

# The ultimate cover for families

MedPrime



From **R4 344**  
per month

## Day-to-day benefits

**10%**  
savings  
account

**Comprehensive insured dentistry cover**



**Comprehensive insured optometry cover**



**Insured pooled benefits** for daily medical expenses after depletion of savings  
 👤 R7 200  
 👤+ R13 300

## Added insured benefits



**Contraceptives**  
R2 350/R2 700



10 maternity consultations



2 GP/specialist visits for children under 2 years



**Preventive care**  
Health tests and screenings

**Care extender**



1 GP visit



R510 self-medication

Activated after completing certain health screenings/tests

## Core benefits



Trauma and emergency medical cover



Quality private hospitalisation



Care for 271 PMB diagnoses and all CDL conditions



Specialised radiology in and out of hospital

**MedPrime** is your family cover hero: You can also save on your monthly contributions when you choose the network option.



Quality network of private hospitals

	MedPrime Elect	MedPrime
Main member	<b>R4 344</b> (R5 184 savings per year)	<b>R5 304</b> (R6 336 savings per year)
Dependant	<b>R3 666</b> (R4 392 savings per year)	<b>R4 482</b> (R5 400 savings per year)
Child dependant <26 years	<b>R1 266</b> (R1 512 savings per year)	<b>R1 548</b> (R1 872 savings per year)

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



**medihelp**  
Medical Aid in Action

Medihelp is an authorised financial services provider (FSP No 15738). This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply, subject to approval by the Council for Medical Schemes.

## Monthly contributions

	MedPrime Elect	MedPrime
Main member	R4 344 (R432 savings contribution included per month and R5 184 per year)	R5 304 (R528 savings contribution included per month and R6 336 per year)
Dependant	R3 666 (R366 savings contribution included per month and R4 392 per year)	R4 482 (R450 savings contribution included per month and R5 400 per year)
Child dependant <26 years	R1 266 (R126 savings contribution included per month and R1 512 per year)	R1 548 (R156 savings contribution included per month and R1 872 per year)

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

## Day-to-day benefits

Savings account	<p>10% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of savings:</p> <p><b>MedPrime Elect:</b> Member = R5 184 per year Member +1 = R9 576 per year Member +2 = R11 088 per year</p> <p><b>MedPrime:</b> Member = R6 336 per year Member +1 = R11 736 per year Member +2 = R13 608 per year</p> <p>Unused savings are carried over to the next year and accumulate interest. Once your savings are depleted, insured day-to-day benefits become available.</p>
GPs and specialists, clinical psychology, physiotherapy, supplementary health services, acute medicine, non-PMB chronic medicine, standard radiology, and pathology (Ampath, Lancet, and PathCare Vermaak)	<p>Available after depletion of savings account</p> <p>Member = R7 200 Family = R13 300</p>
Optometry (PPN network)	<p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> <li>Eye test</li> <li>R910 for a frame/lens enhancements</li> <li>R1 310 for contact lenses</li> </ul>
Conservative dentistry (DRC network)	Routine check-ups, fillings, X-rays, and oral hygiene
Specialised dentistry (DRC network)	Crowns, bridges, and orthodontic treatment
External prostheses and medical appliances	<p>Per family per three-year cycle</p> <ul style="list-style-type: none"> <li>Artificial eyes – R5 700</li> <li>Speech and hearing aids – R5 700</li> <li>Wheelchairs – R5 700</li> <li>Artificial limbs – R5 700</li> </ul> <p>CPAP apparatus – R11 900 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 600 per family</p>
Radiography	R1 300 per family
<b>Care extender benefit</b>	
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
R510 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

### 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 the Member guide 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.

## Added insured benefits

Medihelp provides these benefits on top of your insured day-to-day benefits. You can activate them when you register for 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	<ul style="list-style-type: none"> <li>Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist</li> <li>Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes</li> <li>Two 2D ultrasound scans</li> <li>Nine months' antenatal iron supplements</li> <li>Nine months' antenatal folic acid supplements</li> </ul>
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	<ul style="list-style-type: none"> <li>One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**</li> </ul>
Preventive care benefits	<ul style="list-style-type: none"> <li>A tetanus vaccine</li> <li>A flu vaccine</li> <li>A mammogram* every two years</li> <li>A Pap smear* every three years</li> <li>A prostate test*</li> <li>An FOBT test*</li> <li>A bone mineral density test* every two years</li> <li>Two HPV vaccinations for girls and boys between 10–14 years or three between 15–26 years</li> </ul>
Contraceptives	<ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives – R180 per month, up to R2 350 per year</li> <li>Intra-uterine device – R2 700 every 60 months</li> </ul>

## Core benefits

In-hospital treatment and life-essential services (insured benefits)	
Hospitalisation	<p>No overall annual limit</p> <p>MedPrime: Any private hospital, and day procedure facilities apply for certain day procedures</p> <p>MedPrime Elect: Network hospitals, and network day procedure facilities apply for certain day procedures</p>
Hospital medicine on discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/ chronic medicine	R540 per admission
Refractive surgery (professional fee included)	R14 300 per family (beneficiaries 18 to 50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> <li>In hospital – unlimited</li> <li>Home delivery – R16 300 per event</li> </ul>
Specialised radiology	R25 000 per family (co-payments apply)
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 300 per member and R3 300 per family, including discharge from a day procedure facility or hospital
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> <li>In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana)</li> <li>Outside country of residence R2 500 for road transport and R16 900 for air transport</li> </ul>
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited MedPrime Elect: Formulary and DSP apply
Cancer treatment	R320 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R36 400 per beneficiary per year to a maximum of R49 100 per family per year, including one educational psychologist consultation per beneficiary per year to diagnose autism</li> <li>Treatment of depression out of hospital, subject to registration on the Mental Health programme: R4 000 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses</li> <li>Medicine: R120 per beneficiary per month, subject to the in-hospital limit</li> </ul>
Health-essential functional prostheses	R77 400 per person <ul style="list-style-type: none"> <li>Intra-ocular lenses – R5 420 per lens, two lenses per person</li> <li>Hip, knee, and shoulder replacements – non-PMB cases are limited to replacements caused by an acute injury</li> </ul>
Other prostheses	<ul style="list-style-type: none"> <li>EVARS prosthesis – R163 300 per person</li> <li>Vascular/cardiac prosthesis – R69 800 per person</li> <li>Prosthesis with reconstructive or restorative surgery and external breast prostheses – R11 800 per family</li> <li>Implantable hearing devices (including device and components) – R300 900 per person <ul style="list-style-type: none"> <li>Out-of-hospital benefit: R140 000 sub-limit per beneficiary per 5-year period for replacement of the sound processor</li> </ul> </li> </ul>
Organ transplants	PMB – unlimited Cornea implants – R35 900 per implant
Palliative care	R28 800 per family
Wound care	R5 800 per family per year, including nurse consultations and material/stock used
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation