



# MedElite

This all-inclusive plan is ideal for families and individuals with extensive healthcare needs.

**From R7 368 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

- **Comprehensive day-to-day benefits**
- A 10% savings account is available at the beginning of each year
- Immediate day-to-day cover once you've depleted your savings - no self-funding gap
- Non-PMB chronic medicine benefits
- Separate comprehensive dental and optometry cover

### Added insured benefits

- Activate an additional GP visit and R490 for self-medication after completing health tests and screenings
- Additional rich maternity and baby benefits
- Cover for health tests, vaccinations, and screenings in every life stage

### Core benefits




- **Extensive in-hospital cover**
- Cover for quality private hospitalisation with no overall annual limit
- Full cover for 271 PMB conditions and PMB chronic medicine
- Excellent cover for specialised radiology and post-hospital care
- Cover for emergency conditions and transport

### Contributions

- **Family contributions**
- Unused savings carry over from one year to the next
- You pay child dependant rates until your children turn 26



## Monthly contributions

Main member		R7 368 (R738 savings contribution included per month and R8 856 per year)
Dependant		R6 900 (R690 savings contribution included per month and R8 280 per year)
Child dependant <26 years		R1 998 (R198 savings contribution included per month and R2 376 per year)

Children 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 available savings:</p> <p>Member = R8 856 per year Member + dependant = R17 136 per year Member + dependant + child = R19 512 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>
<b>Insured day-to-day benefits (available after depletion of your savings)</b>	
Overall annual day-to-day benefit	<p>Member = R13 900 Member +1 = R16 100 Member +2 = R18 400 Member +3+ = R20 700</p>
GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing, and supplementary health services	<p>Member = R3 550 Member +1 = R4 600 Member +2 = R5 750 Member +3+ = R6 900 Subject to annual day-to-day benefit</p>
<b>Medicine</b>	
Acute medicine	<p>Member = R4 600 Member +1 = R5 750 Member +2 = R6 900 Member +3+ = R8 050 Subject to annual day-to-day benefit</p>
Non-PMB chronic medicine	<p>Member = R5 450 Member +1 = R8 150 Member +2 = R10 900 Member +3+ = R11 700</p>
<b>Other day-to-day benefits</b>	
External prostheses and medical appliances	<p>Per person per three-year cycle</p> <ul style="list-style-type: none"> <li>Artificial eyes – R9 300</li> <li>Speech and hearing aids – R9 300</li> <li>Wheelchairs – R7 400</li> <li>Artificial limbs – R7 400</li> </ul> <p>CPAP apparatus – R11 400 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment – R1 750 per person</p>
Optometry (PPN network)	<p>Per person per 24-month cycle</p> <ul style="list-style-type: none"> <li>Eye test</li> <li>R1 080 for a frame/lens enhancements</li> <li>R1 780 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
Standard radiology	R3 300 per family Subject to annual day-to-day benefit
Pathology (Ampath, Lancet, and PathCare Vermaak)	R3 300 per family Subject to annual day-to-day benefit
<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
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	<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> <li>or</li> <li>an individual test (blood glucose or cholesterol)</li> <li>HIV testing, counselling, and support</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>A Pneumovax vaccine</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 – R178 per month, up to R2 300 per year</li> <li>Intra-uterine device – R2 700 every 60 months</li> </ul>
Supporting wellness	<ul style="list-style-type: none"> <li>Back treatment at a Documentation Based Care facility (a prerequisite for spinal column surgery)</li> <li>One dietician consultation if BMI is &gt;30</li> </ul>

## 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
Refractive surgery	R22 800 per family (beneficiaries 18-50 years)
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> <li>In hospital – unlimited</li> <li>Home delivery – R15 600 per event</li> </ul>
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)	<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 400 for road transport and R16 100 for air transport</li> </ul>
Treatment of life-threatening conditions	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> <li>PMB – unlimited</li> <li>Non-PMB – R476 700 per family</li> </ul>
Mental health (psychiatric treatment)	R42 100 per person to a maximum of R58 400 per family
Health-essential functional prostheses	<p>R73 800 per person</p> <ul style="list-style-type: none"> <li>Intra-ocular lenses – R4 900 per lens, two lenses per person</li> <li>Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury</li> <li>Hip, knee, and shoulder replacements due to wear and tear – a R23 400 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject a DSP if the patient qualifies in terms of clinical criteria.</li> </ul>
Other prostheses	<ul style="list-style-type: none"> <li>EVARS prosthesis – R155 600 per person</li> <li>Vascular/cardiac prosthesis – R66 500 per person</li> <li>Prosthesis with reconstructive or restorative surgery and external breast prostheses – R11 300 per family</li> <li>Implantable hearing devices (including device and components) – R303 700 per person</li> </ul>
Organ transplants	PMB – unlimited Cornea implants – R34 200 per implant
Palliative care	R29 900 per family
Other core benefits	Including renal dialysis, prostatectomy, 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)

