



# medihelp products

## 2018

October 2017

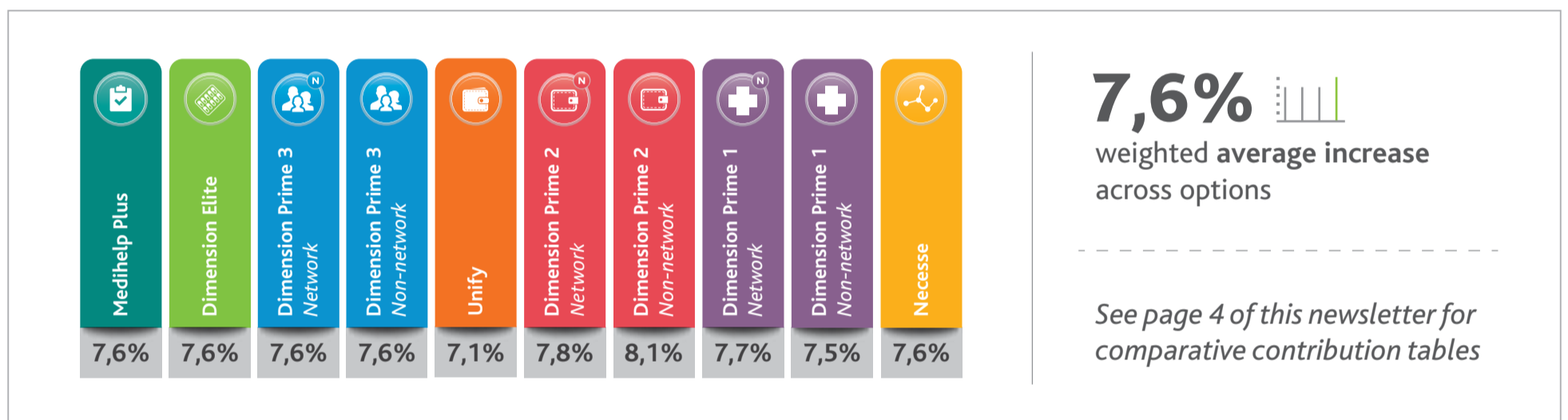
### medihelp secures consistency with a 7,6% contribution increase and enhanced benefits

Medihelp continues its endeavours to increase value whilst maintaining consistency and providing our loyal and growing distribution channel with a product range that is competitive and instils trust. For 2018, the Scheme will implement a weighted average increase of 7,6% across all options and a selection of enhancements that will contribute to preserving and improving members' health as well as increasing flexibility and choice.

A subtle visual repackaging of the product range for 2018 also intends not to disrupt the product experience of existing members, but rather to enhance the individual

products' appeal for its intended target markets, guiding choice and suitable value delivery during every life stage.

Medihelp's below-market average contribution increase for 2018 can be ascribed to a marked improvement in the Scheme's utilisation trends, increased client retention, net organic growth accomplished through an integrated marketing and sales strategy underpinned by a competitive product offering supported by advisers, and effective management initiatives.



