



# unify 2018



**medihelp**  
medical scheme

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### General disclaimers

This brochure is intended for marketing purposes and contains only a summary of Medihelp's benefits. On joining Medihelp, members receive a member guide with detailed information. In case of a dispute, the registered Rules of Medihelp apply, which are available on request.

The information in this brochure is subject to approval by the Council for Medical Schemes.

The content of this brochure may change from time to time. Please refer to Medihelp's website for an updated brochure or consult Medihelp's Rules for the latest information.

We encourage you to seek financial advice about your healthcare cover by speaking to your financial adviser.

# why medihelp

With a value-driven mindset we focus on fulfilling your health and wellness needs and customise our products and services to ensure an individualised experience when interacting with the Scheme in terms of the following four key areas:

- Products • Services • Value • Engagement



## A SOUND HEALTHCARE PARTNER



**112 YEARS'** experience in the medical schemes industry



As a **SELF-ADMINISTERED** medical scheme Medihelp maintains complete control and tightly manages all administration costs



### LARGE AND RELIABLE

Medihelp is one of the five largest open medical schemes in South Africa



**CLAIMS PAYMENT ABILITY** is guaranteed with our AA- rating awarded by Global Credit Rating



### CONSISTENCY

Medihelp's average beneficiary age of 37 years provides a healthy risk pool to contribute to sustainability



### OUR SOLVENCY LEVEL

Medihelp consistently maintains a solvency level well above the industry requirement

## SERVICE AND ENGAGEMENT

Our members' and advisers' service experience is measured at the point of engagement through voice-of-the-customer research, allowing for constant feedback.

**190 634** written enquiries

**600 262** calls answered

**12 539** mobile app users

**38 438** social media followers

**4 734** average hospital admissions per month

**2 869 878** claims processed

**1 062 793** web visits per year



**Call centre**  
60 helpful consultants to assist you



**Secured website**  
An online hub with all your Medihelp service functionalities



**mySOS emergency**  
This app ensures that you and your loved ones can be located in an emergency



**Educational videos**  
Effortless empowerment on relevant topics



**Member app**  
With an electronic membership card and instant benefit verification

## PRODUCT

A tailor-made option to suit your lifestyle and health profile.



### Full cover

- 270 prescribed minimum benefits
- 26 chronic conditions



**No overall limit**  
for hospital cover



**Unlimited cover**  
for trauma and emergencies



**A 30 days'**  
post-hospital care benefit



### Additional benefits

Unify offers additional screening, preventive and wellness benefits



### Kids are grown up

- Child dependant rates apply until they are 26 years old
- Ask your adviser about the option specifically for full-time students



An **individualised**, free wellness programme provides relevant health support and value during every life stage



Join **Medihelp MultiSport** for runners, walkers and cyclists and get access to club gear at a discount and free participation in Medihelp promotional events

# Unify

Unify is the smart choice when you want to invest in the protection of your health, with generous essential and hospital cover at any hospital and a 25% savings account that earns interest and provides ample cover for other medical expenses.



- A high savings account (25%) to cover your day-to-day healthcare needs
- Essential cover for chronic illnesses on the Chronic Diseases List and 270 listed PMB conditions
- Comprehensive hospital cover in the hospital of your choice
- Cover for medical emergencies
- Specialised radiology benefits
- Preventive care health assessment tests

## contributions

This table provides a guideline for contributions based on your family's composition. Children pay child dependant rates until they are 26 years old.

A credit facility equalling the monthly contribution to the personal medical savings account multiplied by 12 months, will be available at the beginning of each financial year. If you join Medihelp after January, your savings amount will be calculated based on the remaining months in the year.

Please note that late-joiner penalties and employer subsidies were not taken into consideration. You are advised to obtain a detailed quotation from your accredited adviser based on your information.

		Contribution per month	Annual savings amount
Principal member		R2 088 (R522 savings contribution included per month)	Annual savings amount R6 264
Dependant		R1 716 (R426 savings contribution included per month)	Annual savings amount R5 112
Child dependant <26 years		R624 (R150 savings contribution included per month)	Annual savings amount R1 800
		R3 804 (R948 savings contribution included per month)	Annual savings amount R11 376
		R2 712 (R672 savings contribution included per month)	Annual savings amount R8 064
		R3 336 (R822 savings contribution included per month)	Annual savings amount R9 864
		R4 428 (R1 098 savings contribution included per month)	Annual savings amount R13 176
		R5 052 (R1 248 savings contribution included per month)	Annual savings amount R14 976
		R5 676 (R1 398 savings contribution included per month)	Annual savings amount R16 776

# additional insured benefits

Additional insured benefits which give you access to screenings, preventive and wellness services as well as a back treatment programme.



Description	Benefit
<b>SCREENING AND WELLNESS BENEFITS</b> Available at our wellness providers Clicks and Dis-Chem pharmacy clinics: <ul style="list-style-type: none"> <li>• Voluntary HIV testing and counselling*</li> </ul>	Unlimited
<ul style="list-style-type: none"> <li>• Blood glucose* or</li> <li>• Total cholesterol* or</li> <li>• Combination test (blood glucose, total cholesterol, BMI and blood pressure measurement)*</li> </ul>	1 per beneficiary per year
<b>DIETICIAN CONSULTATION IF BMI TEST RESULT AT WELLNESS PROVIDER INDICATES A BMI &gt; 30 AND IF REGISTERED ON HEALTHPRINT</b>	1 consultation per registered HealthPrint beneficiary per year
<b>IMMUNISATIONS</b> Administering fee at Clicks or Dis-Chem pharmacy clinics included <ul style="list-style-type: none"> <li>• Flu vaccine</li> </ul>	1 per beneficiary per year
<ul style="list-style-type: none"> <li>• Tetanus vaccine</li> </ul>	1 per beneficiary per 2-year cycle
<b>BACK TREATMENT AT A DBC FACILITY</b> Subject to protocols and pre-authorisation	1 programme per beneficiary per year

\* These benefits are not available if you have been registered for a chronic/PMB condition as it is no longer considered as preventive care.

- BMI – Body mass index  
 PMB – Prescribed minimum benefits  
 DBC – Document-Based Care

## essential cover

We offer 100% cover for 270 conditions and the following 26 chronic diseases treated by designated service providers and networks according to treatment protocols:

- Addison's disease
- Asthma
- Bipolar mood disorder
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease (COPD)
- Chronic renal disease
- Coronary artery disease
- Crohn's disease
- Diabetes insipidus
- Diabetes mellitus type 1
- Diabetes mellitus type 2
- Dysrhythmia
- Epilepsy
- Glaucoma
- Haemophilia A and B
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic lupus erythematosus (SLE)
- Ulcerative colitis

# added value

HealthPrint is a free online health and wellness programme that integrates fully with Medihelp's system.



By joining HealthPrint via Medihelp's website you get access to the following:



your health profile and claims information



your activity tracker data



your screening test results



a functionality to volunteer and update your health profile data

As a HealthPrint user you also get access to health information, lifestage-specific programmes and value such as:



## Wellness enhancement programmes

You can enrol for programmes designed to improve your health and ensure your wellness, including a programme for members with a BMI of 30 and higher.



## A pregnancy and baby programme

This programme will assist you on your journey to becoming a mommy by supporting you with relevant information and delivering value at specific milestones, including during the pregnancy, after giving birth, in the toddler phase and on their fourth and sixth birthday, up to school-going age.



## Medihelp MultiSport

All avid walkers, runners and cyclists who are serious about following a healthy, active lifestyle can join Medihelp MultiSport. Membership is open to anyone, no matter where you reside in South Africa or whether you're a member of Medihelp or not.

The annual membership fee is only R250 and you get the following:

- A starter pack
- A monthly newsletter
- An open invitation to visit the MultiSport gazebo at selected events
- Free entry to Medihelp-sponsored sporting events
- 50% discount on Medihelp-branded cycling and running gear

## How to join HealthPrint

- 1 Visit [www.medihelp.co.za](http://www.medihelp.co.za)
- 2 Go to Login | Register
- 3 Choose HealthPrint
- 4 Choose Register to join HealthPrint



medihelp  
medical scheme

health  
print  
your health

## core benefits

Core benefits include major medical benefits such as hospitalisation, post-hospital care, emergency benefits and home care as an alternative to hospitalisation.

	Description	Benefit
EC	<b>DIAGNOSIS, TREATMENT AND CARE COSTS OF 270 PMB AND 26 CHRONIC CONDITIONS ON THE CHRONIC DISEASES LIST (CDL)</b> Subject to protocols, pre-authorisation and DSPs	100% of the cost Unlimited
Trauma	<b>BENEFITS FOR MAJOR TRAUMA THAT NECESSITATES HOSPITALISATION IN THE CASE OF:</b> <ul style="list-style-type: none"> <li>• Motor vehicle accidents</li> <li>• Stab wounds</li> <li>• Gunshot wounds</li> <li>• Head trauma</li> <li>• Burns</li> <li>• Near drowning</li> </ul> Subject to authorisation, PMB protocols and case management	100% of the cost Unlimited
	<b>POST-EXPOSURE PROPHYLAXIS</b>	
EMS	<b>EMERGENCY TRANSPORT SERVICES (Netcare 911)</b> RSA, Lesotho, Swaziland, Mozambique, Namibia and Botswana Subject to pre-authorisation and protocols <b>In beneficiary's country of residence</b> <ul style="list-style-type: none"> <li>• Transport by road</li> <li>• Transport by air</li> </ul>	100% of the MT Unlimited
	<b>Outside beneficiary's country of residence</b> <ul style="list-style-type: none"> <li>• Transport by road</li> </ul>	100% of the MT R1 900 per case
	<ul style="list-style-type: none"> <li>• Transport by air</li> </ul>	100% of the MT R12 400 per case
	<b>24-HOUR HELPLINE AND TRAUMA COUNSELLING (Netcare 911)</b>	Phone 082 911

## core benefits

Description	Benefit
<b>HOSPITALISATION (state and private hospitals and day clinics)</b> Subject to pre-authorisation, protocols and case management <ul style="list-style-type: none"> <li>• Intensive and high-care wards</li> <li>• Ward accommodation</li> <li>• Theatre fees</li> <li>• Treatment and ward medicine</li> <li>• Consultations, surgery and anaesthesia</li> </ul>	100% of the MT Unlimited
<b>POST-HOSPITAL CARE</b> Professional services relating to a Medihelp authorised private hospital admission, required for up to 30 days after discharge <ul style="list-style-type: none"> <li>• Speech therapy</li> <li>• Occupational therapy</li> <li>• Physiotherapy</li> </ul>	100% of the MT M = R1 700 per year M+ = R2 300 per year
<b>CONFINEMENT (childbirth)</b> Subject to pre-authorisation, protocols and case management	100% of the MT Unlimited

