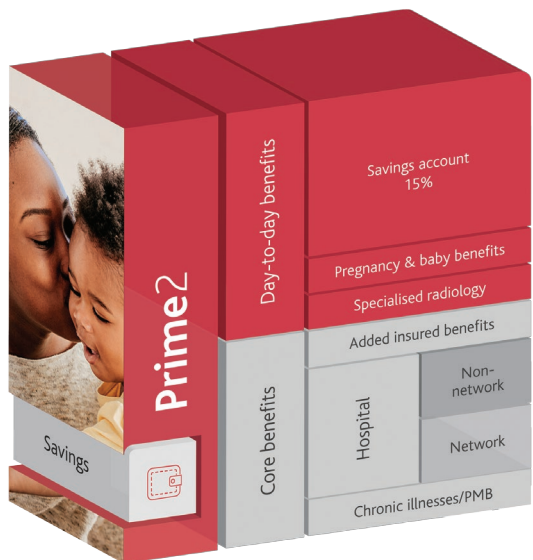


Prime 2 product summary

This is a summary of the Prime 2 savings plan. On this affordable option, you only pay for two children younger than 18 years after which child dependant rates will apply from the beginning of the year following the year in which they turn 18, until they are 26 years old. Older children pay child dependant rates until they are 26 years old.



Prime2N Savings

This network alternative gives you access to 113 quality private hospitals, saving you 22% in monthly contributions. This is combined with a 15% savings account and added preventive and insured benefits, such as pregnancy and baby benefits and screening tests.

Principal member		R1 974
<small>(R294 savings contribution included per month and R3 528 per year)</small>		
Dependant		R1 626
<small>(R246 savings contribution included per month and R2 952 per year)</small>		
Child dependant <26 years		R594
<small>(R90 savings contribution included per month and R1 080 per year)</small>		

The monthly contribution does not take any employer subsidy into account

Prime2 Savings

This savings plan provides the value of private hospital cover at a facility of your choice. This is combined with a 15% savings account and added preventive care and insured benefits such as pregnancy and baby benefits, and screening tests.

Principal member		R2 532
<small>(R378 savings contribution included per month and R4 536 per year)</small>		
Dependant		R2 082
<small>(R312 savings contribution included per month and R3 744 per year)</small>		
Child dependant <26 years		R762
<small>(R114 savings contribution included per month and R1 368 per year)</small>		

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, formularies, networks, protocols and pre-authorization 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
Non-network: any private hospital
Network: 113 quality private network hospitals



Specialised radiology

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



Psychiatric treatment

R23 200 per beneficiary per year
(maximum R31 800 per family per year)



Oncology (in and out of hospital)

- PMB - 100% of the MT
- Non-PMB - R220 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: no benefits)
- 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 (in and out of hospital) R9 150 per family 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 8 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 or 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



Day-to-day benefits

15% Savings account



Medicine

PMB chronic medicine

Non-network option

- 100% of the MHRP

Network option

- 100% of the MHRP (DSP and formulary apply)



Optometry

Savings account



Dental

Subject to DSP's managed care protocols

- Conservative and specialised dental services - savings account
- Dental procedures under conscious sedation in the dentist's chair (sedation cost) for the removal of impacted teeth only (dentist's account - item codes apply)
100% of the MT



medihelp

medical scheme

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

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Procedure-specific deductibles (payable by the member)

- **Back and neck fusion** – R9 950 per admission
- **Endoscopic procedures** – gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy
 - In a day clinic – R2 650, in hospital – R3 700
- **Specialised radiology** – R1 600 per examination
- **Dental procedures under general anaesthesia during hospitalisation**
 - Removal of impacted teeth (item codes apply on dentist's account) and extensive dental treatment for children <5 years (dentist's account payable from savings account) - R3 000 per admission

BMI-Body mass index | COPD-Chronic obstructive pulmonary disease | 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 | 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-

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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 savings account.
- Subject to pre-authorisation and/or protocols