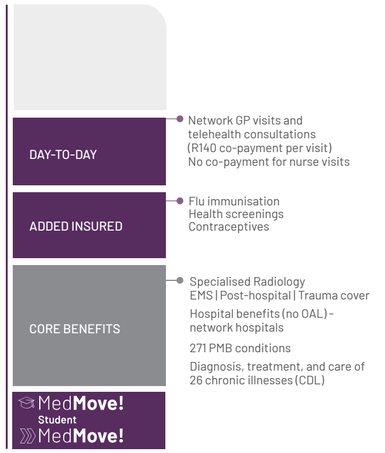
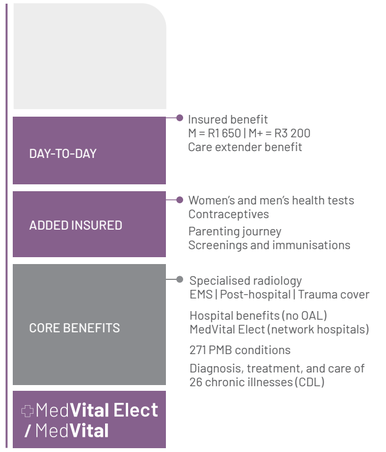
Plans 2027

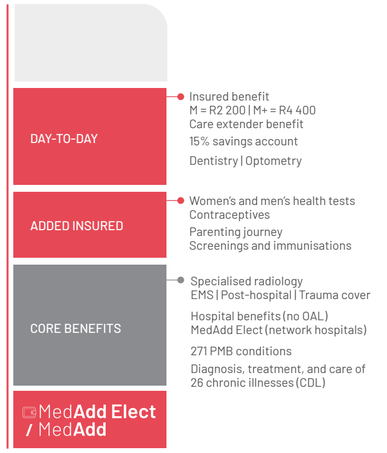
medihelp



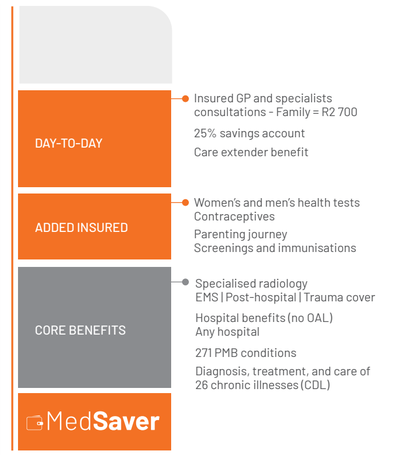
MedMove! is ideal for young career starters with essential cover at quality private facilities, and preventive care benefits. This plan also has a special rate for students.



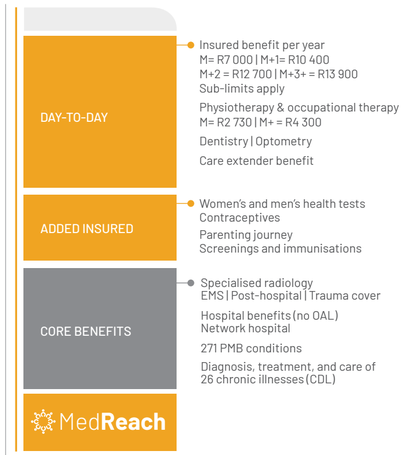
MedVital is an affordable healthcare solution that offers cover for minor medical expenses, private hospitalisation, and emergency medical services. Pay less for MedVital Elect, the network alternative of this plan.



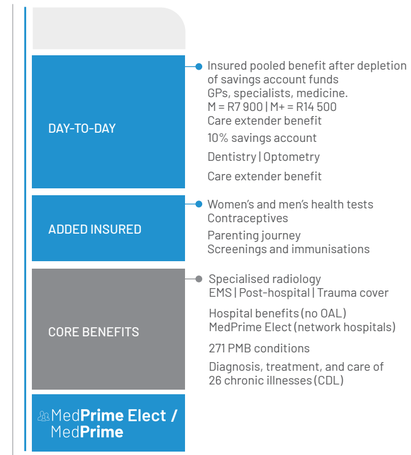
The flexibility of a 15% savings account, extra insured cover once savings are depleted, cover for dental and eye care, as well as pregnancy benefits and a Parenting journey make this a popular choice for young families. Pay less for MedAdd Elect, the network alternative of this plan.