# core benefits

Description	Benefit
<b>HOME DELIVERY</b> Subject to pre-authorisation <ul style="list-style-type: none"> <li>Professional nursing fees</li> <li>Equipment</li> <li>Material and medicine</li> </ul>	100% of the MT R11 900 per event
<b>STANDARD RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGIST SERVICES</b> In hospital Subject to clinical protocols	100% of the MT Unlimited
<b>SPECIALISED RADIOLOGY</b> In and out of hospital On request of a specialist and subject to clinical protocols <ul style="list-style-type: none"> <li>MRI and CT imaging (subject to pre-authorisation)</li> </ul>	100% of the MT Unlimited Member pays the first R1 550 per examination
<ul style="list-style-type: none"> <li>Angiography</li> </ul>	100% of the MT
<b>ORGAN TRANSPLANTS</b> Subject to pre-authorisation and clinical protocols PMB only	100% of the cost
<b>SUPPLEMENTARY HEALTH SERVICES</b> In hospital <ul style="list-style-type: none"> <li>Occupational and speech therapy, dietician services, audiometry, podiatry, massage, orthoptic, chiropractic, homeopathic, herbal and naturopathic, osteopathic and biokinetic services</li> </ul>	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>Physiotherapy on referral by the attending medical doctor</li> </ul>	
<b>OXYGEN</b> Subject to pre-authorisation and clinical protocols In and out of hospital	100% of the MT Unlimited
Hyperbaric oxygen treatment In hospital	R580 per family per year
<b>NEUROSTIMULATORS</b> Subject to pre-authorisation and clinical protocols <ul style="list-style-type: none"> <li>Device and components</li> </ul>	100% of the MT R101 200 per beneficiary per year
<b>RENAL DIALYSIS</b> PMB only In and out of hospital Subject to pre-authorisation and clinical protocols	100% of the cost
<b>APPLICABLE PRESCRIPTION MEDICINE DISPENSED AND CHARGED BY THE HOSPITAL ON DISCHARGE FROM THE HOSPITAL (TTO)</b> (PMB chronic medicine not included)	100% of the MT Savings account
<b>PSYCHIATRIC TREATMENT OF A MENTAL HEALTH CONDITION</b> Subject to pre-authorisation, services rendered in an approved hospital/facility and prescribed by a medical doctor <ul style="list-style-type: none"> <li>Professional services rendered in and out of hospital by a psychiatrist</li> <li>General ward accommodation</li> <li>Medicine supplied during the period of the treatment in the facility</li> <li>Outpatient consultations</li> </ul>	100% of the MT R22 100 per beneficiary per year (maximum R30 300 per family per year)
<b>ONCOLOGY</b> Subject to pre-authorisation and registration on the Medihelp Oncology Management Programme. Protocols, DSP and MORP apply. <ul style="list-style-type: none"> <li><b>PMB cases</b> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments and services, including bone marrow/stem cell transplants (subject to PMB legislation)</li> </ul> </li> </ul>	100% of the MT Unlimited
<ul style="list-style-type: none"> <li><b>Non-PMB cases</b> <ul style="list-style-type: none"> <li>Hospital and related cancer treatments, including radiotherapy, brachytherapy, chemotherapy and associated adjuvant medicine</li> </ul> </li> </ul>	100% of the MT R100 000 per family per year

## core benefits

Description	Benefit
<b>HOSPICE SERVICES AND SUB-ACUTE CARE FACILITIES AS AN ALTERNATIVE TO HOSPITALISATION</b> Subject to pre-authorisation, and services rendered in an approved facility and prescribed by a medical doctor	100% of the MT Unlimited
<b>PRIVATE NURSING AS AN ALTERNATIVE TO HOSPITALISATION</b> Subject to pre-authorisation (excluding general day-to-day care)	100% of the MT
<b>APPENDECTOMY</b> Subject to pre-authorisation <ul style="list-style-type: none"> <li>Conventional procedure</li> </ul>	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>Laparoscopic procedure</li> </ul>	100% of the MT Hospitalisation: R15 800 per beneficiary
<b>PROSTATECTOMY</b> Subject to pre-authorisation <ul style="list-style-type: none"> <li>Conventional or laparoscopic procedure</li> </ul>	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>Robotic assisted laparoscopic procedure</li> </ul>	100% of the MT Hospitalisation: R100 400 per beneficiary
<b>DENTAL PROCEDURES UNDER GENERAL ANAESTHESIA</b> In hospital Subject to pre-authorisation and DSP's managed care protocols	100% of the MT Member pays the first R2 900 per admission Only for removal of impacted teeth (item codes 8941/8943/8945 on dentist's account)

