

Comprehensive savings plan

From **R3 900**
per month

MedSaver



Day-to-day benefits

- 25% savings account per year
- GPs
- Specialists
- Dentistry
- Optometry
- Physiotherapy
- Medicine
- In-hospital shortfalls

Once savings account is depleted:

R2 500 per year per family for GP and specialist visits, and OTC and acute medicine

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
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Care extender

- 1 GP visit
- 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
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MedSaver's 25% savings account gives you the freedom to manage your medical expenses according to your needs. We've got your back with ample preventive care benefits.

Savings account:

At the beginning of the year, the entire year's contributions to the savings account are available for use in the form of a credit facility. Unused funds are carried over to the next year.

Main member

MedSaver

R3 900
(R11 664 savings per year)

Dependant

R3 204

(R9 576 savings per year)

Child dependant
<26 years

R1 200

(R3 600 savings per year)

AND you pay child dependant rates until your children turn 26 years old

**Monthly contributions**

Main member	R3 900 (R972 savings contribution included per month and R11 664 per year)
Dependant	R3 204 (R798 savings contribution included per month and R9 576 per year)
Child dependant <26 years	R1 200 (R300 savings contribution included per month and R3 600 per year)

Children pay child dependant rates until they turn 26

Day-to-day benefits

Savings account	<p>25% savings available at the beginning of the year (see monthly contributions)</p> <p>Example of available savings: Member = R11 664 per year Member +1 = R21 240 per year Member +2 = R24 840 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>
Medical and supplementary healthcare practitioner services out of hospital	R2 500 per family, after savings are depleted (GP consultations, specialist visits, and over-the-counter medicine.)
Radiography	R1 300 per family
Dentistry (DRC network)	Removal of impacted teeth in the dentist's chair

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

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 screening tests	<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 – R160 per month, up to R2 200 per year Intra-uterine device – R2 600 every 60 months

Core benefits

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

Hospitalisation	<ul style="list-style-type: none"> No overall annual limit Any private hospital, and day procedure facilities apply 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	R20 000 per family per year (co-payments applicable)
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"> 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
Treatment of life-threatening conditions	<ul style="list-style-type: none"> Unlimited Includes 271 PMB and 26 Chronic Disease List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	R275 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> Hospitalisation and professional psychiatric services: R30 300 per beneficiary per year to a maximum of R41 800 per family per year Treatment of depression out of hospital, subject to registration on the Mental Health programme: R4 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: R120 per beneficiary per month, subject to the in-hospital limit
Health-essential functional prostheses	<p>R77 400 per person</p> <ul style="list-style-type: none"> Intra-ocular lenses – R5 340 per lens, two lenses per person Hip, knee, and shoulder replacement – non-PMB cases are limited to replacements caused by an acute injury
Other prostheses	<ul style="list-style-type: none"> EVARS prosthesis – R163 300 per person Vascular/cardiac prosthesis – R69 800 per person Prosthesis with reconstructive or restorative surgery – R11 800 per family
Organ transplants	PMB only – unlimited Cornea implants – R35 900 per implant
Palliative care	R26 400 per family
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

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.

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Medihelp is an authorised financial services provider (FSP No 15738)

