

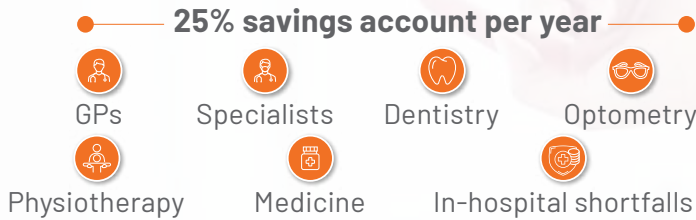
# Comprehensive savings plan

MedSaver



From **R3 900**  
per month

## Day-to-day benefits



## Once savings account is depleted:

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

## Added insured benefits



## Core benefits



**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



**medihelp**  
Medical Aid in Action

## 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, acute medicine and over-the-counter medicine)
Radiography	R1 300 per family
Dentistry (DRC network)	Removal of impacted teeth in the dentist's chair
<b>Care extender benefit</b>	
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"> <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> </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 FOBT 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/injectable/implantable contraceptives - R160 per month, up to R2 200 per year</li> <li>Intra-uterine device - R2 600 every 60 months</li> </ul>

## Core benefits

In-hospital treatment and life-essential services (insured benefits)	
Hospitalisation	<ul style="list-style-type: none"> <li>No overall annual limit</li> <li>Any private hospital, and day procedure facilities apply for certain day procedures</li> </ul>
Hospital medicine on discharge: Applicable medicine dispensed and charged by the hospital on discharge from the hospital (to take out or TTO), excluding PMB/chronic medicine	R420 per admission
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	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"> <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	Unlimited Includes 271 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	R275 000 per family
Mental health (psychiatric treatment)	<ul style="list-style-type: none"> <li>Hospitalisation and professional psychiatric services: R30 300 per beneficiary per year to a maximum of R41 800 per family per year</li> <li>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 <ul style="list-style-type: none"> <li>Medicine: R120 per beneficiary per month, subject to the in-hospital limit</li> </ul> </li> </ul>
Health-essential functional prostheses	R77 400 per person <ul style="list-style-type: none"> <li>Intra-ocular lenses - R5 340 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> </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 - R11 800 per family</li> </ul>
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.