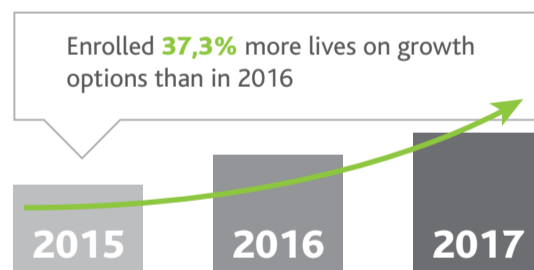
### 2017 performance update

#### HEALTHY Growth

Accomplishing net organic growth

**2,1% net growth**

1 January to 31 August 2017



Consistently enrolling a **younger profile**

**28,2 YEARS**

Average age of new lives across all options

#### increase in adviser business

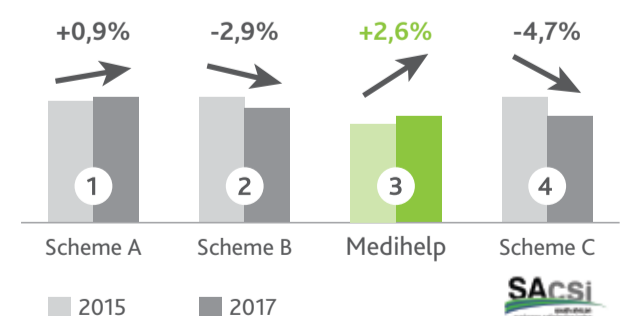


#### financially secure

**AA CLAIMS PAYMENT ABILITY** is guaranteed with our AA- rating awarded by Global Credit Rating

**OUR SOLVENCY LEVEL** Medihelp consistently maintains a solvency level well above the industry requirement

#### increase in customer satisfaction



600 262 calls answered

38 438 social media followers

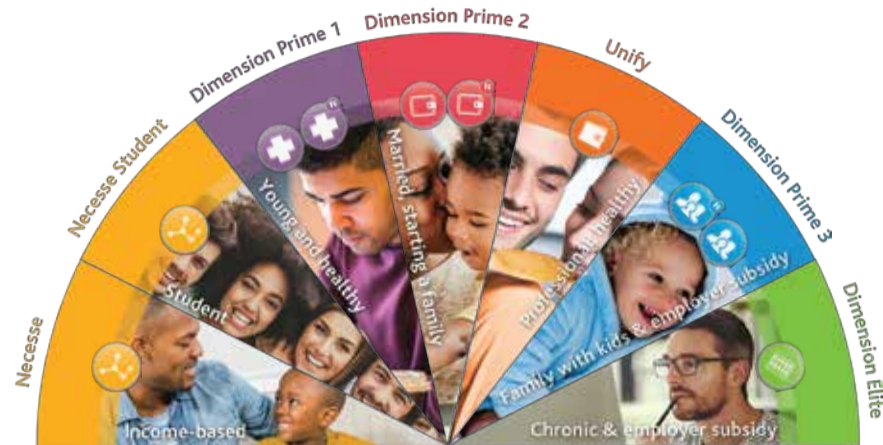
2 869 878 claims processed

4 734 average hospital admissions per month

1 062 793 web visits per year

# medihelp product range in 2018

Medihelp is confident that our product offering for 2018 ticks all the boxes of a consistent, complete and competitive offering that will deliver value during every life stage in 2018.



## Product enhancements in 2018

No benefit reductions will be implemented for 2018. In addition to existing benefits, the following product enhancements will apply in 2018:

### Benefit amount increase

An on average benefit amount increase of 5,7% will apply across all products.

## Oncology benefits

In addition to the full cover provided for PMB oncology treatment, Medihelp's 2018 benefits in the Dimension range and Unify will also include a new additional benefit for non-PMB oncology treatment.

|             | Dimension Prime 1        | Dimension Prime 2                        | Unify                                    | Dimension Prime 3                        | Dimension Elite                          |
|-------------|--------------------------|--|--|--|--|
| <b>2018</b> | PMB cancer treatment     | Unlimited, subject to clinical protocols | Unlimited, subject to clinical protocols | Unlimited, subject to clinical protocols | Unlimited, subject to clinical protocols |
| <b>NEW</b>  | Non-PMB cancer treatment | R80 000 per family per year              | R100 000 per family per year             | R100 000 per family per year             | R150 000 per family per year             |

Benefits are subject to registration on the Medihelp Oncology Management Programme and pre-authorization. Protocols, DSP and Medihelp Oncology Reference Price apply.

## Endoscopic procedures

Medihelp has removed another deductible from Dimension Prime 1. Gastroscopies and colonoscopies performed in a doctor's rooms will have no co-payment in 2018. This benefit already applies to other options in the Dimension range and Unify.

| Dimension Prime 1                                  | 2017 | 2018          |
|--|------|---------------|
| Diagnostic endoscopic procedures in doctor's rooms | R900 | No co-payment |

In 2018, the remaining deductible on the four endoscopic procedures attracting a co-payment (gastroscopy, colonoscopy, arthroscopy and sigmoidoscopy) can be drastically reduced by up to 33% by having the procedures performed in a day clinic instead of a hospital.

|                   | In doctor's rooms | In day clinic        | In private hospital  |
|-------------------|-------------------|----------------------|----------------------|
| Medihelp Plus     | No co-payment     | No co-payment        | No co-payment        |
| Dimension Elite   | No co-payment     | R1 950 per admission | R2 950 per admission |
| Dimension Prime 3 | No co-payment     | R1 950 per admission | R2 950 per admission |
| Unify             | No co-payment     | R2 550 per admission | R3 550 per admission |
| Dimension Prime 2 | No co-payment     | R2 550 per admission | R3 550 per admission |
| Dimension Prime 1 | No co-payment     | R1 950 per admission | R2 950 per admission |

## Product-specific enhancements in 2018

### Dimension Prime 2 in 2018



Dimension Prime 2 saw increased growth with specifically the network option attracting positive growth in 2017.

