



2024



medihelp
Medical Aid in Action



MedMove!

A medical aid that works for you

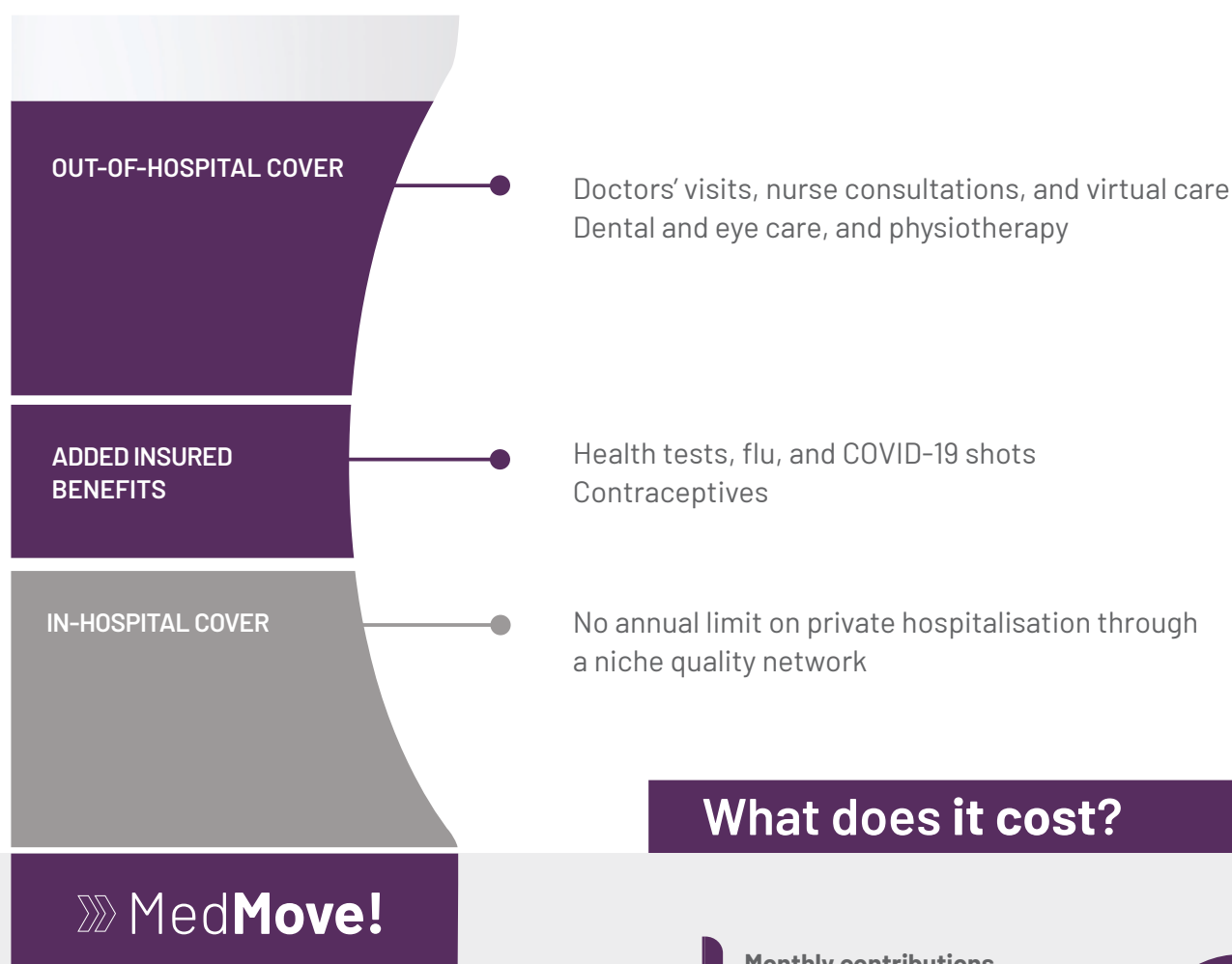
Join one of the largest and most experienced medical aids in the country knowing that Medihelp has you covered.



