



medihelp



Affordable network cover for professionals

From **R3 360** per month



Day-to-day benefits

- Insured cover** for daily medical expenses such as GP consultations, medicine, specialists, radiology and pathology.
- +1**
R6 700 | R9 950 |
+2 | **+3**
R12 100 | R13 300
- Dental** check-ups
- Optometry** check-ups
- Physio-and occupational** therapy

R2 600 + R4 095

Added insured benefits

- Contraceptives**
R2 205/R2 500
- 10** maternity consultations
- 2** GP/specialist visits for children under 2 years
- Preventive care**
Health tests and screenings
- Care extender**
1 GP visit
- R1 000** self-medication

Activated after completing certain health screenings/tests

Core benefits

- Trauma and emergency** medical cover
- Network of quality private** hospitals
- Care for **271 PMB** diagnoses and all CDL conditions
- Specialised radiology** in and out of hospital

MedReach's quality networks enable comprehensive, private care in and out of hospital.




Monthly contributions			Network of quality, private hospitals and GPs You pay child dependant rates for children until they turn 26.
	Main member	R3 360	
	Dependant	R2 634	
	Child dependant <26 years	R1 092	



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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

Main member		R3 360
Dependant		R2 634
Child dependant <26 years		R1 092

Children pay child dependant rates until they turn 26

Day-to-day benefits

Overall day-to-day limit Sub-limits apply	Day-to-day benefit M: R6 700 M1: R9 950 M2: R12 100 M3+: R13 300
Self-medication (non-prescribed medicine)	Subject to overall day-to-day limit Member = R525 Family = R2 100
Acute medication	Subject to overall day-to-day limit SM: R1 575 py M1: R2 600 py M2: R3 150 py
Network GP consultations and clinical psychology	Subject to overall day-to-day limit M: R2 400 M1: R4 450 M2: R5 150
Non-network GP consultations	Subject to overall day-to-day limit Member = R1 470 Family = R2 940
Medical specialists	Subject to overall day-to-day limit R1 575 per family per year
Pathology, medical technology, and standard radiology out of hospital	Subject to overall day-to-day limit R3 750 per family
Medical appliances	R1 200 per family
Physiotherapy (out of hospital) Occupational therapy (in and out of hospital)	Member = R2 600 Family = R4 095
Radiography	R1 365 per family
Dentistry (DRC network)	Routine check-ups, fillings, X-rays, oral hygiene, and removal of impacted wisdom teeth
Optometry (Opticlear network)	Per person per 24-month cycle • Eye test • R655 for a frame/lens enhancements • R865 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
R1 000 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 Medihelp receives your verified biometric details from your health screening results from Dis-Chem or Clicks. You can view your available benefits on the Member Zone at any time.

Maternity benefits	<ul style="list-style-type: none"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietician/lactation specialist/antenatal classes in and out of hospital Two 2D ultrasound scans Nine months' antenatal iron supplements Nine months' antenatal folic acid supplements Hearing screening for newborns up to 8 weeks, in and out of hospital
Babies <2 years	Two consultations at a paediatrician/GP/ear, nose, and throat specialist
Child immunisation	Standard immunisation up to seven years
Health screenings	<ul style="list-style-type: none"> One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement)**
Preventive care benefits	<ul style="list-style-type: none"> A tetanus vaccine A flu vaccine A mammogram* every two years A Pap smear* every three years A prostate test* Faecal occult blood test (FOBT)* 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	<ul style="list-style-type: none"> Oral/injectable/implantable contraceptives – R160 per month, up to R2 205 per year Intra-uterine device – R2 500 every 60 months

Core benefits

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

Hospitalisation	No overall annual limit Network hospitals Day procedure network applies for certain day procedures
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	R440 per admission
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R17 100 per event
Specialised radiology	R22 000 per family per year (co-payments apply)
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 415 per member and R3 465 per family, discharge from a day procedure facility or hospital
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia, and Botswana) Outside country of residence R2 600 for road transport and R17 700 for air transport per case
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	R273 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> Hospitalisation and professional psychiatric services: R25 200 per beneficiary per year to a maximum of R38 200 per family per year Treatment of depression out of hospital, subject to registration on the Mental Health programme: R3 150 per beneficiary per year, subject to the in-hospital limit, for services rendered by psychiatrists, psychologists, social workers, occupational therapists, and psychiatric nurses Medicine: R100 per beneficiary per month, subject to the in-hospital limit
Internally implanted prostheses	PMB only – unlimited
Organ transplants	<ul style="list-style-type: none"> PMB only – unlimited Cornea implants – R37 600 per implant
Palliative care	R22 700 per family
Wound care	Unlimited, subject to pre-authorisation and clinical protocols, alternative to hospitalisation
Other core benefits	Including renal dialysis, prostatectomy, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation