



HEALTHCARE CONSULTING

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Necesse
Network



2020

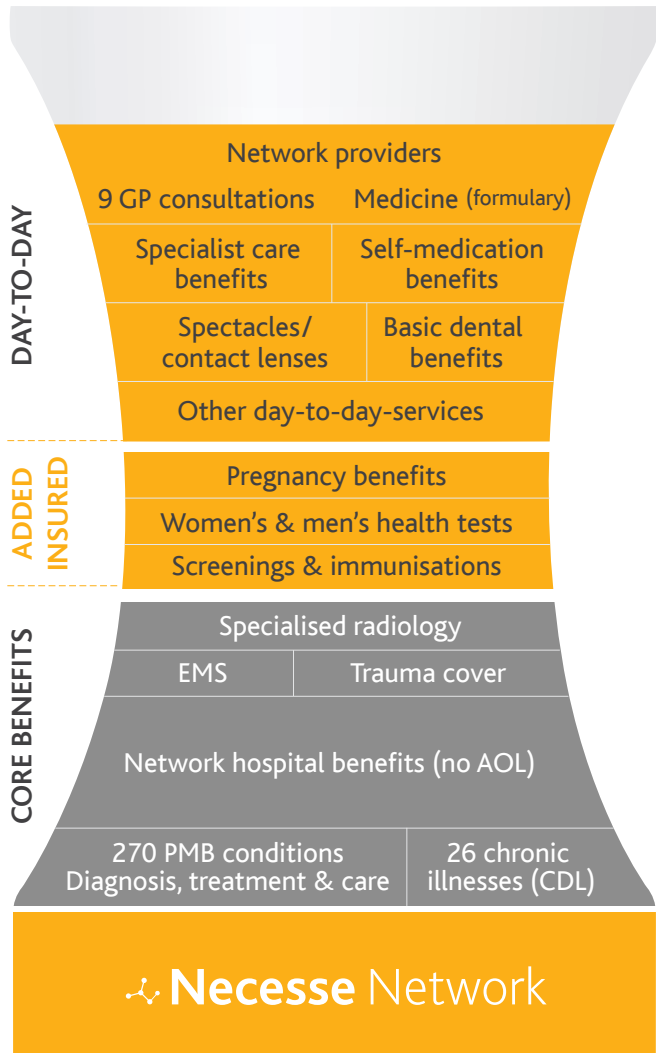


medihelp

medical scheme

Necesse Network

This comprehensive product provides quality cover through an extensive network of private hospitals and healthcare providers for medical expenses incurred in and out of hospital. With a special student rate, Necesse is also the ideal healthcare solution for full-time students.



Added insured benefits




These benefits are provided in addition to other insured benefits, may be subject to available day-to-day benefits and must be requested by a Necesse network GP, unless otherwise indicated.

Health tests & immunisations

- One blood glucose and one cholesterol test
- HIV testing, counselling and support
- A tetanus vaccine
- A flu vaccination by a Necesse network GP or at a network pharmacy (payable from over-the-counter medicine benefit)
- A pap smear
- A mammogram
- A prostate test (PSA level)

Enhanced maternity benefits

- Free registration for and participation in the HealthPrint pregnancy and baby programme
- 2 consultations per beneficiary at a gynaecologist
- Two 2D ultrasound scans per beneficiary

	Gross monthly income	
	Full-time students R0 – R600	R601+
Principal member 	R597	R2 551
Dependant 	R597	R1 994
Child dependant <21 years 	R597	R1 108

Important

This brochure only provides 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. A complete list of benefits, tariffs and all services excluded from benefits is contained in the Medihelp Rules, which are available on request.