#### Increase in savings account

In keeping with Medihelp's philosophy of choice in its product and service offering, Dimension Prime 2's under-utilised, limited day-to-day benefit will be replaced with a 15% interest-earning savings account that may be used for any day-to-day medical expenses. The savings account will thus increase from 12% to 15% in 2018, providing a family of four with an annual savings benefit of over R10 000. This will restore the option to a full competitive savings solution.

#### Increase in pregnancy consultations

In addition, Dimension Prime 2's insured pregnancy consultations benefit will increase from six pregnancy consultations to eight in 2018. This option's insured pregnancy and baby benefits offer value of close to R9 000 with pregnancy consultations at any provider, access to 2D sonars, baby consultations and standard immunisation. The benefits will continue to be supported by HealthPrint's pregnancy and baby programme, which consists of relevant newsletters, gifts, baby monitoring calendars and reminders.

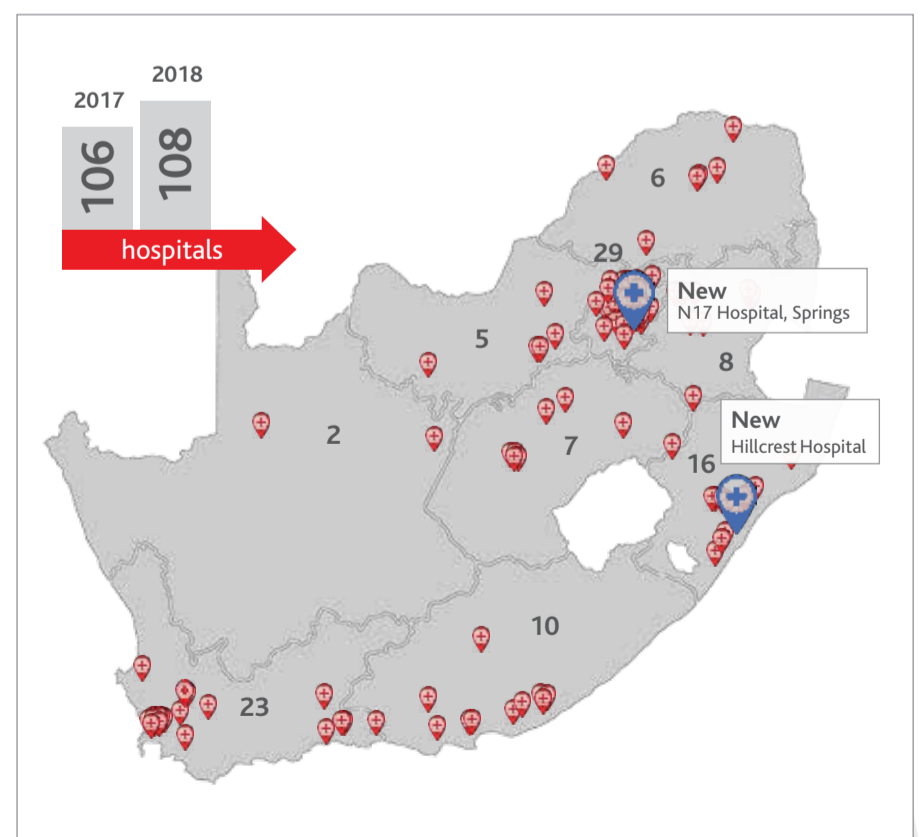
### Insured pregnancy and baby benefits

| 2017   | 2018  |
|--|---|
| 6 pregnancy consultations, 2 baby consultations, two 2D sonars | <b>NEW</b> 8 pregnancy consultations, 2 baby consultations, two 2D sonars |

## Additions to the Dimension Prime hospital network



In 2018, the quality Dimension Prime private hospital network will consist of not 106, but 108 hospitals. The two hospitals that will be added are the Hillcrest Hospital in KwaZulu-Natal and on the East Rand, the N17 Private Hospital.



