



MedSaver

MedSaver provides for private hospitalisation at any hospital, while the 25% savings account covers medical expenses incurred out of hospital. Once savings are depleted, additional out-of-hospital cover is unlocked.

From R3 516 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.



Day-to-day benefits

Ample savings

- A 25% savings account is available at the beginning of each year
- Insured benefits for child GP consultations after savings are depleted

Added insured benefits

- Activate benefits for an additional GP visit and R490 for self-medication after completing health tests and screenings
- Additional comprehensive maternity and baby benefits
- Contraceptive benefits
- Cover for health tests, vaccinations, and screenings

Core benefits

Comprehensive benefits during hospitalisation

- Full cover for 271 PMB conditions and PMB chronic medicine
- Choice of any private hospital with no overall annual limit
- Full trauma and emergency medical cover
- Specialised radiology benefit
- Post-hospital benefit to help you recover after hospitalisation

Contributions

- Savings funds not used accumulate and are transferred to the next year
- You pay child dependant rates until your children turn 26

Monthly contributions

Main member		R3 516 (R876 savings contribution included per month and R10 512 per year)
Dependant		R2 892 (R720 savings contribution included per month and R8 640 per year)
Child dependant <26 years		R1 080 (R270 savings contribution included per month and R3 240 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	25% savings available at the beginning of the year (see monthly contributions) Example of available savings: Member = R10 512 per year Member + dependant = R19 152 per year Member + dependant + child = R22 392 per year Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.
Additional child benefit	R1 200 per family, after savings are depleted (GP consultations for children ≥2 to ≤12 years)
Radiography	R1 250 per family
Dentistry (DRC network)	Removal of impacted teeth in the dentist's chair
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.

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 screening tests	- 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 FOBT 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
Contraceptives	- Oral/injectable/implantable contraceptives – R160 per month, up to R2 100 per year - Intra-uterine device – R2 500 every 60 months
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

Core benefits

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

Hospitalisation	- No overall annual limit - Any private hospital, and day procedure facilities apply for 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 only – unlimited Cornea implants – R34 200 per implant
Palliative care	R25 200 per family
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.

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

