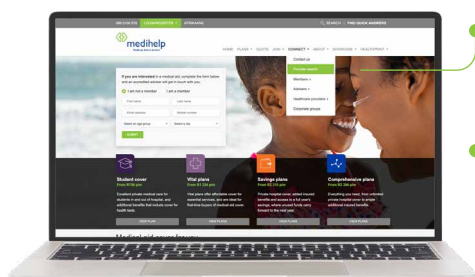




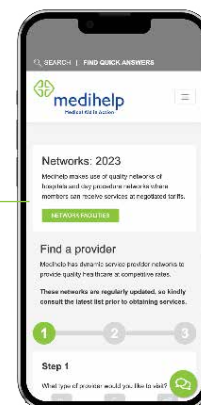
Specialist networks

Members can contain out-of-pocket expenses by visiting specialists in Medihelp's networks. These networks are available for all medical aid plans.

How to find a network specialist



- Visit www.medihelp.co.za and click on **"Connect" – "Provider Search"**
- Log in to the **Member Zone or Medihelp app** and click on **"Connect" – "Find a network provider"**, where you can search per suburb, town, city or province.



How does Medihelp pay specialists?

Medihelp's payment of specialists' accounts differs for each Medihelp benefit option. Prescribed Minimum Benefit (PMB) services are paid in full, but where co-payments apply, these may not be paid from a medical savings account. Members should consult their benefit guide for details.



Benefits for specialist services, including consultations and follow-up consultations, are subject to a network general practitioner (GP) referring the patient to **selected network specialists** to avoid a 35% co-payment.



Benefits for specialist services, including consultations and follow-up consultations, are subject to a **network GP referring** the patient to selected network specialists to avoid a 35% co-payment.



Specialists' non-PMB services are paid at the scheme tariff from the savings account.



Specialists' non-PMB services are paid at the scheme tariff from the available day-to-day benefits.



Specialists' non-PMB services are paid at the scheme tariff from the available day-to-day benefits. A network GP must refer the patient to selected network specialists for certain conditions to avoid a 35% co-payment. **Click here** to read more about specialist referrals.



Specialists' non-PMB services are paid at the scheme tariff from the savings account first and then from the available day-to-day benefits.



Specialists' non-PMB services are paid at the scheme tariff from the savings account first and then from the available day-to-day benefits. A network GP must refer the patient to selected network specialists for certain conditions to avoid a 35% co-payment. **Click here** to read more about specialist referrals.



Specialists' non-PMB services are paid at the scheme tariff from the 10% savings account first and then from the available day-to-day benefits.



Specialists' non-PMB services are paid at the scheme tariff from the available day-to-day benefits.

Payment options

Payment is made in one of the following ways, depending on the specialist's arrangement with the Scheme:

- The specialist submits a claim to Medihelp and Medihelp pays the specialist. If the specialist's fee exceeds the scheme tariff, the member is liable to pay the balance to the specialist.
- The specialist requests payment upfront from the member. Members can then submit the account on the Member Zone or the Medihelp app for a refund in terms of their available benefits.