## internally implanted prostheses

Description	Benefit
<b>INTERNALLY IMPLANTED PROSTHESES</b> All hospital admissions and prostheses are subject to pre-authorisation, protocols and case management	100% of the MT
<ul style="list-style-type: none"> <li>EVARS prosthesis</li> </ul>	R118 100 per beneficiary per year
<ul style="list-style-type: none"> <li>Vascular/cardiac prosthesis</li> </ul>	R50 600 per beneficiary per year
<ul style="list-style-type: none"> <li>Health-essential functional prosthesis               <ul style="list-style-type: none"> <li>Hip, knee and shoulder replacements* In case of acute injury where replacement is the only clinically appropriate treatment modality Protocols apply</li> </ul> </li> </ul>	R56 000 per beneficiary per year Hospitalisation: 100% of the MT Prosthesis: Health-essential functional prosthesis benefits apply (Non-PMB)
<ul style="list-style-type: none"> <li>Intra-ocular lenses</li> </ul>	<b>Sub-limit subject to health-essential functional prosthesis benefit:</b> 2 lenses per beneficiary per year R3 800 per lens
<ul style="list-style-type: none"> <li>Prosthesis with reconstructive or restorative surgery In and out of hospital</li> </ul>	R8 780 per family per year

\* Benefits not applicable to wear and tear

# day-to-day benefits

Description	Benefit
<b>DAY-TO-DAY SERVICES</b> <ul style="list-style-type: none"> <li>• GP consultations</li> <li>• Specialists</li> <li>• Emergency units</li> <li>• Physiotherapy</li> <li>• Clinical psychology</li> <li>• Standard radiology &amp; pathology</li> <li>• Psychiatric nursing</li> <li>• Dentistry</li> <li>• External prostheses, medical, surgical and orthopaedic appliances</li> <li>• Optometry</li> <li>• Hyperbaric oxygen treatment (out of hospital)</li> <li>• Acute and chronic medicine</li> </ul>	Savings account
<ul style="list-style-type: none"> <li>• Stoma components</li> <li>• Incontinence products/supplies</li> </ul>	100% of the MT Unlimited
<ul style="list-style-type: none"> <li>• PMB chronic medicine Subject to pre-authorisation and registration on Medihelp's PMB medicine management programme</li> </ul>	100% of the MHRP
<ul style="list-style-type: none"> <li>• Dental procedures under conscious sedation in the dentist's chair (sedation cost) Subject to pre-authorisation and DSP's managed care protocols</li> </ul>	100% of the MT Removal of impacted teeth only (dentist's account only for item codes 8941/8943/8945)

GP – General practitioner

PMB – Prescribed minimum benefits

MHRP – Medihelp Reference Price

MORP – Medihelp Oncology Reference Price

EVARS – Endovascular aortic replacement surgery

MRI – Magnetic resonance imaging

M – Member

TTO – To take out (medicine)

CT – Computerised tomography

EC – Essential cover

EMS – Emergency medical services

CDL – Chronic Diseases List

DSP – Designated service provider

MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price.

# deductibles

Visiting network service providers, following the correct pre-authorisation process and negotiating tariffs with your doctor are just some of the ways in which you can manage or reduce out-of-pocket medical expenses.

## Procedure-specific deductibles

There are a limited number of low-incidence procedures that require a procedure-specific payment.

### Neck and back fusions

The member pays the first R9 500 per admission and the balance is paid at 100% of the MT.\*

### Endoscopic procedures

There are only four endoscopic procedures where a member is required to contribute to the cost.

