

2021/2022 Medical Aid update



Effective 2022

Medihelp Medical Scheme

Scheme statistics as at December 2020

Number of beneficiaries: 89 056
 Membership growth/decrease (beneficiaries): -4.77%
 Solvency: 40.3% (expected to increase to 43% by Dec 2021)
 Global Credit Ratings (GCR) rating: AA-
 Scheme's average beneficiary age: 37



2022 increases

Medihelp has announced a 0.45% overall average price reduction across their plan range with some options increasing by a maximum of 4.2% and others decreasing by up to 9.38%.

Option specific increases effective 1 January 2022 are as follows:

- Necesses; -5% to -20%
- Prime1 Network: -2.86%
- Prime1: -5.79%
- Unify: 2.37%
- Prime2 Network: -5.82%
- Prime2: -9.38%
- Prime3 Network: 1.95%
- Prime3: 2.05%
- Elite: 3.97%
- Plus: 4.20%



2022 Repackaging of product range and new plans:

Product grouping:

Medihelp have repackaged their product range to be grouped in three easy to understand categories namely:

- **Vital plans**, which are aimed at new entrants in the market providing cover for essential services.
- **Savings plans**, which will offer either a 25% savings account or hybrid solution for members, giving them flexibility of choice.
- **Comprehensive plans**, which offer families fixed insured cover for an array of medical services.

In line with this, they have also changed the names of the existing options and added the prefix MED to keep it simple for members. The plan names will change as follows:

- Necesses >> replaced by new plan, **MedElect**
- Prime1 Network >> **MedVital Elect**
- Prime1 >> **MedVital**
- Unify >> **MedSaver**
- Prime2 Network >> **MedAdd Elect**
- Prime2 >> **MedAdd**
- Prime3 Network >> **MedPrime Elect**
- Prime3 >> **MedPrime**
- Elite >> **MedElite**
- Plus >> **MedPlus**

NEW – Necesses replaced by MedElect:

The existing Necesses product will be replaced by the MedElect option in 2022, providing comprehensive cover at an affordable price.

The plan will include:

- Private hospital cover within a network of hospitals.
- Day-to-day benefits to the value of between R3000 for a single member and up to R7000 for a family.
- Dental benefits.
- General health screening benefits including HIV testing and counselling, pap smears, mammograms and prostate tests.
- Physiotherapy benefits.
- Baby consultations and immunisations.
- Optometry benefits.
- Network GP consultations from R2100 to R5200 per year.
- Out-of-network GP consultations up to R2450 per year.
- Specialised radiology benefit.
- Emergency transport.
- Contraceptive benefit.
- 12 maternity related consultations and scans.
- Chronic illness benefit.

Premiums for this option will be:

	Students:	Members earning R801 +
Principle member:	R702	R2226
Adult dependant:	R702	R1740
Child dependant	R702*	R720*

* Please note that members on MedElect pay for all child dependants over the age of 21, irrespective of whether they are still students.

Members currently on Necesses have the choice of remaining on the new option for 2022 or migrating to one of the other options.



NEW - Introducing MedMove!

Medihelp has introduced another new option, namely MedMove! which will be the most affordably priced option at R1452 per person (principle member, adult dependants and child dependants younger than 26 years). This plan would be part of the Vital range, providing cover for essential services.

This option will include the following benefits:

- Private hospitalisation within a network of hospitals.
- Unlimited network GP visits and virtual GP and nurse consultations with a co-payment of R110 per GP consultation.
- Medicine, radiology and pathology paid up to R1500 per year.
- A dental check-up.
- General health screenings including HIV testing and counselling and a pap smear.
- 2 Physiotherapy visits.
- Flu & Covid-19 vaccinations.
- An eye test.
- Specialised radiology benefit.
- Emergency transport.
- Contraceptive benefit.
- A self-medication benefit of R460 per year.
- Chronic illness benefit.



2022 benefit enhancements and updates

Benefit amounts on all plans increase by on average 4.2%.

Dental benefits for special needs patients:

Members who have been diagnosed with physical, intellectual or medically compromising condition such as cerebral palsy, epilepsy, cardiac conditions and hyperactivity will be able to receive dental treatment under general anaesthesia in 2022. This benefit will be subject to the confirmed diagnosis by a relevant medical practitioner and will be available on all options except MedMove!

NEW - Care Extender benefit:

From 1 January 2022, members will have access to an additional and unique Care Extender benefit. This insured benefit will stretch members' daily benefits once activated.

It will incentivise members to go for their health tests and screenings, and will increase the value of members' day-to-day benefits to the value of R900.

Members who go for their health checks, including pap smears, mammograms, prostate tests, faecal occult blood test (FOBT) or bone mineral density test will activate one additional GP consultation for the family.

If members go for the combo health screening (e.g. blood pressure, glucose and cholesterol) at Dis-Chem or Clicks this will unlock an additional benefit of R450 for self-medication.

This benefit is available on all options except MedMove!

New benefits on MedAdd (old Prime2) options:

- New eye test and spectacles/contact lenses benefits.
- Conservative dentistry benefit for children <18 years within the DRC network.
- New virtual network.
- Expanded GP network.
- Expanded hospital network on MedAdd Elect (Old Prime2 Network).
- 15% Savings account and R2600 per family per year once savings have been depleted. Dec
- New Care extender benefit.
- 2 GP/Specialist visits for children under 2 years.
- Contraceptive benefit of R1690 per beneficiary for medication and R2300 per beneficiary for contraceptive devices.