

# All-inclusive family cover

MedElite



From **R8 172**  
per month

## Day-to-day benefits



## Insured benefits

Once savings account funds are depleted, up to **R21 700** per year for a family

## Added insured benefits

	<b>Contraceptives</b> R2 400/R2 800		10 maternity consultations		2 GP/specialist visits for children under 2 years		<b>Preventive care</b> Health tests and screenings		1 GP visit
	R510 self-medication								

Activated after completing certain health screenings/tests

## Core benefits



MedElite

Quality private hospitalisation

Main member		<b>MedElite</b> <b>R8 172</b> (R9 792 savings per year)
Dependant		<b>R7 650</b> (R9 216 savings per year)
Child dependant <26 years		<b>R2 214</b> (R2 664 savings per year)

Pay child dependant rates until your children turn 26

**Monthly contributions**

Main member	R8 172 (R816 savings contribution included per month and R9 792 per year)
Dependant	R7 650 (R768 savings contribution included per month and R9 216 per year)
Child dependant <26 years	R2 214 (R222 savings contribution included per month and R2 664 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 = R9 792 per year Member +1 = R19 008 per year Member +2 = R21 672 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>
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**Insured day-to-day benefits (available after depletion of your savings)**

Overall annual day-to-day benefit	<p>Member = R14 500 Member +1 = R16 900 Member +2 = R19 300 Member +3+ = R21 700</p>
GP and specialist visits, virtual consultations, physiotherapy, clinical psychology, psychiatric nursing, and supplementary health services	<p>Member = R3 700 Member +1 = R4 800 Member +2 = R6 000 Member +3+ = R7 200 Subject to annual day-to-day benefit</p>
<b>Medicine</b>	
Acute medicine	<p>Member = R4 800 Member +1 = R6 000 Member +2 = R7 200 Member +3+ = R8 450 Subject to annual day-to-day benefit</p>
Non-PMB chronic medicine	<p>Member = R5 700 Member +1 = R8 550 Member +2 = R11 400 Member +3+ = R12 200</p>

**Other day-to-day benefits**

External prostheses and medical appliances	<p>Per person per three-year cycle</p> <ul style="list-style-type: none"> <li>Artificial eyes - R9 750</li> <li>Speech and hearing aids - R9 750</li> <li>Wheelchairs - R7 750</li> <li>Artificial limbs - R7 750</li> </ul> <p>CPAP apparatus - R11 900 per person per two-year cycle</p> <p>Medical appliances and hyperbaric oxygen treatment - R1 800 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>R1135 for a frame/lens enhancements</li> <li>R1835 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 450 per family Subject to annual day-to-day benefit
Pathology (Ampath, Lancet, and PathCare Vermaak)	R3 450 per family Subject to annual day-to-day benefit

**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"> <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 FOB/T 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/injectables/implantable contraceptives - R180 per month, up to R2 400 per year</li> <li>Intra-uterine device - R2 800 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 dietitian 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	R23 900 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 - R16 300 per event</li> </ul>
Specialised radiology	Angiography, MRI, and CT imaging - R30 000 per family per year
Post-hospital care for speech therapy, occupational therapy, and physiotherapy	R2 300 per member and R3 300 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 500 for road transport and R16 900 for air transport</li> </ul>
Treatment of life-threatening conditions	<p>Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions</p>
PMB medicine	Unlimited
Cancer treatment	R480 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R44 200 per beneficiary per year to a maximum of R61 300 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: R5 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: R135 per beneficiary per month, subject to the in-hospital limit</li> </ul>
Health-essential functional prostheses	<p>R77 400 per person</p> <ul style="list-style-type: none"> <li>Intra-ocular lenses - R5 520 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 R24 500 benefit applies to the hospital account and prosthesis components (combined) per admission. Hip and knee replacements are subject to a DSP if the patient qualifies in terms of clinical criteria</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) - R325 100 per person <ul style="list-style-type: none"> <li>Out-of-hospital benefit: R160 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	R31 300 per family
Wound care	R10 700 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