Day-to-day benefits

Include benefits for doctors' visits, dentistry & optometry

Consultations

- 9 network GP consultations per beneficiary per year
- R3 200 per member and R4 500 per family per year for specialist care (subject to referral by a Necesses network GP and pre-authorisation)
- Pre- and postnatal care by a Necesses network GP

Other medical services

- R2 050 per member and R3 200 per family per year for physiotherapy and occupational therapy out of hospital, requested by a network GP
- 100% of the MT for black and white X-rays and soft-tissue ultrasound scans (subject to specific radiology codes)
- 100% of the MT for blood tests (subject to a list of pathology codes and tests), done by Lancet/PathCare on request of a network GP
- Wheelchairs – R4 700 per family per 3-year period

Medicine

- Acute medicine dispensed by a dispensing network GP
- A list of approved medicine items prescribed by a network GP or network dentist and obtained from a network pharmacy
- Self-medication obtained from a network pharmacy
 - R100 per event
 - R290 per beneficiary per year

Optometry

PPN network of optometrists

Available per beneficiary in a 24-month cycle:

- 1 composite optometric consultation
- Spectacles or contact lenses
 - Spectacles**
 - R550 for the frame and/or lens enhancements
 - 1 pair of standard clear Aquity single vision or bifocal lenses (multifocal lenses are paid at the cost of bifocal lenses)
 - Contact lenses**
 - R730 per beneficiary

Dentistry

DRC network of dentists

- 1 routine check-up per beneficiary per year
- 1 scale and polish treatment per beneficiary per year
- 4 fillings per beneficiary, 1 filling per tooth in 365 days
- Tooth extractions (pre-authorisation required for more than 4 extractions)
- Root canal treatment in the dentist's chair for 2 permanent teeth per beneficiary per year
- Laughing gas (in the dentist's chair)
- X-rays
 - 4 intra-oral X-rays per beneficiary per year
 - 1 extra-oral X-ray per beneficiary in a 3-year period

CT - Computerised tomography
DRC - Dental Risk Company
DSP - Designated service provider
MRI - Magnetic resonance imaging
PPN - Preferred Provider Negotiators

Core benefits

Include benefits for major expenses such as hospitalisation & medical emergencies

Emergency cover

Unlimited emergency cover in South Africa for transport by road or air, pre-authorised and provided by Netcare 911

Emergency unit services and out-of-network visits

- 80% of the MT
 - R1 100 per member and R2 250 per family per year
 - Outpatient emergency unit services, non-network doctors' visits, including medicine, services and radiology
- 100% of the MT
 - Pathology (DSPs Lancet/PathCare apply)

Chronic illness/PMB & trauma

- 100% cover for 270 PMB and 26 chronic conditions (DSPs, formularies, networks, protocols and pre-authorisation apply)
- Unlimited cover for trauma that necessitates hospitalisation (motor vehicle accidents and similar trauma)
- Other PMB services, e.g. oncology, HIV/Aids, prostheses and renal dialysis

Hospitalisation

100% of the MT for hospitalisation in a network hospital (subject to pre-authorisation and protocols)

Alternative care to hospitalisation

R22 300 per family per year for sub-acute care and private nursing services as an alternative to hospitalisation

Appendectomy

Conventional or laparoscopic procedure – unlimited

Confinement

- Non-PMB: R26 300 for elective caesarean
- PMB: 100% of the MT
- Home delivery: R13 000 per event

Organ transplant

PMB – 100% of the cost

- Cornea implants – R28 800 per implant per year

Physiotherapy and occupational therapy

In hospital, R9 850 per family per year (physiotherapy must be requested by the attending medical doctor)

Clinical technologist services

R22 300 per family per year (in hospital)

Radiology & pathology

- R30 500 per family per year for standard radiology, pathology and medical technologist services in hospital
- R16 500 per family per year for specialised radiology in and out of hospital. Services must be requested by a specialist on referral by a network GP and benefits are subject to clinical protocols.
 - MRI & CT imaging (subject to pre-authorisation) and angiography

Benefits are paid at 100% of the Medihelp tariff (MT)