MedMove! provides cover through...

A network of private hospitals and day procedure facilities in larger cities and towns.

What you get: The essentials



What does it cost?

Monthly contributions

Main member	👤 R1 476
Dependant	👤 R1 476
Child dependant <26 years	👤 R1 476

Medical cover
for under
R1 500

Added insured benefits

Because your health is important to us, we provide more cover and value, which extends your benefits. You can also join HealthPrint, our free wellness programme.

Preventive care

» Health tests

**Make sure you stay healthy –
get these health tests @ Dis-Chem or Clicks**

One combo health screening (blood glucose,
cholesterol, BMI, and blood pressure)

or

an individual test (blood glucose or cholesterol)

Your results are uploaded on HealthPrint.

» Get your shots

Flu and COVID-19 vaccinations

» Health screening

A Pap smear every three years (21 years and older),
requested by your network doctor

HIV testing and counselling

» Contraceptives

Birth control injections,
implants or pills

R105 per month, up to
R1 350 per year

IUD (birth control
device)

R1 850 every 60 months

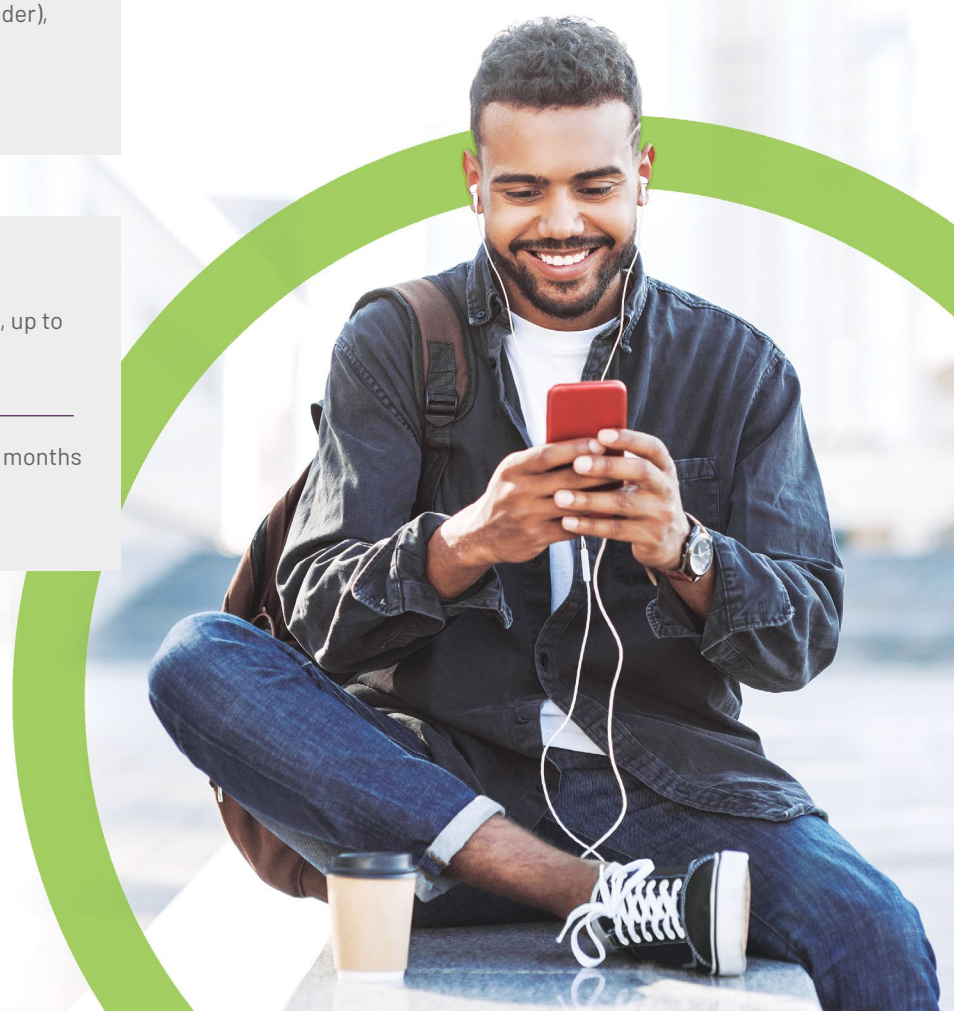
Care programmes

» Cancer treatment programme

Treatment and care by cancer specialists in the
Independent Clinical Oncology Network (ICON)