Endoscopic procedures	Facility	Benefit
<ul style="list-style-type: none"><li>Gastroscopy</li><li>Colonoscopy</li></ul>	Doctor's rooms	100% of the MT
<ul style="list-style-type: none"><li>Gastroscopy</li><li>Colonoscopy</li><li>Arthroscopy</li><li>Sigmoidoscopy</li></ul>	Day clinic	100% of the MT Member pays the first R2 550 per admission
	Hospital	100% of the MT Member pays the first R3 550 per admission

### Dental procedures under general anaesthesia

These services rendered in hospital are subject to pre-authorisation and the DSP's managed care protocols.

Description	Benefit
Removal of impacted teeth (item codes 8941/8943/8945 on dentist's account)	100% of the MT Member pays for the first R2 900 per admission

## Specialised radiology

Services rendered in and out of hospital must be requested by a specialist. Benefits are subject to clinical protocols and the deductible below.

Description	Benefit
<ul style="list-style-type: none"><li>MRI and CT imaging (subject to pre-authorisation)</li></ul>	100% of the MT Member pays the first R1 550 per examination

## Pre-authorisation is important

100% of the MT will apply if planned hospital admissions (protocols and case management apply) are pre-authorised. Should these services not be pre-authorised, an 80% benefit will apply.

**Emergency transport services (Netcare 911)** by road and by air **in and outside** the member's country of residence must be pre-authorised to qualify for the applicable benefit. If it is not pre-authorised, a 50% benefit will apply, except in the case of emergency medical conditions.

**Oncology** is subject to pre-authorisation and registration on the Medihelp Oncology Management Programme, use of the designated service provider and treatment protocols to avoid deductibles. The Medihelp Oncology Reference Price applies to oncology medicine.

\*MT – Medihelp tariff paid by Medihelp for benefits that can include a contracted tariff or the single exit price. The various tariffs are defined in the Rules of Medihelp.

This is a summary of benefits. In the event of a dispute, the registered Rules of Medihelp will apply (which are subject to approval by the Council for Medical Schemes). If a beneficiary joins during the course of a financial year, the benefits are calculated pro rata according to the remaining number of months per year.

# supporting information



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# supporting information

## Our healthcare partners

We partner with preferred providers and networks to give you access to affordable, quality care.



### Halocare & Dis-Chem Direct

Halocare is the managed healthcare partner for HIV/Aids-related services and post-exposure prophylaxis while Dis-Chem Direct is the designated service provider (DSP) for HIV/Aids medicine.



### Specialist network

A specialist network effectively manages any specialist care that you may require, especially for PMB services, while reducing your out-of-pocket expenses. See which specialists are on the network for your option by visiting [www.medihelp.co.za](http://www.medihelp.co.za).



### Netcare 911

Netcare 911 is our partner in providing emergency medical services, including emergency medical transport, emergency assistance and trauma counselling.



### Preventive care

Clicks and Dis-Chem are Medihelp's designated service providers for preventive care health assessment tests.



### ICON

ICON is the Independent Clinical Oncology Network to which more than 80% of the country's oncologists belong. They provide the highest quality cancer care through a countrywide footprint of high-tech chemotherapy and radiotherapy facilities. ICON is Medihelp's designated service provider for oncology treatment.



### DBC

Medihelp's back treatment programme is offered in co-operation with Document-Based Care (DBC). Each programme is developed by a multidisciplinary medical team according to the individual's clinical profile.



### Dental Risk Company (DRC)

Dental Risk Company (DRC) specialises in offering effective dental managed care solutions and provides Medihelp's dental benefits in partnership with 2 200 dentists across South Africa. Members may visit any dentist of their choice, but benefits are managed by DRC and granted in accordance with DRC protocols.

## explanation of terms

**Cost** means the cost of PMB services, payable in full by Medihelp if the services are registered with Medihelp as qualifying for PMB and rendered by DSPs according to accepted PMB treatment protocols.

