- Vascular/cardiac prosthesis - R53 100
- Prosthesis with reconstructive or restorative surgery and external breast prostheses (in and out of hospital) - R9 150 per family per year
- Implantable hearing devices (including devices and components) - R99 800 per beneficiary per year

Added insured benefits

These benefits are provided in addition to other insured benefits and available annually unless otherwise indicated



Women's health

- A pap smear requested by a medical doctor
- A mammogram requested by a medical doctor for women 40 years and older
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics



Enhanced maternity benefits

- Free registration for and participation in the Medihelp HealthPrint pregnancy and baby programme with support and baby goodies
- Up to 12 antenatal and postnatal consultations per family at a gynaecologist, GP or midwife
- One amniocentesis screening per pregnancy
- Two 2D ultrasound scans per family
- Flu vaccination during your pregnancy at Clicks/Dis-Chem pharmacy clinics



Child benefits

- Child flu vaccination at Clicks/Dis-Chem pharmacy clinics
- Babies under a year receive two additional visits to a GP or specialist
- Full schedule of standard child immunisations covered up to 7 years at Dis-Chem/Clicks pharmacy clinics



Routine screening and immunisation benefits

Available at Clicks/Dis-Chem pharmacy clinics per person:

- One combo test (blood glucose, cholesterol, BMI and blood pressure measurement) or individual blood glucose/cholesterol test
- HIV testing, counselling and support
- A tetanus vaccine
- Two HPV vaccinations for boys and girls between 10-14 years, and three between 15-26 years.



Men's health

- A prostate test (PSA level) requested by a medical doctor for men 40 years and older
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics



Additional screenings and immunisation for over 50s

- An FOBT test for people over 50 years
- Women over 50 years have access to one bone mineral density test requested by a medical doctor
- A Pneumovax vaccine in a 5-year cycle per person older than 55 years and registered on Medihelp's asthma/COPD programme
- A flu vaccination at Clicks/Dis-Chem pharmacy clinics



Supporting wellness

Maintain a healthy weight

- Free registration for and participation in Medihelp's HealthPrint BMI programme
- One dietician consultation per registered HealthPrint member if a BMI test result done at Clicks/Dis-Chem indicates a BMI higher than 30

An alternative to surgery

- Back treatment at a Document-Based Care facility for patients who qualify for this benefit

Chronic Care programme

- People who suffer from high blood pressure, high cholesterol and diabetes simultaneously have access to Medihelp's Chronic Care programme, which will provide personal support through a care coordinator to assist in maintaining and optimising their well-being

Day-to-day benefits



Insured day-to-day benefits

Member = R2 650 per year
Member +1 = R4 500 per year
Member +2 = R5 550 per year
Member +3+ = R6 700 per year

GP and specialist consultations, physiotherapy, clinical psychology and supplementary health services.

Pathology

R2 650 per family per year

Radiology

R2 650 per family per year



Medicine

Acute medicine

Member = R4 050 per year
Member +1 = R6 850 per year
Member +2 = R8 400 per year
Member +3+ = R9 000 per year

Chronic medicine (non-PMB)

Member = R4 300 per year
Member +1 = R6 500 per year
Member +2 = R8 700 per year
Member +3+ = R9 300 per year

PMB chronic medicine

100% of the MHRP



Optometry

PPN network applies

Spectacles or contact lenses per beneficiary per 24-month cycle

- R1 000 for a frame
- R1 635 for contact lenses



Insured dental benefits

- Conservative services (including routine check-ups, fillings, X-rays and oral hygiene)
- Specialised services (including crowns, bridges and orthodontic treatments)



External prostheses and medical appliances (in and out of hospital)

- Benefit per beneficiary per 3-year cycle:
 - Artificial eyes - R7 500
 - Wheelchairs - R6 000
 - Speech and hearing aids - R7 500
 - Artificial limbs - R6 000
- Medical appliances, hyperbaric oxygen treatment, insulin pumps (per 5-year cycle), glucometer (per 5-year cycle) - R1 450 per year
- CPAP apparatus - R9 250 per beneficiary per 24-month cycle

Procedure-specific deductibles (payable by the member)

- **Back and neck fusion** – R7 400 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
 - In a day clinic – R2 000, in hospital – R3 050
- **Specialised radiology** – R1 100 per examination
- **Dental procedures under general anaesthesia during hospitalisation**
 - Removal of impacted teeth and extensive dental treatment for children <5 years – R820 per admission

BMI-Body mass index | COPD-Chronic obstructive pulmonary disease | CPAP-Continuous positive airway pressure | CT-Computerised tomography | DSP-Designated service provider | EVARS-Endovascular aortic replacement surgery | FOBT-Faecal occult blood test | GP-General practitioner | HPV-Human papilloma virus | MHRP - Medihelp Reference Price | MMAP - Maximum Medical Aid Price | MRI-Magnetic resonance imaging | MT-Medihelp tariff paid by Medihelp for benefits which can include a contracted tariff or the single exit price | PMB-Pre-Insured Minimum Benefits | PPH-Preferred Provider | RAGOPRA-Registered Agent

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HealthPrint

HealthPrint is a free wellness programme available to all Medihelp members which offers:

- Pregnancy and baby programme (newsletters, free goodies and value at HealthPrint's partner)
- Weight loss support programme
- Medihelp MultiSport – a club for runners and cyclists with a free joining pack and club support at selected events (club joining fee applies)
- Free entries to Medihelp sponsored cycling and running events
- Discount on a selection of short-term financial and wellness products
- Complete online health questionnaires to determine mental/physical health and receive newsletters based on your results
- Access to health tips
- Detailed history of claims and preventive care test results and ability to share/forward it to your doctor

At your service

Through our various platforms, Medihelp ensures consistent interactive engagement and service delivery:

- Web chat on Medihelp website
- Member app
- Secured site for members
- Call Centre
- Email us
- Write to us
- Engage with us on social media

086 0100 678 | www.medihelp.co.za

Important:

This is only a summary of the available benefits. Please consult the registered Medihelp Rules 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).

- Certain added insured benefits are not available if you have been registered for a chronic/PMB condition as it is no longer considered as preventive care and may be linked to a specific age/gender/item code/clinical validity criteria. Benefits are paid at 100% of the MT.
- Doctor's consultation paid from available day-to-day benefits.
- Subject to pre-authorisation and/or protocols
- Generic medicine = 100% of MMAP | Original medicine - no generic available = 80% of MT | Choose original medicine - generic is available = 70% of MMAP