## Unify in 2018



Medihelp's innovative **Unify option** was introduced in 2016 and is a smart choice, with generous essential and hospital cover provided at any hospital and a 25% savings account that earns interest.

### Increase in preventive care benefits

Unify's current preventive care benefits have also been expanded to include the following additional insured benefits for 2018:

- 1 flu vaccine per beneficiary per year
- 1 tetanus vaccine per beneficiary per 2-year cycle
- 1 dietician consultation per HealthPrint beneficiary if a BMI test result at a Medihelp wellness provider indicates a BMI > 30

| 2017   | 2018  |
|--|---|
| Blood glucose, total cholesterol, BMI and blood pressure measurement: 1 per beneficiary per year | Blood glucose, total cholesterol, BMI and blood pressure measurement: 1 per beneficiary per year            |
| HIV tests  | HIV tests   |
| Back treatment programme: 1 per beneficiary per year   | Back treatment programme: 1 per beneficiary per year  |
|  | <b>NEW</b> Flu vaccine: 1 per beneficiary per year<br>Tetanus vaccine: 1 per beneficiary per two-year cycle |
|  | <b>NEW</b> One dietician consultation per beneficiary if BMI > 30 and registered on HealthPrint             |

### Benefit for the removal of impacted teeth

A new benefit for the removal of impacted teeth in hospital and in the dentist's chair has also been added to the Unify option.

|            |                           |  |
|------------|---------------------------|--|
| <b>NEW</b> | Removal of impacted teeth | Dentist's chair<br>100% of the Medihelp tariff                   |
|            |                           | In hospital<br>100% of the Medihelp tariff<br>Deductable applies |

## Dimension Prime 3 in 2018



**Dimension Prime 3** currently offers a pooled day-to-day benefit and a separate benefit for standard radiology and pathology. For 2018, these two benefit blocks will merge into one to provide a combined benefit of up to R17 000 per year. This will ensure greater flexibility in the utilisation of the pooled day-to-day benefit with the freedom to use it where needed.

| 2017  | 2018   |
|---|--|
| <p><b>Combined day-to-day benefits:</b></p> <ul style="list-style-type: none"> <li>• General practitioners</li> <li>• Specialists</li> <li>• Physiotherapy</li> <li>• Supplementary health services</li> <li>• Acute medicine</li> <li>• Self-medication</li> <li>• Contraceptives</li> </ul> <p>M: R5 700 py<br/>M+1: R9 550 py<br/>M+2: R11 700 py<br/>M+3+: R12 600 py</p> | <p><b>Combined day-to-day benefits:</b></p> <ul style="list-style-type: none"> <li>• General practitioners</li> <li>• Specialists</li> <li>• Physiotherapy</li> <li>• Supplementary health services</li> <li>• Acute medicine</li> <li>• Self-medication</li> <li>• Contraceptives</li> <li>• Standard radiology and pathology</li> </ul> <p>M: R8 600 per year<br/>M+1: R13 700 per year<br/>M+2: R16 000 per year<br/>M+3+: R17 000 per year</p> |
| <p><b>Separate benefit:</b></p> <ul style="list-style-type: none"> <li>• Standard radiology and pathology</li> </ul> <p>M: R 2 450 py<br/>M+1: R3 450 py</p>  |  |

## New provider of dental benefits

Medihelp will appoint a new provider of dental benefits for 2018, Dental Risk Company, also known as DRC. DRC manages the largest contracted dental network in Africa, consisting of 2 020 providers. Members' dental benefits will not be affected by the appointment of the new provider, as the dental benefit structure will remain unchanged.