MedSaver provides for private hospitalisation at any hospital, while the 25% savings account covers medical expenses incurred out of hospital. Once savings are depleted, additional out-of-hospital cover is unlocked.



MedReach is a smart, comprehensive plan designed for professionals who want quality care. It offers affordable network cover with a full range of benefits, making it an excellent choice for employer groups.



MedPrime offers excellent cover for out-of-hospital services through a savings account and insured pooled benefits, as well as separate comprehensive dental and optometry benefits. Pay less for MedPrime Elect, the network alternative of this plan.

	MedMove! Student	MedMove!
	Monthly contributions R0 – R900	Monthly contributions R901+
Main member	R864	R1 848
Dependant	R864	R1 848
Child dependant <26 years	R864	R1 848
Day-to-day benefits	**DAY-TO-DAY BENEFITS** Network GP visits (R140 co-payment per visit) Emergency/out-of-network GP consultations – R1 100 per year Network specialist consultations – R1 100 per year Radiology, pathology, medical technologists, and acute medicine - R1 850 per year Self-medication - R570 per family per year Dental check-up and basic dental flouride treatment and optometry check-ups	
Care extender		
Added insured benefits	• One combo health screening (blood glucose, cholesterol, BMI, and blood pressure measurement) • Flu vaccine • A Pap smear every three years • Contraceptives • Cancer Care Programme • HIV/AIDS Programme	
Core benefits	**HOSPITAL BENEFITS (NO OAL)** Network hospitals Specialised radiology in hospital **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **SPECIALISED RADIOLOGY** In-hospital: R14 280 per family per year Member pays the first R2 950 per examination	
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA	

	MedVital Elect	MedVital
	Monthly contributions Pay for only two children under the age of 18	
Main member	R2 568	R3 300
Dependant	R1 866	R2 532
Child dependant <26 years	R1 080	R1 134
Day-to-day benefits	**DAY-TO-DAY BENEFITS** M = R1 650 per year M+ = R3 200 per year GP and specialist visits, physiotherapy, virtual consultations, telehealth consultations and medicine	
Care extender	Unlock these two additional benefits by undergoing specific health tests: Two GP consultations and R1 050 for self-medication or acute medication	
Added insured benefits	• Parenting journey • Women's and men's health tests • Contraceptives • Screenings and immunisations • Cancer Care Programme • HIV/AIDS Programme	
Core benefits	**HOSPITAL BENEFITS (NO OAL)** **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **POST-HOSPITAL REHABILITATION** Up to 30 days after discharge **SPECIALISED RADIOLOGY** In- and out-of-hospital: R21 000 per family per year Member pays the first R2 730 per examination	
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA	

	MedAdd Elect	MedAdd
	Monthly contributions Pay for only two children under the age of 18	
Main member	R3 408 (R510 savings contribution included per month and R6 120 per year)	R4 320 (R648 savings contribution included per month and R7 776 per year)
Dependant	R2 670 (R402 savings contribution included per month and R4 824 per year)	R3 642 (R546 savings contribution included per month and R6 552 per year)
Child dependant <26 years	R1 188 (R180 savings contribution included per month and R2 160 per year)	R1 464 (R222 savings contribution included per month and R2 664 per year)
Day-to-day benefits	**15% MEDICAL SAVINGS ACCOUNT** **OVERALL ANNUAL DAY-TO-DAY BENEFITS** Once savings are depleted M = R2 200 per year M+ = R4 400 per year GP and specialist visits, physiotherapy, virtual consultations, telehealth consultations, medicine, radiology, and pathology **INSURED OPTOMETRY BENEFITS** Spectacles or contact lenses **INSURED DENTISTRY BENEFITS** Conservative dentistry for children <18 years	
Care extender	Unlock these two additional benefits by undergoing specific health tests: Two GP consultations and R1 050 for self-medication or acute medication	
Added insured benefits	• Parenting journey • Women's and men's health tests • Contraceptives • Screenings and immunisations • Cancer Care Programme • HIV/AIDS Programme	
Core benefits	**HOSPITAL BENEFITS (NO OAL)** **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **POST-HOSPITAL REHABILITATION** Up to 30 days after discharge **SPECIALISED RADIOLOGY** In- and out-of-hospital: R23 100 per family per year Member pays the first R2 200 per examination	
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA	