**Deductibles** are the difference between the cover provided by Medihelp and the cost/tariff charged for the medical service, and are payable directly to the service provider. Deductibles apply in the following cases:

- When doctors and other providers of medical services charge fees which exceed Medihelp's tariffs, the member is responsible for paying the difference between the amount charged and the amount which Medihelp pays;
- When Medihelp's benefit allocation is not 100% or where the cost exceeds the limit available for the service (e.g. for prostheses); and
- When the member chooses not to obtain services from a designated service provider (e.g. the ICON network in the case of oncology) or when a pre-determined deductible is applicable to a specific benefit as indicated per benefit option.

An **emergency medical condition** means any sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide such treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's life in serious jeopardy. An emergency medical condition must be certified as such by a medical practitioner. Emergencies qualify for PMB and must therefore also be registered for PMB (see also "PMB").

**EVARS** prosthesis means endovascular aortic replacement surgery and is considered when the patient suffers from an abdominal aortic aneurysm with an accompanying risk for anaesthesia.

**Hospital benefits** refer to benefits for services rendered by a hospital during a patient's stay in hospital. Services include ward accommodation and ward medicine, standard radiology and pathology, physiotherapy and other supplementary services rendered during hospitalisation. Hospital benefits are subject to pre-authorisation and an 80% benefit is applicable to the hospital account if the admission is not pre-authorised. Procedure-specific deductibles may apply. Emergency admissions must be registered on the first workday following the admission (see also "emergency medical condition").

The **Medihelp Reference Price (MHRP)** is applicable to all pre-authorized PMB chronic medicine. The price is determined according to the most cost-effective treatment based on evidence-based principles. The MHRP will differ for the different benefit options and is subject to change (e.g. when new generic equivalents are introduced to the market). Please visit Medihelp's website at [www.medihelp.co.za](http://www.medihelp.co.za) for the latest MHRP. Members are advised to consult their doctor when using PMB chronic medicine to make sure they use medicine on the MHRP where possible and so prevent or reduce deductibles.

**Medihelp tariff** refers to the tariff paid by Medihelp for different medical services, and can include for example the contracted tariff for services agreed with certain groups of service providers such as hospitals, the Medihelp Dental Tariff for dental services, and the single exit price for acute medicine. The various tariffs are defined in the Rules of Medihelp.

**Oncology:** 98% of all oncology cases qualify for prescribed minimum benefits (PMB), which Medihelp will cover at 100% of the cost in accordance with the protocols as set out in the Regulations published under the Act, while non-PMB oncology is covered at specific benefit amounts per option, provided that oncology is rendered by oncologists within the Independent Clinical Oncology Network (ICON). All oncology treatments will be evaluated on an individual basis according to ICON's protocols and must adhere to ICON's oncology treatment programmes. Medihelp covers PMB bone marrow/stem cell transplants subject to the applicable PMB legislation. Oncology received outside ICON or that deviates from the protocols is subject to deductibles.

**Prescribed minimum benefits (PMB)** are paid for 26 chronic conditions on the CDL and 270 diagnoses with their treatments as published in the Regulations of the Medical Schemes Act 131 of 1998. In terms of these Regulations, medical schemes are compelled to grant benefits for the diagnosis, treatment and care costs of any of these conditions as well as emergency medical conditions (that meet the published definition) without imposing any limits. PMB are subject to pre-authorization, protocols, and the utilisation of designated service providers, where applicable, e.g. ICON for cancer treatment.

**Protocols** are clinical guidelines compiled by experts in the field of a specific medical condition for the treatment of that condition based on best practice principles.

**Savings account** means an account which is kept by Medihelp on behalf of a member and which is credited monthly with the member's contribution. Funds in the savings account are used to pay for qualifying medical expenses while funds not used, accumulate.