## Dimension Elite in 2018



### Increase in chronic benefits

True to the intent of the option, Dimension Elite's non-PMB chronic medicine benefit will increase for 2018 to provide members of this option with more cover for chronic medicine.

| 2017                  | 2018                  |
|-----------------------|-----------------------|
| M: R3 650 per year    | M: R4 100 per year    |
| M+1: R5 500 per year  | M+1: R6 200 per year  |
| M+2: R7 400 per year  | M+2: R8 300 per year  |
| M+3+: R7 950 per year | M+3+: R8 900 per year |

### New benefit for non-PMB major joint replacements

An additional benefit for non-PMB major joint replacements will be added to the Dimension Elite option in 2018. This benefit is applicable to an acute injury where replacement is the only clinically appropriate treatment.

| Major joint replacements   | Hospitalisation & prosthesis   | All other disciplines |
|--|--|-----------------------|
| <b>PMB cases</b>   | Unlimited  | Unlimited             |
|  | 100% of cost   | 100% of cost          |
| <b>Non-PMB cases</b>   | Hospitalisation: 100% of the MT<br>Prosthesis: Health-essential functional prosthesis benefits apply   |                       |
| <ul style="list-style-type: none"> <li>• Hip, knee and shoulder replacements (non-PMB)</li> <li>• In case of acute injury where replacement is the only clinically appropriate treatment modality</li> </ul> | Subject to DSP if patient qualifies in terms of clinical criteria (only hip and knee replacements). If not, a R17 800 benefit applies for the hospital account and prosthesis components (combined). |                       |
| <ul style="list-style-type: none"> <li>• In case of wear and tear</li> </ul>   |  |                       |

## HealthPrint in 2018



### Assistance in reaching a healthy weight

According to the latest South African Demographic and Health Survey, almost 70% of local women are either overweight or obese, the highest rate for women in Africa, while 13% of children are overweight or obese, more than double the global average. Likewise, 38% of HealthPrint members tend to be overweight or obese.

Obesity is a serious, chronic disease that negatively affects an individual's health. Overweight or obese people have an increased risk of developing debilitating medical conditions, including:

- Heart disease,
- Type 2 diabetes, and
- Bone and joint diseases.

The insured screening and wellness benefits for the Dimension range and Unify which are available in addition to other day-to-day benefits will also offer a dietician consultation to a registered HealthPrint beneficiary if a body mass index (BMI) test at a wellness provider indicates a BMI of higher than 30. Apart from the consultation, a support programme will also be made available on HealthPrint during 2018 to assist members in reaching a healthy weight.

| 2018 new insured benefit  | Dimension Prime 1 | Dimension Prime 2 | Unify | Dimension Prime 3 | Dimension Elite |
|---|-------------------|-------------------|-------|-------------------|-----------------|
| <b>ADDITIONAL INSURED AND PREVENTIVE CARE BENEFITS</b>  | NEW               | NEW               | NEW   | NEW               | NEW             |
| <b>New benefit</b>  | ✓                 | ✓                 | ✓     | ✓                 | ✓               |
| 1 dietician consultation per registered HealthPrint beneficiary if a BMI test result at a Medihelp wellness provider indicates a BMI > 30 |                   |                   |       |                   |                 |

### HealthPrint users also get access to health information, lifestyle-specific programmes and value such as:

| Pregnancy and baby programme   | Medihelp MultiSport   |
|--|---|
| This programme will assist with relevant information and delivering value at specific milestones, including during the pregnancy, after giving birth, in the toddler phase and up to school-going age. | All walkers, runners and cyclists may join Medihelp MultiSport. The annual membership fee is only R250 and members get the following: <ul style="list-style-type: none"> <li>• A starter pack</li> <li>• A monthly newsletter</li> <li>• An open invitation to visit the MultiSport gazebo at selected events</li> <li>• Free entry to Medihelp-sponsored sporting events</li> <li>• 50% discount on Medihelp-branded cycling and running gear</li> </ul> |