» HIV/Aids programme

Treatment, counselling, and support by LifeSense
Disease Management



Out-of-hospital cover

Service	Cover	Please remember
Network virtual GP consultations during nurse visits	Unlimited	R126 co-payment per virtual network GP consultation, and no co-payment for the nurse visit
Network GP consultations	10 visits per family and from 11th visit onwards – listed conditions only	R126 co-payment per visit 1-10 Authorisation after sixth visit
Specialist consultations and follow-up consultations	Unlimited	For certain listed chronic conditions only – on referral by your network GP
Physiotherapy	Two visits per family per year	R126 co-payment per visit
Acute medicine (at a network pharmacy/dispensing network GP), pathology (at Ampath, Lancet, and PathCare Vermaak), standard radiology and medical technologist services	R1 650 per family per year	Pathology and radiology requested by a medical doctor Clinical guidelines apply
Self-medication (over-the-counter medicine)	R100 per event R490 per family per year	Use a network pharmacy/dispensing network GP
Chronic medicine for listed chronic illnesses	List of approved medicine applies	Must be pre-authorised and picked up at a network pharmacy
Eye test @ a PPN network optometrist	One consultation per person per 24-month cycle	R110 co-payment per visit
Dental check-up @ a DRC network dentist	One routine check-up per person	R110 co-payment per visit
Post-hospital care for up to 30 days after discharge <ul style="list-style-type: none"> Speech therapy, occupational therapy, and physiotherapy 	Member = R2 200 per year Family = R3 150 per year	Must relate to the authorised hospital admission

Essential cover

Emergencies	
Emergency transport services Netcare 911 in South Africa only – transport by road and air	Unlimited within South Africa Call Netcare 911 on 082 911
Trauma	
Major trauma that requires you to be hospitalised	100% of the cost Unlimited
Prophylaxis (in case of HIV exposure)	
Prescribed minimum benefits (PMB) – full cover for the listed conditions	
271 listed conditions and 26 chronic illnesses	Unlimited Clinical guidelines, pre-authorisation, and a specialist network apply

In-hospital cover

These are the essential benefits you get for major medical events when you need to be hospitalised in one of the MedMove! network hospitals or network day procedure facilities. Please ensure that you get pre-authorisation for planned procedures from Medihelp to avoid co-payments, clinical guidelines and network providers will apply.

Service	Cover
Private hospitalisation (in network hospitals and the day procedure network)	Unlimited R1 650 co-payment per admission for all non-listed essential cases R11 800 co-payment for all day procedures not performed in the day procedure network (non-listed chronic conditions)
<ul style="list-style-type: none"> Medicine to take home 	R380 per admission
Childbirth <ul style="list-style-type: none"> In hospital 	100% of the MT Natural birth
<ul style="list-style-type: none"> Caesarean section 	Emergency C-section only
<ul style="list-style-type: none"> Neonatal admission 	R51 000 available per year R1 650 co-payment applies
Standard radiology, pathology (at Ampath, Lancet, and PathCare Vermaak) and medical technologist services	Unlimited
Radiography (services by radiographers in and out of hospital)	R1 200 available per family per year
Specialised radiology In hospital and subject to pre-authorisation <ul style="list-style-type: none"> MRI and CT (specialised scans for diagnosing an illness) 	R13 000 available per family per year R2 700 co-payment per examination
<ul style="list-style-type: none"> Angiography (imaging of blood vessels) 	For listed chronic illnesses
Organ transplants, cornea implants, internally implanted prostheses, and oxygen	For listed essential cases
Kidney dialysis – acute and chronic (subject to pre-authorisation, clinical protocols, and preferred provider rates)	
Cancer	
Mental health treatment	
Other medical services pre-authorised and requested by a medical doctor	
HIV/Aids treatment	
Hospice services and subacute care	R19 800 available per family per year
Palliative care	
Blood transfusion services and transport of blood	R20 700 available per family per year

Certain low-incidence procedures require co-payments

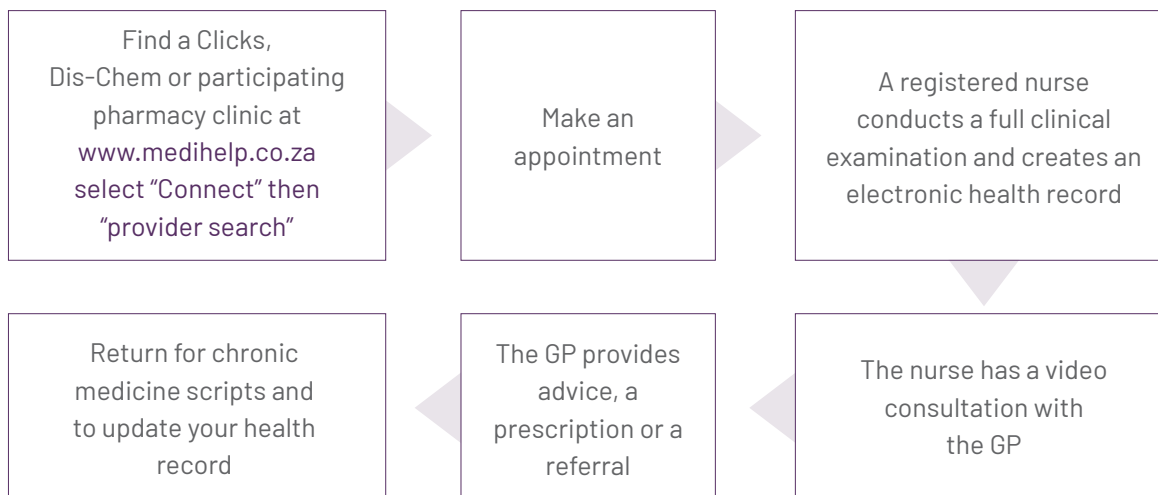
Procedures	Co-payments on specific procedures
Colonoscopy, gastroscopy, esophagogastroduodenoscopy (EGD), sigmoidoscopy, proctoscopy, and removal of polyps	No co-payment if performed in the doctor's rooms
All other endoscopic procedures as pre-authorised and performed in a network hospital/day procedure facility	R4 600
Hysterectomy, endometrial ablation, and a prostatectomy (subject to pre-authorisation and clinical guidelines)	R11 000

Important

This brochure provides only a summary of benefits which are subject to approval by the Council for Medical Schemes. In case of a dispute, the registered Rules of Medihelp apply. Full details of your benefits and the services that are excluded from benefits are contained in the Medihelp Rules, which are available on request.

Virtual care expands the GP network

Medihelp has partnered with Clicks, Dis-Chem, and participating preferred pharmacy clinics to give you access to quality care through registered nurses and video consultations with network doctors.



Hospital network and day procedure network

Medihelp makes use of a quality network of hospitals and a day procedure network where you can receive services at negotiated tariffs. These facilities have been matched with the national footprint of members and the network specialists who operate in these facilities.

MedMove! hospital network



Make sure your specialist works at your network hospital

Certain specialists only admit patients to the hospital where they have their consultation rooms or perform surgeries. Members of MedMove! must therefore make sure their specialists operate at network hospitals.

MedMove! day procedure network



All day procedures and procedures as pre-authorised must be performed in the MedMove! day procedure network.

Finding a network hospital or network day procedure facility

Medihelp's website has an updated list of network hospitals and day procedure facilities, as well as network specialists. Visit www.medihelp.co.za and use the provider search function, or log in to the **Member Zone** and download the **Medihelp member app** for Apple and Android devices from your phone's store.



