



MedSaver



medihelp
Medical Aid in Action

This plan offers exceptional private hospital and essential cover with a generous 25% savings account that allows you to take control and manage your out-of-hospital medical expenses. The plan also includes health screening and preventive vaccination benefits, as well as other benefits.

From R2 814 per month

Choose a medical aid in action

We lead

We are one of the largest medical aids in the country, and with more than a lifetime of experience as our foundation, we have a clear understanding of what matters and how to provide the healthcare cover and care that members require

We listen

Medihelp engages and delivers service across a multitude of platforms – from apps to self-service websites and call centres to online chats

We provide

Medihelp's ability to pay claims is rated amongst the highest in the industry, and is backed by a reserve level which far exceeds the legal requirement, ensuring your peace of mind

Ample savings

Day-to-day

- A 25% savings account is available at the beginning of each year
- Insured benefits for child GP consultations after depletion of savings

Added insured

- A care extender benefit
- Additional comprehensive maternity and baby benefits
- Cover for health tests, vaccinations and screenings

Core benefits

Extensive in-hospital cover




- Full cover for 270 PMB conditions and PMB chronic medicine
- Choice of any private hospital with no overall annual limit
- Full trauma and emergency medical cover
- Specialised radiology benefit

Contributions

- Savings funds not used accumulate & are transferred to the next year
- You pay child dependant rates until your children turn 26



Monthly contributions

Principal member		R2 814 (R696 savings contribution included per month and R8 352 per year)
Dependant		R2 310 (R576 savings contribution included per month and R6 912 per year)
Child dependant <26 years		R846 (R204 savings contribution included per month and R2 448 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 = R8 352 per year Member +1 = R15 264 per year Member +2 = R17 712 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>
Additional child benefit	R1 140 per family, after savings are depleted (GP consultations for children ≥2 to <12 years)
Radiography	R1 150 per family
Dentistry (DRC)	Removal of impacted teeth in the dentist's chair
Care extender benefit	
One additional GP consultation	Activates for the family once the first claim for a specified health test* is paid from your added insured benefits
R450 for self-medication	Activates for the family once the first claim for a combo health screening** is paid from your added insured benefits

Added insured benefits

These benefits are provided in addition to your insured day-to-day benefits and are activated 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"> • 10 antenatal and post-natal consultations at a midwife/GP/gynaecologist • 2 antenatal and post-natal consultations at a dietician/lactation specialist/antenatal classes • Two 2D ultrasound scans
Babies <2 years	2 consultations at a paediatrician/GP/ear, nose and throat specialist
Child immunisation	Standard immunisation up to 7 years
Health screening tests	<ul style="list-style-type: none"> • One combo health screening (blood glucose, cholesterol, BMI & blood pressure measurement)** • or • an individual test (blood glucose or cholesterol) • HIV testing, counselling & support
Preventive care benefits	<ul style="list-style-type: none"> • A tetanus vaccine • A flu vaccine • A mammogram* every 2 years • A Pap smear* every 3 years • A prostate test* • A Pneumovax vaccine • An FOBT test* • A bone mineral density test* every 2 years • 2 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 – R145 per month, up to R1 690 per year • Intra-uterine device – R2 300 every 60 months
Supporting wellness	<ul style="list-style-type: none"> • Back treatment at a Document Based Care facility (a prerequisite for spinal column surgery) • Chronic Care programme • One dietician consultation if BMI is >30

Core benefits

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

Hospitalisation	No overall annual limit Any private hospital
Trauma that necessitates hospitalisation	Unlimited
Childbirth	<ul style="list-style-type: none"> • In hospital – unlimited • Home delivery – R14 100 per event
Specialised radiology	Angiography, MRI and CT imaging – unlimited
Post-hospital care for speech therapy, occupational therapy and physiotherapy	R2 000 per member and R2 800 per family
Emergency transport (Netcare 911)	<ul style="list-style-type: none"> • In country of residence Unlimited (RSA, Lesotho, Eswatini, Mozambique, Zimbabwe, Namibia & Botswana) • Outside country of residence R2 210 for road transport and R14 700 for air transport
Treatment of life-threatening conditions	Unlimited Includes 270 PMB and 26 Chronic Diseases List (CDL) conditions
PMB medicine	Unlimited
Cancer treatment	<ul style="list-style-type: none"> • PMB – unlimited • Non-PMB – R250 000 per family
Mental health (psychiatric treatment)	R26 300 per person to a maximum of R36 200 per family
Health-essential functional prostheses	<p>R67 000 per person</p> <ul style="list-style-type: none"> • Intra-ocular lenses – R4 480 per lens, 2 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 – R141 200 per person • Vascular/cardiac prosthesis – R60 400 per person • Prosthesis with reconstructive or restorative surgery – R10 300 per family
Organ transplants	PMB only – unlimited Cornea implants – R31 100 per implant
Palliative care	R22 900 per family
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 deductibles may apply to certain benefits. Please consult the registered Rules of Medihelp and your plan's brochure 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.

