

# Ideal cover for *young families*

MedAdd



From **R2 970**  
*per month*

## Day-to-day benefits

**15%**  
savings  
account

**Insured  
dentistry**  
< 18 years



**Insured  
eye care**  
cover



**Insured benefits**

Once savings account funds are depleted  
**R4 000** per year for a family



## Added insured benefits



**Contraceptives**  
R2 200/R2 600



10 maternity consultations



2 GP/specialist visits for children under 2 years



**Preventive care**  
Health tests and screenings



1 GP visit



**Care extender**  
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

**MedAdd** gives you the flexibility of a **15% savings account** to manage your medical aid your way. It also offers a safety net of additional insured cover after your savings are depleted.

MedAdd  
Elect

Quality network of private hospitals

Main member



**MedAdd  
Elect**

**R2 970**  
(R5 328 savings per year)

Dependant



**R2 328**  
(R4 176 savings per year)

Child dependant <26 years



**R1 032**  
(R1 872 savings per year)

**MedAdd**

**R3 720**  
(R6 696 savings per year)

**R3 138**  
(R5 616 savings per year)

**R1 260**  
(R2 304 savings per year)




On MedAdd, you also pay for only 2 children under the age of 18 and child dependant rates until they turn 26. This makes it a popular option for young families.



**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

		MedAdd Elect	MedAdd
Main member		R2 970 (R444 savings contribution included per month and R5 328 per year)	R3 720 (R558 savings contribution included per month and R6 696 per year)
Dependant		R2 328 (R348 savings contribution included per month and R4 176 per year)	R3 138 (R468 savings contribution included per month and R5 616 per year)
Child dependant <26 years		R1 032 (R156 savings contribution included per month and R1 872 per year)	R1 260 (R192 savings contribution included per month and R2 304 per year)

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

## Core benefits

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

Hospitalisation	No overall annual limit MedAdd: Any private hospital, and day procedure facilities apply for certain day procedures MedAdd Elect: Network hospitals, and day procedure network applies to certain day procedures
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	R18 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
Cancer treatment	R260 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R30 300 per beneficiary per year to a maximum of R41 800 per family per year</li> <li>Treatment of depression out of hospital, subject to registration on the Mental Health programme: R3 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: R95 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 260 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> </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 – R11 800 per family</li> </ul>
Organ transplants	PMB – unlimited Cornea implants – R35 900 per implant
Palliative care	R26 400 per family per year
Wound care	R4 500 per family per year, including nurse consultations and material/stock used
Other core benefits	Including renal dialysis, oxygen, hospice, subacute care, and private nursing services as an alternative to hospitalisation

## Day-to-day benefits

Savings account	15% savings available at the beginning of the year (see monthly contributions) Example of available savings: <b>MedAdd:</b> Member = R6 696 per year Member +1 = R12 312 per year Member +2 = R14 616 per year <b>MedAdd Elect:</b> Member = R5 328 per year Member +1 = R9 504 per year Member +2 = R11 376 per year Unused savings are carried over to the next year and accumulate interest. Once you've depleted your savings, insured day-to-day benefits become available
GP and specialist visits, virtual consultations, physiotherapy, acute medicine, self-medication, visits to emergency units, standard radiology, pathology, and medical technologist services	Paid from savings first Member = R2 000 per year Family = R4 000 per year MedAdd Elect: GP network and specialist referrals by a network GP apply
Radiography	R1 300 per family
Dentistry (DRC network)	<ul style="list-style-type: none"> <li>Conservative dental benefits for children &lt;18 years</li> <li>Removal of impacted teeth in the dentist's chair</li> </ul>
Optometry (PPN network)	Per person per 24-month cycle <ul style="list-style-type: none"> <li>Eye test</li> <li>R315 for a frame/lens enhancements</li> <li>R710 for contact lenses</li> </ul>
<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

## 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.

Contraceptives	<ul style="list-style-type: none"> <li>Oral/injectable/implantable contraceptives – R160 per month, up to R2 200 per year</li> <li>Intra-uterine device – R2 600 every 60 months</li> </ul>
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> </ul>
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"> <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>

### 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.