



Dear Member

17 October 2019

Prime 3 Network in 2020

For 2020, Medihelp has focussed on safeguarding the sustainability of Prime 3 Network through applying responsible pricing. We have intentionally sheltered the existing benefit richness of this comprehensive option and increased benefit amounts by on average 5,4%.

Your benefits in 2020 and the processes to follow in order to access it are discussed at length in the Prime 3 Network guide. Simply click on the link below to view or download the guide.

[Prime 3 Network member guide](#)

New in 2020

The following **added insured benefits for women** (available in addition to day-to-day benefits) have been aligned with the latest trends in clinical practice for intervals of care and will be as follows:

Pap smear	1 per beneficiary per 3-year benefit cycle (the cycle starts in 2020)
Mammogram	1 per beneficiary 40 years and older per 2-year benefit cycle (the cycle starts in 2020)

Contributions in 2020

In 2019, members of the network version of Prime 3 Network paid 20% less than the standard Prime 3 option in monthly premiums. Due to Prime 3 Network's comprehensive benefits, it is however no longer viable to sustain this differential in price between the two options. Consequently, it has been adjusted to 18% for 2020, whilst keeping the existing benefits intact in order to ensure the long-term sustainability of the option. This change accounts for most of the contribution adjustment for 2020, apart from also providing for tariff increases and changes in membership profile. A comparison based on 2020 prices between Prime 3 Network and similar competitor products shows that Prime 3 Network will remain a solid choice for comprehensive cover.

You will continue to pay only for the two youngest children younger than 18 years and you pay child dependant rates for children until they turn 26 years old. The monthly contributions from 1 January 2020 are as follows:

Monthly contributions

Principal member		R2 964	The monthly contribution does not take any employer subsidy into account
Dependant		R2 508	
Child dependant <26 years		R864	

Network providers

Four hospitals have been added to the private hospital network in KwaZulu-Natal and the Western Cape. The Prime hospital network now consists of 119 hospitals (please see page 25 of the guide).

Where applicable, designated service providers will remain the same in 2020 (please see page 34 of your guide). It is advisable to make use of these providers in order to avoid unnecessary expenses.

Specialists

The network of nominated specialists for PMB services and the contracted network of surgeons with whom tariffs for PMB and non-PMB services have been negotiated are updated regularly and available under the "Provider search" function on the Member Zone.

Emergency transport services

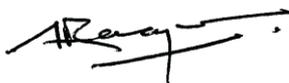
Netcare 911 is the designated service provider for emergency transport services in 2020. Phone them on **082 911** to pre-authorise emergency transport.

Service and support in 2020

- The [Member Zone](#) (secured website for members) enables you to find information in just a few clicks. You can download tax certificates, view available benefits, access claim statements, update details and submit requests for hospital authorisation online.
- The Medihelp member app's features include access to an e-membership card, a network provider locator and details of your available benefits.
- The latest élan magazine featuring articles ranging from a healthy pregnancy to brain health is available on the [HealthPrint website](#) for your reading pleasure.

Should you consider interchanging to another benefit option from 1 January 2020, please notify us via the [Member Zone](#) or by email to membership@medihelp.co.za by Monday, 16 December 2019 at the very latest. After this date, interchanges between benefit options will not be accepted. If you wish to phone Medihelp to interchange, please do so before 16:00 on Friday, 13 December 2019 on 086 0100 678 to allow enough time for the interchange to be processed.

Kind regards



HEYN VAN ROOYEN
PRINCIPAL OFFICER