	MedSaver
	Monthly contributions
Main member	R4 620 (R1 152 savings contribution included per month and R13 824 per year)
Dependant	R3 798 (R948 savings contribution included per month and R11 376 per year)
Child dependant <26 years	R1 422 (R354 savings contribution included per month and R4 248 per year)
Day-to-day benefits	**25% MEDICAL SAVINGS ACCOUNT** Once savings are depleted R2 730 per family per year GP and specialists consultations, and OTC and acute medicine
Care extender	Unlock these two additional benefits by undergoing specific health tests: Two GP consultations and R1 050 for self-medication or acute medication
Added insured benefits	• Parenting journey • Women's and men's health tests • Contraceptives • Screenings and immunisations • Cancer Care Programme • HIV/AIDS Programme
Core benefits	**HOSPITAL BENEFITS (NO OAL)** **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **POST-HOSPITAL REHABILITATION** Up to 30 days after discharge **SPECIALISED RADIOLOGY** In- and out-of-hospital: R31 500 per family per year Member pays the first R2 100 per examination
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA

	MedReach
	Monthly contributions
Main member	R3 612
Dependant	R2 832
Child dependant <26 years	R1 176
Day-to-day benefits	**ANNUAL DAY-TO-DAY BENEFIT** M = R7 000 per year | M+1 = R10 400 per year M+2 = R12 700 per year | M+3+ = R13 900 per year **SUB-LIMITS SUBJECT TO DAY-TO-DAY LIMIT** • NETWORK GP's, VIRTUAL CARE and CLINICAL PSYCOLOGY BENEFITS M = R2 500 | M+1 = R4 650 | M+2+ = R5 400 • SPECIALISTS R2 550 per family per year • ACUTE MEDICATION M = R1 650 | M+1 = R2 730 | M+2+ = R3 300 • RADIOLOGY, PATHOLOGY, and MEDICAL TECHNOLOGY R3 900 per family per year • SELF-MEDICATION/OTC R550 per beneficiary and R2 200 per family per year **PHYSIOTHERAPY AND OCCUPATIONAL THERAPY BENEFITS** In-hospital: Unlimited Out-of-hospital: M = R2 740 per year | M+ = R4 300 per year
Care extender	Unlock these two additional benefits by undergoing specific health tests: Two GP consultations and R1 050 for self-medication or acute medication
Added insured benefits	• Parenting journey • Women's and men's health tests • Contraceptives • Screenings and immunisations • Cancer Care Programme • HIV/AIDS Programme
Core benefits	**HOSPITAL BENEFITS (NO OAL)** **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **POST-HOSPITAL REHABILITATION** Up to 30 days after discharge **SPECIALISED RADIOLOGY** In- and out-of-hospital: R23 100 per family per year Member pays the first R2 000 per examination
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA

	MedPrime Elect	MedPrime
	Monthly contributions Pay for only two children under the age of 18	
Main member	R5 100 (R510 savings contribution included per month and R6 120 per year)	R6 222 (R624 savings contribution included per month and R7 488 per year)
Dependant	R4 302 (R432 savings contribution included per month and R5 184 per year)	R 5 262 (R528 savings contribution included per month and R6 336 per year)
Child dependant <26 years	R1 482 (R150 savings contribution included per month and R1 800 per year)	R1 818 (R180 savings contribution included per month and R2 160 per year)
Day-to-day benefits	**10% MEDICAL SAVINGS ACCOUNT** **INSURED DAY-TO-DAY BENEFITS** Once savings are depleted M = R7 900 per year M+ = R14 500 per year • GP and specialist visits, and virtual and telehealth consultations • Clinical psychology and physiotherapy • Standard radiology and pathology • Medicine and other medical services **INSURED OPTOMETRY BENEFITS** **INSURED DENTISTRY BENEFITS**	
Care extender	Unlock these two additional benefits by undergoing specific health tests: Two GP consultations and R1 050 for self-medication or acute medication	
Added insured benefits	• Parenting journey • Women's and men's health tests • Contraceptives • Screenings and immunisations • Cancer Care Programme • HIV/AIDS Programme	
Core benefits	**HOSPITAL BENEFITS (NO OAL)** **CHRONIC ILLNESS/PMB** Diagnosis, treatment, and care costs of 271 PMB and 26 chronic conditions on the CDL DSPs and specialist network apply **POST-HOSPITAL REHABILITATION** Up to 30 days after discharge **SPECIALISED RADIOLOGY** In- and out-of-hospital: R36 700 per family per year Member pays the first R2 000 per examination	
EMS	**ROAD AND AIR TRANSPORT** Netcare 911 - Unlimited within RSA	

Underwriting

Corporate clients

Please get the **latest details** from your business development consultant or corporate consultant.

Underwriting concessions
Please ask your business development consultant or corporate consultant for the latest underwriting concessions

Individuals

Medihelp's underwriting policy complies with the stipulations of the Medical Schemes Act, 1998. Medihelp may impose full, partial or no underwriting, depending on the client's risk profile. Risks are determined based on the information provided on the application form and it is important that clients are advised accordingly.

Medihelp applies underwriting as follows for three risk categories:

A

If the client did not belong to a registered South African medical scheme for 90 days or more before joining Medihelp.

Three-month general waiting period + 12-month condition-specific waiting period + Late-joiner penalty

PMB services are NOT covered

B

If the client belonged to a registered South African medical scheme for a continuous period of 24 months or less before joining Medihelp and joins Medihelp within 90 days of leaving their previous scheme.

Twelve-month condition-specific waiting period* + Late-joiner penalty

PMB services are covered if approved, subject to PMB protocols

C

If the client belonged to a registered South African medical scheme for a continuous period of more than 24 months before joining Medihelp and joins Medihelp within 90 days of leaving their previous scheme.

Three-month general waiting period + Late-joiner penalty

PMB services are covered if approved, subject to PMB protocols

* May include general or condition-specific waiting periods applied by the previous scheme that have not yet expired.

ICD-10 codes used for determining condition-specific waiting periods

Medihelp uses the ICD-10 code descriptors to determine the medical conditions that will be subject to condition-specific waiting periods. This approach ensures that clients are not generally excluded from a very broad category of diseases, for example all heart conditions, but more specifically for a certain condition only, for example heart failure. This is also in line with the requirements of the Council for Medical Schemes.

Aligning the conditions that are subject to a waiting period with the standard ICD-10 code descriptors means that detailed information about applicants' conditions will be required. The more details we have, the faster we can complete the enrolment. Using Medihelp's online Application-in-Motion (AiM) system ensures that both you and your client are kept up to date throughout the process.

Late-joiner penalties

A late-joiner penalty may be added to a member's contribution if they join a medical scheme after age 35 and have had a break in cover. The size of the penalty depends on how many years they were without cover, and once applied, it is added to the contribution every month for as long as they belong to a scheme.

An LJP can be automatically calculated on the Adviser Zone when a quote is generated.

LJP intervals and penalty percentages

1 – 4 years	5 – 14 years	15 – 24 years	25 years
5%	25%	50%	75%

of the contribution of the main member and dependant (excluding savings contribution)

LJP formula

A = B minus (35 + C)
A = number of years (1-4 years/5-14 years/15-24 years/25 years and more)
B = age of the late joiner at time of application
C = number of years of creditable coverage which can be demonstrated

Recalculating a late-joiner penalty

While application is still pending

When a beneficiary provides acceptable proof of previous membership as a beneficiary after an LJP has been imposed, the Member Enrolments department will recalculate the LJP and apply the revised penalty. A new quotation will be issued, if applicable.

Once membership is already active

Upon receipt of acceptable proof of membership, a recalculation will be done by the Member Maintenance department. Should the LJP be amended, the new penalty will be applied from the beginning of the following month.

Please note:

- If an LJP is imposed, it applies to the full contribution of the late joiner only. In other words, only the contribution in respect of the person on whom the LJP is imposed, is surcharged and not the contribution of the entire family.
- The LJP does not apply to the personal medical savings account contribution, only to the insured portion.
- If a late joiner previously belonged to a medical scheme in South Africa, they must submit acceptable proof of membership (a membership certificate) of the medical scheme concerned.
- Proof of previous membership of a medical scheme provided in a sworn affidavit is acceptable if reasonable but unsuccessful efforts have been made to get the certificates of membership. The beneficiary must declare the reasonable efforts that were made, names of the relevant medical schemes, and the membership periods.
- If a person was subject to an LJP at another medical scheme and then becomes a beneficiary of Medihelp, such LJP can be continued by Medihelp. The previous LJP percentage can be reimposed.
- The LJP that applies to pensioners is not subsidised by the Government Pensions Administration Agency (GPAA), but the LJP that applies to Persal members is subsidised. If a member is enrolled at Medihelp as part of an employer group, it's important to confirm with the employer whether or not they will contribute towards/subsidise the LJP.

