



Aon Member Letter 2024

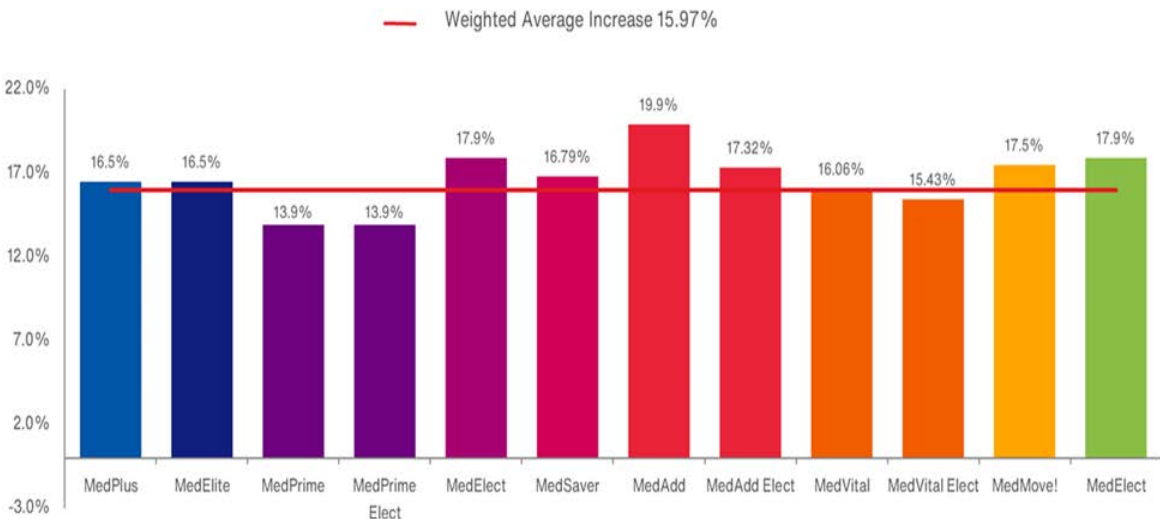
Medihelp Medical Scheme

Dear Aon Client,

It is that time of the year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024. Whether you wish to remain on your current option or change to a more suitable option for 2024, it remains Aon’s responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2024.

What is the contribution increase for 2024?

Medihelp Medical Scheme has announced a weighted average contribution increase of 15.97% effective 1 January 2024.



Key Benefit changes

- MedVital and MedMove! PMB benefit
- DNA analysis introduced for 2024
- CoCare Centres of Excellence rolling out in 2024
- Disease Management programme integration
- Treatment of major depression
- Back and neck treatment programme changes
- Designated service providers for pathology services
- Medihelp networks
- Contributions 2024

New Benefits

MedVital PMB benefit

In 2024, the Prescribed Minimum Benefits (**PMB**) rule will be applied for certain procedures on **MedVital**. These procedures include Facet Joint Injections, Functional Nasal Repair, Umbilical Hernia Repair, Incisional and Hiatus Hernia repair as well as Varicose Vein Surgery.

DNA Analysis

Medihelp will be using drug-gene testing or pharmacogenomics for high-risk patients in managing their medication (protocols will apply). In these cases, the test will be funded from the core benefit. Any member on the **MedSaver** option can choose to do the test and will it be funded from their savings account. The benefit is not available on the MedMove option.

CoCare Centres of Excellence

Partnering with quality hospitals and medical professionals, Medihelp will in the future offer a number of care baskets for specific procedures. These CoCare Centres of Excellence will consist of a carefully selected interdisciplinary team of medical professionals and will be rolled out in 2024. When members apply for pre-authorisation for procedures such as cataract surgery, they can consider this care basket alternative to cut down on potential out-of-pocket expenses.

Benefit enhancements

Benefits across most options increased by on average **5%**.

Disease Management programme

Medihelp will be offering a Disease Management Programme to assist members living with high cholesterol, diabetes, and high blood pressure. The Disease Management programme will be integrated with the Member Zone to assist members in complying with treatment and the risks associated with these diseases.