# contribution table

|                  | HOSPITAL PLAN<br>Pay 22% less for the network option |                                  | SAVINGS<br>15% savings account<br>Pay 22% less for the network option     |  | 25% SAVINGS<br>account   |                                  | INSURED family benefits      |                                  | CHRONIC<br>BENEFITS | INCOME-BASED<br>Students and corporate groups |                 |                  |                  |
|------------------|--|----------------------------------|---|--|--|----------------------------------|------------------------------|----------------------------------|---------------------|---|-----------------|------------------|------------------|
|                  | Dimension Prime 1                                    |                                  | Dimension Prime 2   |  | Unify  |                                  | Dimension Prime 3            |                                  |                     | Necesses                                      |                 |                  |                  |
|                  | Dimension Prime 1<br>Network                         | Dimension Prime 1<br>Non-network | Dimension Prime 2<br>Network  | Dimension Prime 2<br>Non-network   | Dimension Prime 2<br>Network   | Dimension Prime 2<br>Non-network | Dimension Prime 3<br>Network | Dimension Prime 3<br>Non-network |                     | Gross monthly income                          |                 |                  |                  |
|                  |  |                                  |   |  |  |                                  |                              |                                  |                     | R401 - R5 000                                 | R5 001 - R7 000 | R7 001 - R11 000 | R11 001 and more |
| Principal member | R1 356   | R1 728                           | R1 800 (R270 savings contribution included per month and R3 240 per year) | R2 310 (R348 savings contribution included per month and R4 176 per year)  | R2 088 (R522 savings contribution included per month and R6 264 per year)    | R2 352                           | R2 940                       | R4 272                           | R474                | R1 512  | R1 578          | R1 782           | R2 076           |
| Dependant        | R1 104   | R1 422                           | R1 476 (R222 savings contribution included per month and R2 664 per year) | R1 890 (R282 savings contribution included per month and R3 384 per year)  | R1 716 (R426 savings contribution included per month and R5 112 per year)    | R1 986                           | R2 490                       | R3 996                           | R474                | R1 194  | R1 260          | R1 386           | R1 620           |
| Child dependant  | R408   | R522                             | R534 (R78 savings contribution included per month and R936 per year)      | R690 (R102 savings contribution included per month and R1 224 per year)    | R624 (R150 savings contribution included per month and R1 800 per year)      | R684                             | R858                         | R1 164                           | R474                | R648  | R708            | R780             | R900             |
|                  | R2 460   | R3 150                           | R3 276 (R492 savings contribution included per month and R5 904 per year) | R4 200 (R630 savings contribution included per month and R7 560 per year)  | R3 804 (R948 savings contribution included per month and R11 376 per year)   | R4 338                           | R5 430                       | R8 268                           | R948                | R2 706  | R2 838          | R3 168           | R3 696           |
|                  | R1 764   | R2 250                           | R2 334 (R348 savings contribution included per month and R4 176 per year) | R3 000 (R450 savings contribution included per month and R5 400 per year)  | R2 712 (R672 savings contribution included per month and R8 064 per year)    | R3 036                           | R3 798                       | R5 436                           | R948                | R2 160  | R2 286          | R2 562           | R2 976           |
|                  | R2 172   | R2 772                           | R2 868 (R426 savings contribution included per month and R5 112 per year) | R3 690 (R552 savings contribution included per month and R6 624 per year)  | R3 336 (R822 savings contribution included per month and R9 864 per year)    | R3 720                           | R4 656                       | R6 600                           | R1 422              | R2 808  | R2 994          | R3 342           | R3 876           |
|                  | R2 868   | R3 672                           | R3 810 (R570 savings contribution included per month and R6 840 per year) | R4 890 (R732 savings contribution included per month and R8 784 per year)  | R4 428 (R1 098 savings contribution included per month and R13 176 per year) | R5 022                           | R6 288                       | R9 432                           | R1 422              | R3 354  | R3 546          | R3 948           | R4 596           |
|                  | R3 276   | R4 194                           | R4 344 (R648 savings contribution included per month and R7 776 per year) | R5 580 (R834 savings contribution included per month and R10 008 per year) | R5 052 (R1 248 savings contribution included per month and R14 976 per year) | R5 706                           | R7 146                       | R10 596                          | R1 896              | R4 002  | R4 254          | R4 728           | R5 496           |
|                  | *  | *                                | R4 344 (R648 savings contribution included per month and R7 776 per year) | R5 580 (R834 savings contribution included per month and R10 008 per year) | R5 676 (R1 398 savings contribution included per month and R16 776 per year) | R5 706                           | R7 146                       | R12 924                          | R2 844              | R5 298  | R5 670          | R6 288           | R7 296           |

\* You only pay for two children younger than 18 years • If a member joins a savings option during the course of a year, the savings amount will be calculated by counting the remaining months of the year • Kids pay child dependant rates until they are 26 years old on the Dimension range and Unify Products for 2018 are subject to approval by the Council for Medical Schemes