



MedAdd

The flexibility of a 15% savings account, additional insured cover once you've depleted your savings, cover for dental and eye care, as well as pregnancy benefits make this a popular choice for young families. Pay less for MedAdd Elect, the network alternative of this plan.

From R2 676 per month



medihelp
Medical Aid in Action

Reasons to choose Medihelp

Experienced

We've stood the test of time for over a century.

Involved

As a self-administered scheme, we are personally involved and manage your membership with great care.

Trusted

Just like more than 210 000 South Africans are entrusting their healthcare cover to us, so can you.

Cover that adds up

Day-to-day benefits

- A 15% savings account is available at the beginning of each year
- Insured benefits become available once you've depleted your savings
- Dental and optical benefits

Added insured benefits

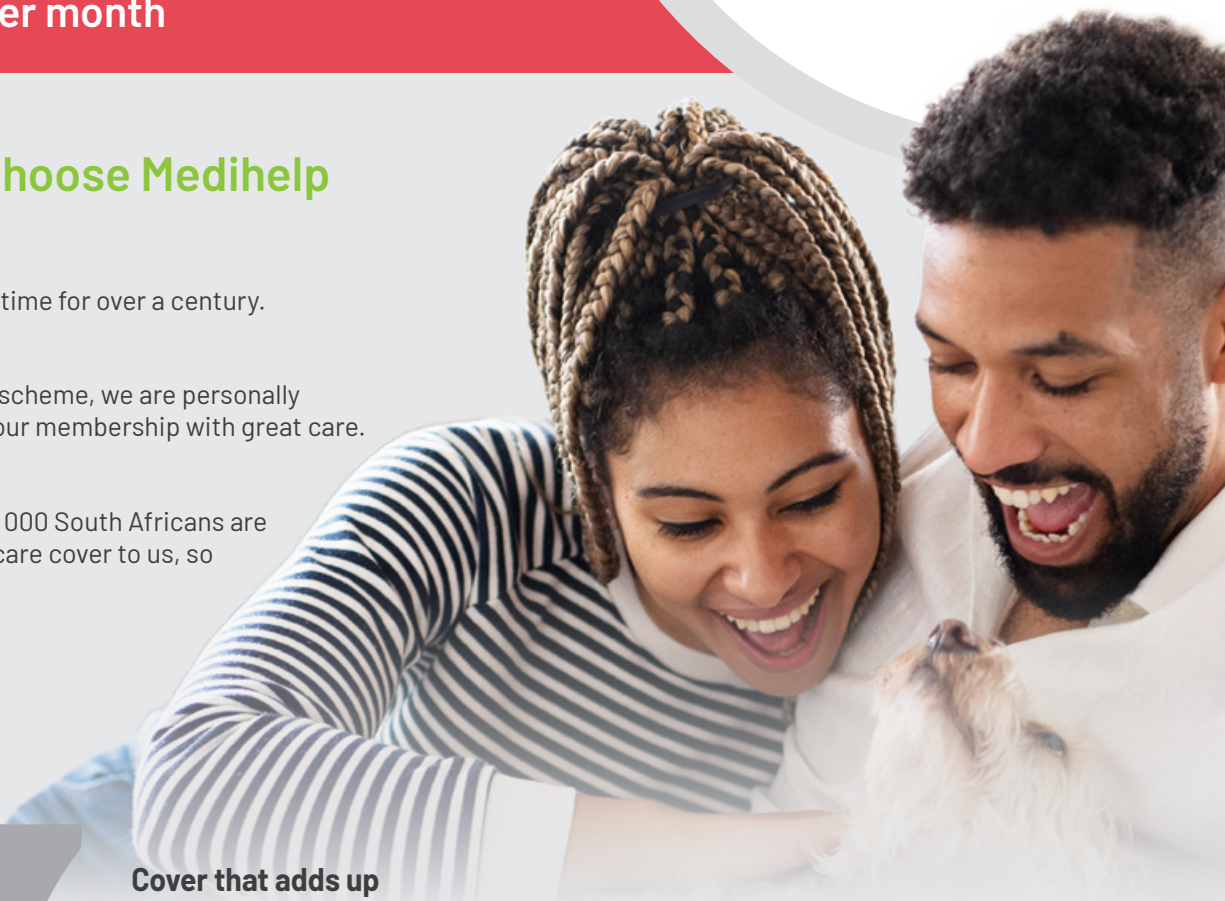
- A care extender benefit
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations, and screenings
- Contraceptive benefits

Core benefits

- **All the essentials you need**
- Cover for quality private hospitalisation with no overall annual limit
- Full trauma and emergency medical cover
- Full cover for 271 PMB conditions and PMB chronic medicine