Contact us

Adviser enquiries

Use brokers@medihelp.co.za for:
- Commission enquiries
- Adviser appointments
- Accreditation
- Change of adviser/brokerage details
- Requesting brochures
- Web access and Adviser Zone enquiries

Use newbusiness@medihelp.co.za or phone 012 336 9099/9199 for:
- New applications
- Additional information or incomplete applications
- Registration of dependants

Use membership@medihelp.co.za or phone 012 336 9099/ 9199 for:
- Membership-related enquiries

Use enquiries@medihelp.co.za or phone 012 336 9099/9199 for:
- All claims enquiries
- All benefit enquiries

E-services:
Access the Adviser Zone (self-service platform)

Medihelp

E-services
Access the Member Zone
Download the Medihelp app from iStore/Google Play/Huawei AppGallery

Medihelp Client Care centre
Tel: 086 0100 678
enquiries@medihelp.co.za
www.medihelp.co.za

Application forms (new business)
Apply online at www.medihelp.co.za
Individuals: newbusiness@medihelp.co.za
Corporate groups: corpapps@medihelp.co.za

Membership enquiries
membership@medihelp.co.za

Contributions enquiries
contributions@medihelp.co.za

Submission of claims
claims@medihelp.co.za

Hospital admissions (all hospital admissions must be pre-authorised)
Member Zone
Medihelp app
Tel: 086 0200 678
hospitalauth@medihelp.co.za

Prescribed minimum benefits (PMBs)
Tel: 086 0100 678
preauth@medihelp.co.za

PMB chronic medicine and more than 30 days' medicine supply
Tel: 086 0100 678
medicineapp@medihelp.co.za

Ordering of PMB chronic medicine
(MedVital Elect, MedAdd Elect, and MedPrime Elect)
Medipost
Order medicine: mrx@medipost.co.za
Phone: 012 426 4000
Email: customercare@medipost.co.za
Proof of payment: pay@medipost.co.za

MRI and CT imaging
Healthcare Professional Zone (ask your radiologist to request approval online)
Member Zone | Medihelp app
Tel: 086 0200 678

Cancer Programme
Tel: 086 0100 678
oncology@medihelp.co.za

Cancer medicine
(MedMove!, MedVital Elect, MedAdd Elect, MedReach, MedPrime Elect plans only)
Dis-Chem Oncology
Tel: 010 003 8948
Fax: 086 597 0573
oncology@dischem.co.za
or
Medipost
Tel: 012 404 4430
Fax: 086 680 3319
oncology@medipost.co.za
WhatsApp: 012 426 4655

Private nursing, hospice, palliative care, and sub-acute care facilities
Tel: 086 0100 678
hmanagement@medihelp.co.za

Chronic renal dialysis and oxygen administered at home
Tel: 086 0100 678
preauth@medihelp.co.za

Medihelp fraudline
Tel: 012 334 2428
fraud@medihelp.co.za

Partners

Netcare 911 (emergency medical transport)
Emergencies: 082 911
Account enquiries: 0860 638 2273
customer.service@netcare.co.za
Netcare app
iStore/Google Play/Huawei AppGallery

DRC (dental services)
Tel: 087 943 9618
medihelp@dentalrisk.com
claims@dentalrisk.com
auth@dentalrisk.com
www.dentalrisk.com

Opticlear (optometry)
Tel: 087 359 1525
medihelp@optics.co.za
www.opticlear.co.za

HIV/AIDS Programme and post-exposure prophylaxis (PEP)
HIV/AIDS Programme
LifeSense
Tel: 0860 50 60 80
SMS: 31271 for a call-back
Enquiries: enquiry@lifesense.co.za
Scripts and pathology: results@lifesense.co.za
www.lifesensedm.co.za
Medicine
Dis-Chem Direct
Tel: 011 589 2788
Fax: 086 641 8311
direct.medihelp@dischem.co.za
or
Medipost
Tel: 012 426 4000
Fax: 086 688 9867
life@medipost.co.za
WhatsApp: 012 426 4655

Council for Medical Schemes

Tel: 086 1123 267
complaints@medicalschemes.co.za
www.medicalschemes.co.za

medihelp

086 0100 678 medihelp.co.za

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