



Medical emergencies explained

A medical emergency is a sudden and unexpected event that requires immediate medical or surgical treatment to protect a person's health. Failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place a person's life at risk.

Trauma

Members are covered for major trauma that necessitates hospitalisation such as:

- Motor vehicle accidents
- Burns
- Stab wounds
- Gunshot wounds
- Head wounds

For emergency transport, call



Netcare 911
082 911

For other non-emergency related enquiries:
Account enquiries: 086 06382 273
Email: customer.service@netcare.co.za

What is covered?

- The Netcare 911 ambulance or helicopter
- The hospital account
- The accounts of the doctor, anaesthetist, and other approved healthcare providers

Emergency hospitalisation

Members must inform Medihelp of emergency hospital admissions within 72 hours. Confirm with the hospital that Medihelp has been notified or phone Medihelp on 086 0200 678 with the following information:

- Medihelp membership number;
- Details of the patient, hospital, and doctor;
- Diagnostic and procedure codes; and
- Admission date and time.

Emergencies may qualify for PMB

Medical emergencies that qualify for prescribed minimum benefits (PMB) are funded at 100% of the cost. If the emergency does not qualify for PMB, available benefits for hospitalisation and treatment received from doctors and other healthcare providers will apply.

Medicine prescribed and dispensed at an emergency unit

Should the doctor at the emergency unit prescribe acute medicine, Medihelp will pay the medicine from the acute medicine benefits as set out in the member e-guide.

Medihelp cover generic medicine at 100% (except for MedMove!).

MedAdd, MedSaver, MedPrime, and MedElite

Medicine will first be paid from the savings account and then from the available day-to-day or acute medicine benefits.

MedElect and MedMove!

Medicine must be obtained from a pharmacy in the Medihelp Preferred Pharmacy Network.

Note

- Health conditions that do not qualify as emergencies will be paid from the available day-to-day benefits.
- Facility fees charged by doctors at emergency units are not covered.