Contributions

- **Family contributions**
- Pay less when you choose MedAdd Elect, the network alternative of this plan
- You pay for only two children younger than 18, and you pay child dependant rates until they turn 26
- Unused savings carry over to the next year



Monthly contributions

		MedAdd Elect	MedAdd
Main member		R2 676 (R402 savings contribution included per month and R4 824 per year)	R3 354 (R504 savings contribution included per month and R6 048 per year)
Dependant		R2 100 (R312 savings contribution included per month and R3 744 per year)	R2 832 (R426 savings contribution included per month and R5 112 per year)
Child dependant <26 years		R930 (R138 savings contribution included per month and R1 656 per year)	R1 134 (R168 savings contribution included per month and R2 016 per year)

Pay for only 2 children under the age of 18 and pay child dependant rates until they turn 26

Core benefits

In-hospital treatment and life-essential services (insured benefits)

Hospitalisation	No overall annual limit MedAdd: Any private hospital, and day procedure facilities apply for certain day procedures MedAdd Elect: Network hospitals, and day procedure network applies to certain day procedures
Trauma that necessitates hospitalisation	Unlimited
Childbirth	- In hospital – unlimited - Home delivery – R15 600 per event
Specialised radiology	Angiography, MRI, and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 200 per member, and R3 150 per family
Emergency transport (Netcare 911)	- In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) - Outside country of residence R2 400 for road transport and R16 100 for air transport
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	- PMB – unlimited - Non-PMB – R275 100 per family
Mental health (psychiatric treatment)	R28 900 per person to a maximum of R39 900 per family
Health-essential functional prostheses	R73 800 per person - Intra-ocular lenses – R4 900 per lens, two lenses per person - Hip, knee and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	- EVARS prosthesis – R155 600 per person - Vascular/cardiac prosthesis – R66 500 per person - Prosthesis with reconstructive or restorative surgery – R11 300 per family
Organ transplants	PMB – unlimited Cornea implants – R34 200 per implant
Palliative care	R25 200 per family per year
Other core benefits	Including renal dialysis, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

Important

This is only a summary of the available benefits and co-payments that may apply to certain benefits. Please consult the registered Rules of Medihelp and your plan's brochure for more details. 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 the patient has registered the medical condition for PMB or chronic medicine benefits, as the treatment is no longer considered as preventive care.

Day-to-day benefits

Savings account	15% savings available at the beginning of the year (see monthly contributions) Example of available savings: MedAdd: Member = R6 048 per year Member + dependant = R11 160 per year Member + dependant + child = R13 176 per year MedAdd Elect: Member = R4 824 per year Member + dependant = R8 568 per year Member + dependant + child = R10 224 per year Unused savings are carried over to the next year and accumulate interest. Once you've depleted your savings, insured day-to-day benefits become available.
GP and specialist visits, virtual consultations, physiotherapy, acute medicine, self-medication, and visits to emergency units	Paid from savings first Member = R1 450 per year Family = R2 800 per year MedAdd Elect: GP network and specialist referrals by a network GP apply
Radiography	R1 250 per family
Dentistry (DRC network)	- Conservative dental benefits for children <18 years - Removal of impacted teeth in the dentist's chair
Optometry (PPN network)	Per person per 24-month cycle - Eye test - R300 for a frame/lens enhancements - R690 for contact lenses

Care extender benefit

One additional GP consultation	Activates for the family once we've paid the first claim for a specified health test* from your added insured benefits
R490 for self-medication dispensed at a network pharmacy	Activates for the family once we've paid the first claim for a combo health screening** from your added insured benefits

Added insured benefits

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when you register on HealthPrint, Medihelp's free wellness programme for members, on the Member Zone. Your health screening results from Dis-Chem or Clicks will automatically upload to your health record on HealthPrint.

Contraceptives	- Oral/injectable/implantable contraceptives – R160 per month, up to R2 100 per year - Intra-uterine device – R2 500 every 60 months
Maternity benefits	- Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist - Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes - Two 2D ultrasound scans
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screenings	- One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)** - or - an individual test (blood glucose or cholesterol) - HIV testing, counselling, and support
Preventive care benefits	- A tetanus vaccine - A flu vaccine - A mammogram* every two years - A Pap smear* every three years - A prostate test* - A Pneumovax vaccine - An FQBT test* - A bone mineral density test* every two years - Two HPV vaccinations for girls and boys between 10-14 years or three between 15-26 years
Supporting wellness	- Back treatment at a Documentation Based Care facility (a prerequisite for spinal column surgery) - One dietician consultation if BMI is > 30 - HIV programme - Cancer programme

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