Treatment of major depression

Another benefit package on offer will be for the treatment of major depression out of hospital instead of hospitalisation. This will be available in consultation with the treating psychiatrist on a case-by-case basis.

Back and Neck treatment programme

Members are currently required to participate in the Documentation Based Care (DBC) treatment programme or an alternative treatment as a prerequisite for spinal surgery. In 2024, if the DBC treatment programme or alternative treatment is followed, and surgery is clinically justified and authorised, members will not be liable for any co-payments.

If alternative treatment **was not considered** and if surgery is not clinically justified, a **co-payment will apply**. The table below sets out the co-payments that will apply in 2024 in these instances:

Option	2023	2024 The first co-payment for all claims received from the facility, surgeons, and anaesthetist
MedPlus	None	None
MedElite	R9,000	R9,000
MedPrime & MedPrime Elect	R10,400	R10,400
MedElect	R16,300	R16,300
MedSaver	R12,000	R12,000
Medd Add & MedAdd Elect	R12,000	R12,000
MedVital & MedVital Elect	R16,500	R16,500
MedMove!	Excluded	Excluded

Designated services providers for pathology

For members' convenience, Medihelp negotiated competitive tariffs for pathology services with below providers as well as other smaller laboratories:

- Ampath
- Lancet
- PathCare Vermaak

Members will be liable for difference in price if they use a laboratory that does not charge preferred provider rates.

Networks

Medihelp's networks and preferred providers remain unchanged for 2024. To find a provider near you, go to Provider search on the Member Zone or Medihelp App.

Monthly contributions for 2024

	Principal Member			Adult Dependant			Child Dependant		
	Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
MedPlus	R 12 792	R 0	R12 792	R 12 792	R 0	R 12 792	R 3 192	R 0	R 3 192
MedElite	R 6 630	R 738	R 7 368	R 6 210	R 690	R 6 900	R 1 800	R 198	R 1 998
MedPrime	R 4 302	R 480	R 4 782	R 3 642	R 402	R 4 044	R 1 260	R 138	R 1 398
MedPrime Elect	R 3 528	R 390	R 3 918	R 2 976	R 330	R 3 306	R 1 026	R 114	R 1 140
MedElect R801 or more	R 2 820	R 0	R 2 820	R 2 208	R 0	R 2 208	R 912	R 0	R 912
MedElect Student R0 – R800	R 894	R 0	R 894	R 894	R 0	R 894	R 894	R 0	R 894
MedSaver	R 2 640	R 876	R 3 516	R 2 172	R 720	R 2 892	R 810	R 270	R 1 080
MedAdd	R 2 850	R 504	R 3 354	R 2 406	R 426	R 2 832	R 966	R 168	R 1 134
MedAdd Elect	R 2 274	R 402	R 2 676	R 1 788	R 312	R 2 100	R 792	R 138	R 930
MedVital	R 2 598	R 0	R 2 598	R 1 998	R 0	R 1 998	R 894	R 0	R 894
MedVital Elect	R 2 022	R 0	R 2 022	R 1 470	R 0	R 1 470	R 852	R 0	R 852
MedMove	R 1 476	R 0	R 1 476	R 1 476	R 0	R 1 476	R 1 476	R 0	R 1 476

*Child dependant rates apply until the age of age of 26 years (not applicable to MedElect).

Three more children under 18 years – members pay monthly contributions for only two of them (under the age of 18 years) on MedVital, MedAdd and MedPrime.

Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Medihelp, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please follow the link: <https://eb.aon.co.za/schemes/>

Where do I get more information and who can I contact if I have any questions?

The Medical Scheme Call Centre can be contacted on 0860 100 678 or email membership@medihelp.co.za for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404) or email on arc@aon.co.za** will also be available to provide advice on option selections for 2024.

Must I complete an option change form?

If you want to change your option for 2024, then please notify the scheme in writing by no later than **30 November 2023** by completing the attached option change form. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2024.

It is important to note that no late changes will be accepted.

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We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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