A sustainable choice

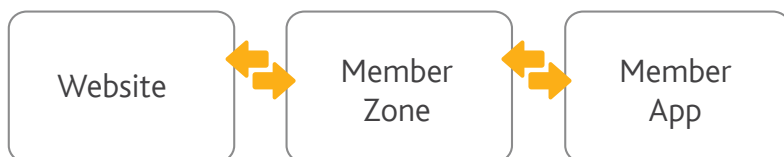


Consistent service delivery

There are various ways in which you can engage with us:



Medihelp's digital service platforms:



- ✓ Download and email your e-membership card and tax certificate
- ✓ View your benefits, track and submit claims
- ✓ Update your contact details
- ✓ Apply for hospital authorisation
- ✓ Locate a healthcare provider near you
- ✓ Access, update and share your Medihelp health data based on screening test results and claims received

Explanation of terms

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").

Hospital benefits refer to benefits for services rendered by a network hospital during a patient's stay in hospital. Services include ward accommodation and ward medicine, standard radiology, pathology and consultations during hospitalisation. Hospital benefits are subject to pre-authorisation and an 80% benefit will apply to the hospital account if the admission is not pre-authorised. Emergency admissions must be registered on the first workday following the admission. A 65% benefit applies for voluntary admission to a non-network hospital.

Network benefit options offer benefits to members in collaboration with a medical provider network. Members must make use of the network to qualify for benefits and prevent deductibles.

PMB – Prescribed minimum benefits are paid for 26 chronic conditions on the Chronic Diseases List (CDL) and 270 diagnoses with their treatments as published in the Regulations under 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-authorisation, protocols and the utilisation of designated service providers, where applicable, e.g. Lancet/PathCare for pathology tests and a specialist in the Necesses specialist network. PMB services are first funded from the related day-to-day benefits.

Visit www.medihelp.co.za for a list of providers, or use the member app.

Necesse private hospital and day clinic network

You have access to a national network of 131 private hospitals and day clinics

Gauteng

Alberton	Netcare Clinton Hospital Netcare Union Hospital
Benoni	Netcare Lakeview Hospital (dental procedures only) Netcare Linmed Hospital
Boksburg	Medicross Boksburg (dental procedures only) Netcare Sunward Park Hospital
Heidelberg	Life Suikerbosrand Clinic (maternity & neonatal only)
Johannesburg	Intercare Sandton Day Hospital Mediclinic Morningside Mediclinic Sandton Netcare Garden City Hospital (maternity & neonatal only) Netcare Mulbarton Hospital Netcare Park Lane Hospital (maternity & neonatal only) Netcare Rand Hospital Wits Donald Gordon Medical Centre
Kempton Park	Birchmed Surgical Centre (dental procedures only)
Krugersdorp	Netcare Krugersdorp Hospital Netcare Pinehaven Hospital Netcare Protea Day Clinic
Midrand	Netcare Waterfall City Hospital
Midstream	Mediclinic Midstream
Pretoria	Cure Day Hospital Medkin (dental procedures only) Intercare Irene Day Hospital Intercare Hazeldean Day Hospital Life Groenkloof Hospital (oncology only) Life Pretoria North Surgical Centre (dental procedures only) Mediclinic Gynaecological Hospital Mediclinic Heart Hospital Mediclinic Kloof Mediclinic Legae Mediclinic Medforum Mediclinic Muelmed Netcare Akasia Hospital Netcare Bougainville Hospital Netcare Montana Hospital
Soweto/Lenasia	Lenmed Ahmed Kathrada Private Hospital Lenmed Daxina Private Hospital
Springs	Netcare N17 Hospital
Vanderbijlpark	Mediclinic Emfuleni PJ Schutte Theatre Unit (dental procedures only)
Vereeniging	Mediclinic Vereeniging

Northern Cape

Kathu	Lenmed Kathu Private Hospital
Kimberley	Mediclinic Kimberley
Upington	Mediclinic Upington