## summary of exclusions

Please refer to Medihelp's Rules for the medical conditions, procedures and services, appliances, medicines, consumables and other products that are excluded from benefits. The following is an extract from the Rules:

- Services which are not mentioned in the Rules as well as services which in the opinion of the Board of Trustees, are not aimed at the generally accepted medical treatment of an actual or a suspected medical condition or handicap, which is harmful or threatening to necessary bodily functions (the process of ageing is not considered to be a suspected medical condition or handicap).
- Travelling and accommodation/lodging costs, including meals as well as administration costs of a beneficiary and/or service provider.
- Operations, treatments and procedures of own choice, for cosmetic purposes, and for the treatment of obesity, with the exception of the treatment of obesity which is motivated by a medical specialist as life-threatening and approved beforehand by Medihelp.
- Costs exceeding the Medihelp tariff for a service or the maximum benefit to which a member is entitled, subject to PMB.
- Appointments not kept.
- Treatment of alcoholism and drug abuse as well as services rendered by institutions which are registered in terms of the Prevention of and Treatment for Substance Abuse Act 70 of 2008 or other institutions whose services are of a similar nature, other than stipulated in the Regulations to the Medical Schemes Act, 1998.
- The cost of transport with an ambulance/emergency vehicle from a hospital/other institution to a residence/medical doctor's rooms if the visit does not pertain to a hospital admission.
- Emergency room facility fees.
- Physiotherapy services received with the removal of impacted wisdom teeth and in-hospital services not referred by the attending medical doctor.

# contact us

## Medihelp

### Medihelp Customer Care centre

Tel: 086 0100 678  
Fax: 012 336 9540  
enquiries@medihelp.co.za  
www.medihelp.co.za

### Application forms (new business)

newbusiness@medihelp.co.za

### Membership enquiries

membership@medihelp.co.za

### E-services

Access the secured site for members via  
[www.medihelp.co.za](http://www.medihelp.co.za)  
Download the member app from iStore/  
Google Play store

### Submission of claims

claims@medihelp.co.za  
Fax: 012 336 9556

### Subscription enquiries

subscription@medihelp.co.za

### Hospital admissions (All hospital admissions must be pre-authorised)

Electronic pre-authorisations: [www.medihelp.co.za](http://www.medihelp.co.za)  
(secured site for members)  
Tel: 086 0200 678  
Fax: 012 336 9535  
hospitalauth@medihelp.co.za

### PMB chronic medicine and more than 30 days' medicine supply

Tel: 086 0100 678  
Fax: 012 334 2466 (chronic and PMB medicine)  
Fax: 012 334 2425 (more than 30 days' supply)  
medicineapp@medihelp.co.za

### Prescribed minimum benefits (PMB)

Tel: 086 0100 678  
Fax: 086 0064 762  
enquiries@medihelp.co.za

### MRI and CT scans

Tel: 086 0200 678

### Oncology

Tel: 086 0100 678  
Fax: 086 0064 762  
oncology@medihelp.co.za

### Private nursing, hospice and sub-acute care facilities

Tel: 086 0100 678  
Fax: 012 336 9523  
hmanagement@medihelp.co.za

### Chronic renal dialysis & oxygen administered at home

Tel: 086 0100 678  
Fax: 012 336 9540  
preauth@medihelp.co.za

### Medihelp fraudline

Tel: 012 334 2428  
Fax: 012 336 9538  
fraud@medihelp.co.za

## Partners

### Netcare 911

Tel: 082 911

### HIV/Aids programme & post-exposure prophylaxis (PEP) Disease management programme

Halocare  
Tel: 086 014 3258  
Emergencies: 071 786 4520  
Fax: 086 570 2523  
medihelp@halocare.co.za

### Medicine

Dis-Chem Direct  
Tel: 011 589 2788  
Fax: 086 641 8311  
direct@dischem.co.za

### DRC (dental services)

Tel: 012 741 5143  
Fax: 086 687 1285  
medihelp@dentalrisk.com  
www.dentalrisk.com

## Council for Medical Schemes

Tel: 086 1123 267  
complaints@medicalschemes.com  
www.medicalschemes.com



086 0100 678  
www.medihelp.co.za

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

