

Affordable network cover for families

MedElect

From R3 126
per month



Day-to-day benefits

Insured cover for daily medical expenses such as GP consultations, medicine, specialists, radiology and pathology

- 👤 R6 400
- 👤+1 R9 500
- 👤+2 R11 600
- 👤+3 R12 700



Dental
check-ups



Optometry
check-ups



Physio- and occupational therapy

- 👤 R2 500
- 👤+ R3 900



Added insured benefits



Contraceptives
R2 100/R2 400



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



Network of
quality private
hospitals



Care for 271 PMB
diagnoses and all
CDL conditions



Specialised
radiology
in and out of
hospital

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

National networks
of quality, private
hospitals, and GPs



MedElect

Main member	👤	R3 126
Dependant	👤	R2 448
Child dependant <26 years	👤	R1 014

You pay child
dependant rates
for children until
they turn 26

Monthly contributions

Main member		R3 126
Dependant		R2 448
Child dependant <26 years		R1 014

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 Member = R6 400 Member + 1 = R9 500 Member + 2 = R11 600 Member + 3 + = R12 700
Self-medication (non-prescribed medicine)	Subject to overall day-to-day limit Member = R500 Family = R2 000
Acute medication	Subject to overall day-to-day limit Member = R1 500 Member + 1 = R2 500 Member + 2 + = R3 000
Network GP consultations and clinical psychology	Subject to overall day-to-day limit Member = R2 200 Member + 1 = R4 050 Member + 2 + = R4 750
Non-network GP consultations	Subject to overall day-to-day limit Member = R1 350 Family = R2 700
Medical specialists	Subject to overall day-to-day limit R1 500 per family per year
Pathology, medical technology, and standard radiology out of hospital	Subject to overall day-to-day limit R3 600 per family
Medical appliances	R1 150 per family
Physiotherapy and occupational therapy (in and out of hospital)	Member = R2 500 Family = R3 900
Radiography	R1 300 per family
Dentistry (DRC network)	Routine check-ups, fillings, X-rays, oral hygiene, and removal of impacted wisdom teeth
Optometry (PPN network)	Per person per 24-month cycle <ul style="list-style-type: none"> Eye test R625 for a frame/lens enhancements R825 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
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 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"> Ten antenatal and postnatal consultations at a midwife/GP/gynaecologist Two antenatal and postnatal consultations at a dietitian/lactation specialist/antenatal classes Two 2D ultrasound scans
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* An FOBT test* 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 – R150 per month, up to R2 100 per year Intra-uterine device – R2 400 every 60 months
Supporting wellness	<ul style="list-style-type: none"> Back treatment at a Documentation Based Care facility (a prerequisite for spinal column surgery) One dietitian consultation if BMI is >30

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
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> In hospital – unlimited Home delivery – R16 300 per event
Specialised radiology	R22 000 per family per year (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
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 500 for road transport and R16 900 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	R260 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> Hospitalisation and professional psychiatric services: R24 000 per beneficiary per year to a maximum of R36 400 per family per year 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 Medicine: R95 per beneficiary per month, subject to the in-hospital limit
Internally implanted prostheses	PMB only – unlimited
Organ transplants	PMB only – unlimited Cornea implants – R35 900 per implant
Palliative care	R21 700 per family
Wound care	R4 285 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