



Unify product summary

This is a summary of the Unify savings plan. Children pay child dependant rates until they are 26 years old.



This option has a 25% medical savings account that earns interest on unused funds, which accumulate and are carried over to the next year. Coupled with generous hospital benefits, this is a smart investment for people seeking control over their healthcare expenses.

Principal member (R576 savings contribution included per month and R6 912 per year)		R2 304
Dependant (R474 savings contribution included per month and R5 688 per year)		R1 896
Child dependant <26 years (R174 savings contribution included per month and R2 088 per year)		R696

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

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



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
- A flu vaccination



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

25% Savings account

- GP consultations
- Specialists
- Emergency units
- Physiotherapy
- Clinical psychology
- Standard radiology & pathology
- Psychiatric nursing
- External prostheses and medical appliances
- Supplementary health services
- Hyperbaric oxygen treatment (out of hospital)
- Acute and chronic medicine



Medicine

PMB chronic medicine

100% of the MHRP



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

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)
 - R3 000 per admission

BMI-Body mass index | CT-Computerised tomography | DSP-Designated service provider | EVARS-Endovascular aortic replacement surgery | GP-General practitioner | 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-scribed minimum benefits

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. Benefits are paid at 100% of the MT.
- Doctor's consultation paid from available savings account
- Subject to pre-authorisation and/or protocols