Western Cape

Atlantis	Wesfleur Private Clinic
Cape Town	Intercare Century City Medical & Day Hospital Mediclinic Cape Gate Mediclinic Cape Town Mediclinic Constantiaberg Mediclinic Durbanville Mediclinic Durbanville Day Hospital Mediclinic Louis Leipoldt Mediclinic Milnerton Mediclinic Panorama Medicross Foreshore Day Hospital Melomed Gatesville Netcare Christiaan Barnard Memorial Hospital (paediatric cardiology only)
Ceres	Netcare Ceres Hospital
George	Mediclinic Geneva Mediclinic George
Hermanus	Mediclinic Hermanus
Knysna	Life Knysna Private Hospital
Mossel Bay	Life Bayview Private Hospital
Oudtshoorn	Mediclinic Klein Karoo
Paarl	Mediclinic Paarl
Plettenberg Bay	Mediclinic Plettenberg Bay
Somerset West	Mediclinic Vergelegen
Stellenbosch	Mediclinic Stellenbosch Mediclinic Stellenbosch Day Clinic Mediclinic Winelands Orthopaedic Hospital
Strand	Mediclinic Strand
Vredenburg	Life West Coast Private Hospital
Worcester	Mediclinic Worcester

Eastern Cape

East London	Life Beacon Bay Hospital
Grahamstown	Netcare Settlers Hospital
Humansdorp	Life Isivivana Private Hospital (maternity & neonatal only)
Port Alfred	Netcare Port Alfred Hospital
Port Elizabeth	Life St George's Hospital (maternity & neonatal only) Medical Forum Theatre Netcare Greenacres Hospital
Queenstown	Life Queenstown Private Hospital
Uitenhage	Netcare Cuyler Hospital

KwaZulu-Natal

Amanzimtoti	Netcare Kingsway Hospital
Ballito	Netcare Alberlito Hospital
Durban	Life Chatsmed Garden Hospital Medicross Bluff Medicross Malvern Netcare Parklands Hospital Netcare St Augustine's Hospital
Empangeni	Life Empangeni Private Hospital
Howick	Mediclinic Howick
Kokstad	Kokstad Private Hospital
Margate	Netcare Margate Hospital
Newcastle	Mediclinic Newcastle Mediclinic Newcastle Day Hospital
Nongoma	Nongoma Private Hospital
Pietermaritzburg	Mediclinic Pietermaritzburg
Pinetown	Medicross Pinetown
Port Shepstone	Hibiscus Private Hospital
Richards Bay	Netcare The Bay Hospital
Shelly Beach	Shelly Beach Day Clinic
Tongaat	Mediclinic Victoria
Umhlanga	Netcare Umhlanga Hospital

North West

Brits	Mediclinic Brits
Klerksdorp	Sunningdale Hospital Wilmed Park Private Hospital
Marikana	Andrew Saffy Memorial Hospital
Potchefstroom	Mediclinic Potchefstroom
Rustenburg	Life Peglerae Hospital Netcare Ferncrest Hospital
Vryburg	Vryburg Private Hospital

Mpumalanga

eMalahleni	eMalahleni Private Hospital Advanced De La Vie Day Hospital
Ermelo	Mediclinic Ermelo
Middelburg	Life Midmed Hospital
Nelspruit	Mediclinic Nelspruit
Secunda	Mediclinic Secunda
Trichardt	Mediclinic Highveld

Free State

Bethlehem	Mediclinic Hoogland
Bloemfontein	Mediclinic Bloemfontein
Kroonstad	Koinonia Day Theatre (Dr LJ van Wyk) (dental procedures only) Netcare Kroon Hospital
Welkom	Mediclinic Welkom Welkom Medical Centre

Limpopo

Bela Bela	St Vincent's Hospital
Lephalale	Mediclinic Lephalale
Makhado	Zoutpansberg Private Hospital
Polokwane	Mediclinic Limpopo Mediclinic Limpopo Day Clinic
Thabazimbi	Mediclinic Thabazimbi
Tzaneen	Mediclinic Tzaneen

Medihelp may change the information contained in this list from time to time and will publish any changes on the website at www.medihelp.co.za



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medical scheme

086 0100 678
www.medihelp.co.za



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