You can scan the QR code to **install** the Medihelp app.

Pre-authorising hospital admissions

Planned admissions

Members must pre-authorise all hospital and day procedure facility admissions well in advance, since we may need more information from the doctor, such as test results or reports.

Emergency admissions

Authorise on the first workday following the emergency admission.

Information we need for pre-authorisation

- Membership number and details of the patient.
- The procedure and diagnosis codes (get these from the doctor).
- The treating doctor's details and practice number.
- The details and practice number of the hospital where the patient will be admitted.
- The admission date and time.
- For certain procedures, additional information may be required, such as medical reports, X-rays or blood test results. Medihelp's pre-authorisation consultant will tell you what we need.
- Details of the anaesthetist.

Authorisation platforms



Visit the **Member Zone**
(secured website for members) at
www.medihelp.co.za



086 0200 678



hospitalauth@medihelp.co.za



Use the **Medihelp member app** and select e-services to request pre-authorisation



Dental procedures

Contact Dental Risk Company (DRC)
Tel: 087 943 9618
Email: auth@dentalrisk.com

Avoid co-payments

- Pre-authorising planned procedures will ensure that you won't have a 20% co-payment.
- If you voluntarily admit yourself to a non-network hospital, you will have a 35% co-payment on the hospital account, while a R11 800 co-payment will apply for voluntary admission to a non-network day procedure facility.
- All non-listed essential (non-PMB) hospital admissions have a R1 650 co-payment.

What is not covered

The following is a summary of healthcare services not covered. It does not apply to services which qualify for prescribed minimum benefits (PMB) or which are authorised by Medihelp. For a detailed list of exclusions, please refer to the Rules of Medihelp.

Services and procedures

- Alcohol, drug, and substance abuse treatment
- Ambulance or emergency vehicle transport not related to a hospital admission
- Appointments for medical services not kept
- Bariatric surgery
- Cochlear implants and related procedures, services and devices
- Cosmetic and reconstructive surgery and treatment
- Emergency room facility fees
- Other medical benefits in the hospital (e.g. physiotherapists, speech therapists, and dieticians) without a referral from the attending doctor
- Large joint replacements and surgery
- Physiotherapy services for the removal of wisdom teeth
- Refractive surgery
- Travelling and accommodation costs, including meals
- Biopsies and fine needle aspirations
- Clinical psychology and psychiatric nursing services
- Diagnostic polysomnograms
- Elective caesarean sections and related maternity services, tests and procedures
- Endoscopic procedures not performed in the doctor's rooms
- (e.g. gastroscopy, colonoscopy, laparoscopy, cystoscopy and endoscopic, ear, nose and throat procedures and examinations)
- Excision procedures (e.g. lipomas, cysts and benign tumours and lesions)
- Healthcare services rendered in hospital that should be done out of hospital or for which admission to hospital is not necessary
- Injection of diagnostic, therapeutic and anaesthetic agents into nerves and the intrathecal space
- Orthopaedic and spinal procedures
- Minor joint arthroplasty
- Services rendered outside the borders of the Republic of South Africa
- Speech and hearing aids (including repairs and related services), intraocular lenses, artificial eyes, artificial limbs, prostheses required after reconstructive surgery and external breast prostheses and associated services
- Surgery for oesophageal reflux, functional nasal surgery, umbilical, incisional and hiatus hernia repair
- Surgery for skin disorders
- Varicose vein surgery

Medicines, consumables, and other products

- Biological medicines and other medicine items specified on the Medihelp medicine exclusion list
- Medicines used for the treatment of non-PMB chronic conditions
- Dental services except one routine check-up
- High-technology treatment modalities, surgical devices, and medicines that are experimental and investigational
- Complementary and alternative medicines, including homeopathic and herbal medicines

Medicines, consumables, and other products

- Insulin pumps and continuous glucose monitors, including the consumable items required for these devices
- Implanted hearing devices
- Neurostimulators



Medical Aid *in Action*

086 0100 678

www.medihelp.co.za



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



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